

**Bank of the West Rate Sheet (Online Account Opening)**  
**Interest Rate and Annual Percentage Yield (APY) - Accurate as of 07-04-2022**  
**Interest rates are variable and may change as frequently as daily**



**Bank of the West: North Dakota**

**Flexible, Premium & Relationship Term Certificates of Deposit Rates**

**Flexible Term Certificates of Deposit \***

	\$1,000 to \$9,999		\$10,000 to \$24,999		\$25,000 to \$49,999		\$50,000 to \$99,999		\$100,000+	
	Interest Rate	APY	Interest Rate	APY	Interest Rate	APY	Interest Rate	APY	Interest Rate	APY
32 to 89 Days (036)	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%
90 to 179 Days (038)	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%
180 to 364 Days (041)	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%
12 to 23 Months (048)	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%
24 to 35 Months (049)	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%
36 to 47 Months (014)	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%
48 to 60 Months (050)	0.15%	0.15%	0.15%	0.15%	0.15%	0.15%	0.15%	0.15%	0.15%	0.15%

\* The Annual Percentage Yield (APY) is based on monthly compounding of interest as noted. Fees may reduce earnings on an account.

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A penalty may be imposed for early withdrawal on Certificate of Deposit accounts.

See Deposit Account Disclosures for Personal and/or Business accounts for more information.

Member FDIC. Equal Housing Lender.

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**Premium Certificates of Deposit \***

	\$2,500 to \$9,999		\$10,000 to \$24,999		\$25,000 to \$49,999		\$50,000 to \$99,999		\$100,000+	
	Interest Rate	APY	Interest Rate	APY	Interest Rate	APY	Interest Rate	APY	Interest Rate	APY
91 Days (016)	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%
5 Month (100)	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%
182 Days (006)	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%
7 Month (101)	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%
8 Month (031)	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%
10 Month (102)	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%
11 Month (103)	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%
12 Month (034)	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%
13 Month (012)	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%
14 Month (104)	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%
15 Month (105)	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%
16 Month (106)	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%
18 Month (017)	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%
24 Month (033)	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%
60 Month (096)	0.25%	0.25%	0.25%	0.25%	0.25%	0.25%	0.25%	0.25%	0.25%	0.25%

**Relationship Certificate of Deposit \* - To qualify for a Relationship CD, you must have an open Signature Checking, or Premier Checking, or Wealth Management Checking account**

	\$2,500 to \$9,999		\$10,000 to \$24,999		\$25,000 to \$49,999		\$50,000 to \$99,999		\$100,000+	
	Interest Rate	APY	Interest Rate	APY	Interest Rate	APY	Interest Rate	APY	Interest Rate	APY
12 Month Relationship (099)	0.03%	0.03%	0.03%	0.03%	0.03%	0.03%	0.03%	0.03%	0.03%	0.03%

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**Checking and Savings Products**

**Choice Interest Checking \*\***

	\$0.01 to \$2,499		\$2,500 to \$9,999		\$10,000 to \$24,999		\$25,000 to \$49,999		\$50,000+	
	Interest Rate	APY	Interest Rate	APY	Interest Rate	APY	Interest Rate	APY	Interest Rate	APY
Choice Interest Checking (074)	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%

**Bank of the West Premier Checking \*\***

	\$0.01 to \$2,499		\$2,500 to \$9,999		\$10,000 to \$24,999		\$25,000 to \$49,999		\$50,000 to \$99,999		\$100,000 to \$249,999		\$250,000 to \$499,999		\$500,000 to \$999,999		\$1,000,000+	
	Interest Rate	APY	Interest Rate	APY	Interest Rate	APY	Interest Rate	APY	Interest Rate	APY	Interest Rate	APY	Interest Rate	APY	Interest Rate	APY	Interest Rate	APY
Premier Checking (890)	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%

**Classic Savings \*\***

	\$0.01+	
	Interest Rate	APY
Classic Savings (205)	0.01%	0.01%

**Choice Money Market Savings (CMMS) \*\* To qualify for the CMMS Relationship Rate requires one CMMS account linked to an Easy Checking or Choice Interest Checking account with identical ownership. To qualify for the CMMS Premier Relationship Rate requires one CMMS account linked to a Premier Checking account or Signature Checking account with identical ownership. - THESE INTEREST RATES AND APYS AVAILABLE FOR NEW ACCOUNTS ONLY. For rates on existing accounts, please ask a Branch Representative or call our Contact Center.**

	\$0.01 to \$4,999		\$5,000 to \$9,999		\$10,000 to \$24,999		\$25,000 to \$49,999		\$50,000 to \$99,999		\$100,000 to \$249,999		\$250,000 to \$499,999		\$500,000 to \$999,999		\$1,000,000+	
	Interest Rate	APY	Interest Rate	APY	Interest Rate	APY	Interest Rate	APY	Interest Rate	APY	Interest Rate	APY	Interest Rate	APY	Interest Rate	APY	Interest Rate	APY
CMMS Standard Rate (078)	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%	0.03%	0.03%	0.03%	0.03%	0.03%	0.03%	0.03%	0.03%	0.03%	0.03%	0.03%	0.03%
CMMS Relationship Rate (078)	0.03%	0.03%	0.03%	0.03%	0.04%	0.04%	0.05%	0.05%	0.07%	0.07%	0.07%	0.07%	0.04%	0.04%	0.04%	0.04%	0.04%	0.04%
CMMS Premier Relationship Rate (078)	0.03%	0.03%	0.03%	0.03%	0.06%	0.06%	0.07%	0.07%	0.12%	0.12%	0.12%	0.12%	0.06%	0.06%	0.06%	0.06%	0.06%	0.06%

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**Money Market Plus (MMP) \***

	\$0.01 to \$9,999		\$10,000 to \$24,999		\$25,000 to \$49,999		\$50,000 to \$99,999		\$100,000 to \$249,999		\$250,000 to \$499,999		\$500,000 to \$999,999		\$1,000,000 to \$2,499,999		\$2,500,000+	
	Interest Rate	APY	Interest Rate	APY	Interest Rate	APY	Interest Rate	APY	Interest Rate	APY	Interest Rate	APY	Interest Rate	APY	Interest Rate	APY	Interest Rate	APY
MMP Consumer (005)	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%

**Retirement Accounts**

**Retirement - Flexible**

**Term Certificates of Deposit**

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	\$100+	
	Interest Rate	APY
IRA 12-23 Months (044)	0.05%	0.05%
IRA 24-35 Month (015)	0.10%	0.10%
IRA 48-60 Months (051)	0.15%	0.15%

**Retirement - Premium Certificates of Deposit \***

	\$100+	
	Interest Rate	APY
91 Day (055)	0.01%	0.01%
182 Day (057)	0.03%	0.03%
8 Month (056)	0.02%	0.02%
12 Month (054)	0.02%	0.02%
18 Month (005)	0.05%	0.05%
24 Month (053)	0.10%	0.10%

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**Retirement Accounts \*\***

	\$100+	
	Interest Rate	APY
IRA Add-On CD - 12 Months (021)	0.05%	0.05%

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