

TOWN & COUNTRY CREDIT UNION OFFICE LOCATIONS:

615 South Broadway • P.O. 2046 • Minot, ND 58702
Phone (701) 852-2018 • Fax (701) 852-2031
Toll free 1-800-872-6358

3630 South Broadway • Minot, ND 58701
Phone (701) 852-8300 • Fax (701) 852-8301

108 Central Avenue North • P.O. Box 757 • Kenmare, ND 58746
Phone (701) 385-4051 • Fax (701) 385-4644

1101 4th Street Southeast • P.O. Box 653 • Stanley, ND 58784
Phone (701) 628-2114 • Fax (701) 628-2117

815 25th Street South • Fargo, ND 58103
Phone (701) 356-1720 • Fax (701) 356-1721

Sanford Medical Center • Fargo, ND 58103
Phone (701) 356-1750 • Fax (701) 356-1751

1501 32nd Avenue South • Fargo, ND 58103
Phone (701) 356-1800 • Fax (701) 356-1719

5181 38th Street South • Fargo, ND 58104
Phone (701) 356-1810 • Fax (701) 356-1811

925 14th Avenue East • West Fargo, ND 58078
Phone (701) 356-1760 • Fax (701) 356-1761

3342 Sheyenne Street • West Fargo, ND 58078
Phone: 701-356-1890 • Fax: 701-356-1881



CERTIFICATE OF DEPOSIT ACCOUNTS

Rate & Charge Schedule

The credit union may choose to offer other rates on these accounts.

The rates appearing in this Rate & Charge Schedule are effective for certificate of deposit accounts as of the date indicated. If you have any questions or require current information, please contact any of our credit union offices.

RATE & CHARGE SCHEDULE

The rates and charges applicable to your account at Town and Country Credit Union are provided below.

This schedule is incorporated as part of your account disclosures.

CERTIFICATE OF DEPOSIT RATES AND TERMS			
Minimum Opening Deposit:		\$500	Early Withdrawal Penalties The following penalties may be imposed for withdrawals before maturity:
Dividends Compounded:		Monthly	
Dividends Credited:		Monthly	
Dividend Period:		Monthly	
TERM	RATE	YIELD	
6 Month	0.15%	0.15%	90 days interest on amount withdrawn.
12 Month	1.79%	1.80%	180 days interest on amount withdrawn.
24 Month	2.28%	2.30%	
36 Month	2.52%	2.55%	
48 Month	1.00%	1.00%	
60 Month	2.76%	2.80%	
Growth Builder - Minimum Opening Deposit of \$200.00.			
Additional deposits over \$25 can be made at any time, for ages 0-23.			
12 Month	1.79%	1.80%	180 days interest on amount withdrawn, but waived if the money is used for educational expenses.

ALL 36, 48, AND 60 MONTH TERMS ALLOW FOR ONE "STEP UP" DURING THE TERM AFTER 12 MONTHS

INTEREST COMPOUNDED AND PAID MONTHLY ON AVERAGE DAILY BALANCE

AUTO-RENEWAL OR NON-RENEWAL

10 CALENDAR DAY GRACE PERIOD