

**RATE CHART**  
**NORTHERN STATE BANK OF VIRGINIA**  
**600 CHESTNUT STREET**  
**VIRGINIA, MN 55792**  
**November 1, 2018**

This Rate Chart contains information about interest rates and annual percentage yields for some of the accounts we offer.

Account Product Name	Minimum Opening Deposit	Minimum Balance to Obtain Annual Percentage Yield	Interest Rate	Annual Percentage Yield
<b>NOW CHECKING<sup>b</sup></b>	\$ 500.00	\$ 1,000.00 <sup>d</sup>		
Average Daily Balances of:				
\$1,000.00 and up			0.05%	0.05%
<b>JOY PLUS CHECKING<sup>b</sup></b>	\$ 100.00	\$ 1,000.00 <sup>d</sup>		
Average Daily Balances of:				
\$1,000.00 and up			0.05%	0.05%
<b>REGULAR SAVINGS<sup>b</sup></b>	\$ 100.00		0.10%	0.10%
<b>THRIFT SAVINGS<sup>b</sup></b>	\$ 50.00		0.10%	0.10%
<b>MONEY MARKET SAVINGS<sup>b</sup></b>	\$ 1,000.00	\$ 1,000.00 <sup>c</sup>		
Daily Balances of:				
up to \$999.99			0.10%	0.10%
\$1,000.00 and up			0.12%	0.12%
<b>PREMIER SAVINGS<sup>b</sup></b>	\$ 10,000.00			
Daily Balances of:				
up to \$9,999.99			0.10%	0.10%
\$10,000.00-29,999.99			0.12%	0.12%
\$30,000.00-49,999.99			0.15%	0.15%
\$50,000.00-99,999.99			0.20%	0.20%
\$100,000.00 and up			0.20%	0.20%
<b>3 TO 5 MONTH CERTIFICATE<sup>a</sup></b>	\$ 1,000.00	\$ 1,000.00 <sup>c</sup>		
Daily Balances of:				
\$1,000.00-9,999.99			0.10%	0.10%
\$10,000.00-24,999.99			0.15%	0.15%
\$25,000.00 and up			0.20%	0.20%
<b>6 TO 11 MONTH CERTIFICATE<sup>a</sup></b>	\$ 1,000.00	\$ 1,000.00 <sup>c</sup>		
Daily Balances of:				
\$1,000.00-9,999.99			0.25%	0.25%
\$10,000.00-24,999.99			0.30%	0.30%
\$25,000.00 and up			0.35%	0.35%
<b>12 TO 23 MONTH CERTIFICATE<sup>a</sup></b>	\$ 1,000.00	\$ 1,000.00 <sup>c</sup>		
Daily Balances of:				
\$1,000.00-9,999.99			0.40%	0.40%
\$10,000.00-24,999.99			0.45%	0.45%
\$25,000.00 and up			0.50%	0.50%
<b>24 TO 35 MONTH CERTIFICATE<sup>a</sup></b>	\$ 1,000.00	\$ 1,000.00 <sup>c</sup>		
Daily Balances of:				
\$1,000.00-9,999.99			0.55%	0.55%
\$10,000.00-24,999.99			0.60%	0.60%
\$25,000.00 and up			0.65%	0.65%
<b>36 TO 47 MONTH CERTIFICATE<sup>a</sup></b>	\$ 1,000.00	\$ 1,000.00 <sup>c</sup>		
Daily Balances of:				
\$1,000.00-9,999.99			0.70%	0.70%
\$10,000.00-24,999.99			0.75%	0.75%
\$25,000.00 and up			0.80%	0.80%
<b>48 TO 59 MONTH CERTIFICATE<sup>a</sup></b>	\$ 1,000.00	\$ 1,000.00 <sup>c</sup>		
Daily Balances of:				
\$1,000.00-9,999.99			0.85%	0.85%
\$10,000.00-24,999.99			0.90%	0.90%
\$25,000.00 and up			0.95%	0.95%
<b>60 TO 84 MONTH CERTIFICATE<sup>a</sup></b>	\$ 1,000.00	\$ 1,000.00 <sup>c</sup>		
Daily Balances of:				
\$1,000.00-9,999.99			1.00%	1.00%
\$10,000.00-24,999.99			1.05%	1.05%
\$25,000.00 and up			1.10%	1.10%
<b>7 MONTH CD SPECIAL<sup>a</sup></b>	\$ 5,000.00	\$ 5,000.00 <sup>c</sup>	0.35%	0.35%
<b>14 MONTH CD SPECIAL<sup>a</sup></b>	\$ 5,000.00	\$ 5,000.00 <sup>c</sup>	0.50%	0.50%
<b>21 MONTH CD SPECIAL<sup>a</sup></b>	\$ 5,000.00	\$ 5,000.00 <sup>c</sup>	0.70%	0.70%
<b>IRA CERTIFICATE OF DEPOSIT<sup>a</sup></b>	\$ 50.00		0.85%	0.85%

a) A penalty will be imposed for early withdrawal.

b) The interest rate and annual percentage yield may change after account opening.

c) Daily balance. The amount of the principal in the account each day.

d) Average daily balance. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.

Fees could reduce the earnings on the account.  
**Interest Rates and Annual Percentage Yields are current as of 11-01-2018.**  
**For current rate information call (218) 741-9115.**