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 8/25/2015*

Certificates of Deposit Minimum Balance to Open: \$1,000					
CD/IRA Term	Minimum Balance ⁽¹⁾	<u>Rate</u>	APY		
6 Month (4) (5)	1,000	.10	.10		
	25,000	.126	.126		
9 Month (4) (5)	1,000 25,000	.20 .25	.20		
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		
30 Month ⁽⁷⁾	1,000	.80	.80		
	25,000	.85	.85		
36 Month ⁽⁷⁾	1,000	1.00	1.00		
	25,000	1.10	1.10		
48 Month ⁽⁷⁾	1,000 25,000	1.20	1.21		
60 Month ⁽⁷⁾	1,000	1.40	1.41		
CD Specials					
8 Month (4) (5) (9 or 10)	10,000	.40	.40		
14 Month (7) (9 or 10)	10,000	.60	.60		
1111011111	10,000	.00	.00		

Business Checking Accounts				
Minimum	(2)	(2)	Interest	
Balance (1)	Rate (2)	<u>APY (2)</u>	<u>Compounded</u>	
Business NOW Account				
\$0 - 499.99	.025	.025	Monthly	
\$500 and over	.05	.05	Monthly	
Business Super NOW Account				
\$0 - 9,999.99	.05	.05	Monthly	
\$10,000 - 24,999.99	.075	.075	Monthly	
\$25,000 - 49,999.99	.10	.10	Monthly	
\$50,000 and over	.15	.15	Monthly	
Commercial Checking Earnings Credit = .25%				
Subject to change at bank's discretion				

Savings Accounts					
Minimum Balance ⁽¹⁾	Rate (2)	APY (2)	Interest Compounded		
Persona	al Index	Savings			
Minimum B	alance to O	pen: \$20,000)		
\$0 - 24,999.99	.10	.10	Monthly		
\$25,000 – 49,999.99	.15	.15	Monthly		
\$50,000 - 99,999.99	.20	.20	Monthly		
\$100,000 - 499,999.99	.30	.30	Monthly		
\$500,000 and over	.40	.40	Monthly		
Money Market Savings Minimum Balance to Open: \$2,500					
\$0 - 4,999.99	.05	.05	Monthly		
\$5,000 – 49,999.99	.10	.10	Monthly		
\$50,000 and over	.15	.15	Monthly		
Regular Savings					
Minimum Balance to Open: \$1,000					
\$0 - 999.99	.01	.01	Quarterly		
\$1,000 - 4,999.99	.03	.03	Quarterly		
\$5,000 and over	.05	.05	Quarterly		
Thrift Savings Minimum Balance to Open: \$50					
\$0 and over	.025	.025	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			
Landmark Relationship Account						
Minimum Balance to Open: \$7500 Combined Balance (8)						
\$0 - 7,499.99	.02	.02	Monthly			
\$7,500 - 14,999.99	.03	.03	Monthly			
\$15,000 and over	.03	.03	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).
- 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) 20/20 Feature: Once each term, you may add up 20% of your original deposit amount to the CD and/or withdraw up to 20% of the original deposit amount from the CD. This feature is not available for IRA CD's.
- 11) Primary checking account with Landmark is required defined by receiving a Direct Deposit or using a Landmark Debit Card in the last two months.



