

TOWN & COUNTRY CREDIT UNION OFFICE LOCATIONS:

615 South Broadway • P.O. Box 2046

Minot, ND 58702

1525 24th Avenue South

Minot, ND 58701

Opening September 30, 2019

3630 South Broadway

Minot, ND 58701

108 Central Avenue North • P.O. Box 757

Kenmare, ND 58746

1101 4th Street Southeast • P.O. Box 653

Stanley, ND 58784

815 25th Street South

Fargo, ND 58103

Sanford Medical Center • 801 N Broadway

Fargo, ND 58103

1501 32nd Avenue South

Fargo, ND 58103

5181 38th Street South

Fargo, ND 58104

925 14th Avenue East

West Fargo, ND 58078

3342 Sheyenne Street

West Fargo, ND 58078

1-800-872-6358

www.townandcountry.org



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6 Month	0.15%	0.15%	90 days interest on amount withdrawn.
12 Month	1.79%	1.80%	180 days interest on amount withdrawn.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	2.28%	2.30%	
48 Month	1.00%	1.00%	
60 Month	2.52%	2.55%	
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12 Month	1.79%	1.80%	180 days interest on amount withdrawn, but waived if the money is used for educational expenses.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