



711 Sixth Ave NE, Isanti MN 55040
763-444-5528

14150 St Francis Blvd NW, Ramsey MN 55303
763-712-1277

1048 Meadowlands Dr, White Bear Twp MN 55127
651-653-0768

Deposit Rates as of 8/2/2016*

Certificates of Deposit ⁽³⁾			
Minimum Balance to Open: \$1,000			
CD/IRA Term	Minimum Balance ⁽¹⁾	Rate	APY
6 Month ^{(4) (5)}	1,000	.10	.10
	25,000	.126	.126
12 Month ⁽⁶⁾	1,000	.30	.30
	25,000	.35	.35
18 Month ⁽⁷⁾	1,000	.40	.40
	25,000	.45	.45
24 Month ⁽⁷⁾	1,000	.50	.50
	25,000	.55	.55
36 Month ⁽⁷⁾	1,000	1.00	1.00
	25,000	1.10	1.10
48 Month ⁽⁷⁾	1,000	1.20	1.21
	25,000	1.30	1.31
60 Month ⁽⁷⁾			
	1,000	1.40	1.41
CD Specials			
15 Month ^{(11) (9)}	10,000	1.05	1.05
Business Checking Accounts			
Minimum Balance ⁽¹⁾	Rate ⁽²⁾	APY ⁽²⁾	Interest Compounded
Admiral Checking			
Minimum Balance to Open: \$5,000			
\$0 – 4,999.99	.025	.025	Monthly
\$5,000 – 99,999.99	.05	.05	Monthly
\$100,000 - \$749,999.99	.25	.25	Monthly
\$750,000 and up	.45	.45	Monthly
Non-Profit/Government			
Minimum Balance to Open: \$500			
\$0 – 99,999.99	.15	.15	Monthly
\$100,000 and up	.25	.25	Monthly
Business Plus Checking Earnings Credit = .20%			
Subject to change at bank's discretion			

Savings Accounts			
Minimum Balance ⁽¹⁾	Rate ⁽²⁾	APY ⁽²⁾	Interest Compounded
Money Market Savings			
Minimum Balance to Open: \$1,000			
\$0 - 999.99	.05	.05	Monthly
\$1,000 – 9,999.99	.10	.10	Monthly
\$10,000 – 49,999.99	.20	.20	Monthly
\$50,000 – 99,999.99	.25	.25	Monthly
\$100,000 and over	.45	.45	Monthly
Regular Savings			
Minimum Balance to Open: \$50			
\$0 and over	.05	.05	Quarterly
Super Kids Savings			
Minimum Balance to Open: \$10			
\$0 and over	.15	.15	Annually
Consumer Checking Accounts			
Minimum Balance ⁽¹⁾	Rate ⁽²⁾	APY ⁽²⁾	Interest Compounded
Landmark Senior Account			
Minimum Balance to Open: \$50			
\$1,000 - 4,999.99	.015	.015	Monthly
\$5,000 and over	.03	.03	Monthly
Landmark Club NOW Account			
Minimum Balance to Open: \$500			
\$0 - 499.99	.015	.015	Monthly
\$500 and over	.03	.03	Monthly
Regatta Account ⁽¹⁰⁾			
Minimum Balance to Open: \$5,000			
\$0 – 4,999.99	.025	.025	Monthly
\$5,000 and up	.35	.35	Monthly

Rates subject to change daily. See additional disclosures for other account information.

- 1) Minimum daily balance (the amount of principle in the account each day) to obtain annual percentage yield (APY).
- 2) At our discretion, we may change the interest rate and Annual Percentage Yield (APY) on your account. Fees may reduce earnings on these accounts.
- 3) The Annual Percentage Yield (APY) on certificates assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings.
- 4) Not available for IRA certificates.
- 5) Interest compounds at maturity. A penalty may be imposed for early withdrawal. The penalty is 30 days interest, whether earned or not.
- 6) Interest compounds quarterly. A penalty may be imposed for early withdrawal. The penalty is 30 days interest, whether earned or not.
- 7) Interest compounds quarterly. A penalty may be imposed for early withdrawal. The penalty is 90 days interest, whether earned or not.
- 8) Combined Deposit balances in accounts at Landmark Community Bank including checking, savings, CDs and IRAs.
- 9) Bump Up Feature: Once each term, you may elect to increase the rate on your CD to the interest rate currently offered for that term.
- 10) Primary checking account with Landmark is required – defined by receiving a monthly Direct Deposit.
- 11) Interest compounds annually. A penalty may be imposed for early withdrawal. The penalty is 182 days interest, whether earned or not. New money only.



www.landmark-bank.net

