

Checking and Savings Account Details

The average daily balance method is used to calculate the interest on your account. This method applies a periodic rate to the average daily balance in the account for this period.

Interest on non-cash deposits begins to accrue on the business day of deposit—for example, checks.

The interest rate and annual percentage yield may change at Pioneer Bank's discretion as often as daily. Rates may change after account is opened.

Fees, penalties, service charges and withdrawal of earned interest may reduce earnings.

Accounts closed between statement cycles will not receive accrued interest.

PIONEERBANK

Interest Rates

Mankato

1450 Adams Street / 507-344-4580

North Mankato

1735 Commerce Drive / 507-625-3268

St. James

123 Armstrong Boulevard S / 507-375-3201

St. Peter

220 S Third Street / 507-931-3310

Madelia

34 W Main Street / 507-642-3251

Mapleton

301 Main Street NE / 507-524-3630

Lake Crystal Loan Production Office

242 E Highway 60 / 507-726-6475



bankwithpioneer.com

Effective Date: 4.21.25



Member FDIC

Certificate of Deposits Account Details

| Account Type | Min. Balance to obtain APY* | Min. Balance to open an account | Interest Rate | APY* |
|---------------------------------------|-----------------------------|---------------------------------|---------------|-------|
| Certificates of Deposit | | | | |
| 91 Days | \$500.00 | \$500.00 | 0.10% | 0.10% |
| 182 Days | \$500.00 | \$500.00 | 3.94% | 4.00% |
| 9 Months | \$500.00 | \$500.00 | 3.70% | 3.75% |
| 12 Months | \$500.00 | \$500.00 | 3.45% | 3.50% |
| 18 Months | \$500.00 | \$500.00 | 3.21% | 3.25% |
| 24 Months | \$500.00 | \$500.00 | 3.21% | 3.25% |
| 36 Months | \$500.00 | \$500.00 | 2.97% | 3.00% |
| 48 Months | \$500.00 | \$500.00 | 2.97% | 3.00% |
| 60 Months | \$500.00 | \$500.00 | 3.21% | 3.25% |
| Checking Accounts | | | | |
| Yes! Free Checking | \$0 | \$50.00 | 0.00% | 0.00% |
| eInterest Checking | \$0 | \$50.00 | 0.25% | 0.25% |
| Bright Interest Checking | | | | |
| \$0 - \$4,999.99 | \$0 | \$50.00 | 0.25% | 0.25% |
| \$5,000.00 or more | \$5,000.00 | \$50.00 | 1.00% | 1.01% |
| Gold Interest Checking | \$0 | \$50.00 | 0.25% | 0.25% |
| Treasury Management Interest Checking | \$0 | \$50.00 | 0.25% | 0.25% |
| Treasury Management Checking | \$0 | \$50.00 | 0.00% | 0.00% |
| Free Business Checking | \$0 | \$50.00 | 0.00% | 0.00% |
| HSA Checking | \$0 | \$50.00 | 0.00% | 0.00% |
| Savings Accounts | | | | |
| Thrift Savings | \$0 | \$1.00 | 0.05% | 0.05% |
| Regular Savings | \$0 | \$50.00 | 0.35% | 0.35% |
| HSA Savings & IRA Savings | \$0 | \$50.00 | 0.10% | 0.10% |
| Business Savings | \$0 | \$50.00 | 0.35% | 0.35% |

Platinum Plus Savings & Treasury Management Tiered Savings

| Tier | Minimum Opening Deposit | Interest rate | APY |
|--|-------------------------|--|--|
| \$0-\$49,999.99 (6.00% Under Prime) | \$5,000.00 | 0.25% (Minimum Interest Rate = 0.10%; Max Interest Rate = 0.25%) | 0.25% (Minimum APY = 0.10%; Max APY = 0.25%) |
| \$50,000-\$99,999.99 (4.00% Under Prime) | \$5,000.00 | 2.25% (Minimum Interest Rate = 0.10%; Max Interest Rate = 2.25%) | 2.27% (Minimum APY = 0.10%; Max APY = 2.27%) |
| \$100,000-\$499,999.99 (3.50% Under Prime) | \$5,000.00 | 3.00% (Minimum Interest Rate = 0.25%; Max Interest Rate = 3.00%) | 3.04% (Minimum APY = 0.25%; Max APY = 3.04%) |
| \$500,000-\$2,499,999.99 (3.50% Under Prime) | \$5,000.00 | 3.75% (Minimum Interest Rate = 0.25%; Max Interest Rate = 3.75%) | 3.81% (Minimum APY = 0.25%; Max APY = 3.81%) |
| \$2,500,000-\$9,999,999.99 (3.50% Under Prime) | \$5,000.00 | 4.00% (Minimum Interest Rate = 0.25%; Max Interest Rate = 4.00%) | 4.07% (Minimum APY = 0.25%; Max APY = 4.07%) |
| \$10,000,000 (3.00% Under Prime) | \$5,000.00 | 4.25% (Minimum Interest Rate = 0.25%; Max Interest Rate = 4.25%) | 4.33% (Minimum APY = 0.25%; Max APY = 4.33%) |

The interest rate for Platinum Plus Savings and Treasury Management Tiered Savings will change on the first day of any month following a change in the Wall Street Journal Prime rate. The balance tier is determined by the average available balance for the periodic statement cycle.

- Certificates of Deposits are subject to a penalty for early withdrawal equal to 30 days of interest on maturities of less than one year, 90 days of interest on maturities of one year to 35 months, 12 months of interest on maturities 36 months and greater, unless otherwise noted.
- Early withdrawal penalties are not assessed on Required Minimum Distribution (RMD) amounts mandated by the federal government.
- Early withdrawal penalty calculated at the current interest rate at the time of the withdrawal.
- Certificates are automatically renewable and will begin to earn the renewal rate on the day of maturity.
- No penalty is assessed for a withdrawal from an automatically renewable certificate within 10 days after maturity.
- Interest begins to accrue on the business day you deposit non cash items (for example, checks).
- After the account is opened, you may not make deposits into this account until maturity.
- After the account is opened, you may not withdraw principal until maturity, without a penalty.
- We use the daily balance method to calculate the interest on your account. This method applies a daily periodical rate to the principal in the account daily.
- Interest on consumer owned certificates is credited and compounded quarterly, unless otherwise noted. Refer to original certificate.
- The Annual Percentage Yield assumes the interest remains on deposit until maturity. Early withdrawal of principal or interest will reduce earnings.
- Fees, penalties, service charges and withdrawal of earned interest may reduce earnings.

Call any Pioneer Bank location for current information.

* Annual Percentage Yield.