

Savings, Checking, & Share Certificate

Type	Minimum	Rate	APY*
Regular Share Savings	\$5.00	0.15%	0.15%
WINCentive Share Savings	\$5.00	0.15%	0.15%
eChecking	\$ –	0.15%	0.15%
Money Market Account	\$ 1,000 minimum required to earn dividends.	0.35%	0.35%
Health Savings Account	\$ –	0.05%	0.05%
Checking (Share Draft Account)	\$ –	0.00%	0.00%
IRA Shares	\$ –	0.25%	0.25%
3 Month Share Certificate	\$500.00	0.45%	0.45%
6 Month Share Certificate	\$500.00	1.80%	1.81%
12 Month Share Certificate	\$500.00	0.90%	0.90%
18 Month Share Certificate	\$500.00	0.90%	0.90%
24 Month Share Certificate	\$500.00	1.10%	1.11%
Jumbo 6 Month Share Certificate	\$50,000	1.80%	1.81%
Jumbo 12 Month Share Certificate	\$100,000	1.10%	1.11%
Jumbo 18 Month Share Certificate	\$100,000	1.10%	1.11%
36 Month Share Certificate – Step Up (dividend rate raised once during certificate term)	\$500.00	0.90%	0.90%
60 Month Share Certificate – Step Up (dividend rate raised once during certificate term)	\$500.00	1.25%	1.26%
1 Year Youth Certificate	\$100.00	2.25%	2.26%
Business Checking	\$500 and up \$5,000 to \$10,000 \$10,000 and up	0.15% 0.25% 0.35%	0.15% 0.25% 0.35%

Dividends accrue daily and are paid monthly, based on dividends declared monthly by the Board of Directors. Fees and other conditions may reduce earnings on the account.
*Annual Percentage Yield. Rates updated March 19, 2020. Rates subject to change without notice.

Early withdrawal penalty for certificates:

Certificate term 12 months or less – 90 day interest penalty
Certificate term over 1 year – 180 day interest penalty

Loans

Type	Max Term	Amount Financed	APR*
New Vehicles – Under 15,000 miles	60 Months		as low as 2.99% OAC
	72 Months		as low as 3.24% OAC
	84 Months		as low as 3.49% OAC
Used Vehicles – More than 15,000 miles	up to 60 Months		as low as 2.99% OAC
	72 Months		as low as 3.99% OAC
	84 Months		as low as 4.24% OAC
New Motor Homes/Boats/Travel Trailers – Never Titled, Current or four-year-old models	60 Months		as low as 3.99% OAC
	72 Months		as low as 4.24% OAC
	84 Months		as low as 4.49% OAC
	85-144 Months	\$20,001 or more	as low as 5.24% OAC
Used Motor Homes/Boats/Travel Trailers – Previously Titled	60 Months		as low as 3.99% OAC
	72 Months		as low as 4.24% OAC
Type	APR*		
VISA Cards	Park Side VISA Premium Rewards		As low as 12.75% O.A.C.
	Park Side VISA Plus		As low as 9.75% O.A.C.
Signature/Personal Loans	Up to \$10,000		As low as 8.50%
Share/Certificate Secured	2% above the rate of the shares, rounded to the nearest whole rate		
15 year fixed rate mortgage	Primary residence only		as low as 3.19% OAC
20 year fixed rate mortgage	Primary residence only		as low as 3.49% OAC
Home Equity	180 Months – 85% LTV 5-year draw period		6.50% Primary residence only

***Annual Percentage Rate. Rates subject to change without notice.
Loan rates last updated March 15, 2020.**

Contact a Loan Officer for more rates and product information:

Flathead: 406-862-2652
Missoula: 406-728-4475

Fee Schedule

Account Recon/Research	\$25.00 - per hour
ATM/Debit/VISA Card Replacement	\$5.00
Business Checking***	FREE – up to 500 monthly transactions \$0.15 each after
Copy of Share Draft	\$2.00
Corporate Checks	2 FREE per month \$5.00 each after
Credit Card Late Payment	\$27.00
Deposited Item Returned Unpaid	\$5.00
Gift Card	\$3.00
Inactive Account	\$5.00 - per month
Late Loan Payment	\$29.00 or 5% whichever is higher
Levies and Judgments	\$29.00
Member Statements	\$5.00
Money Orders	\$2.00
NSF - Paid ACH	\$29.00
NSF - Paid Share Draft	\$29.00
Online Bill Pay	FREE
Online Payment	\$3.00 per payment
Outgoing Wire	\$20.00 – domestic \$30.00 for foreign wire
Over the Phone	\$5.00 per payment
Resubmitted/Returned ACH	\$29.00
Resubmitted/Returned Share Draft	\$29.00
Returned Mail	\$5.00 - per month
Safety Deposit Box	\$10.00 - \$50.00 yearly
Stop Pay	\$29.00
Skip a Payment	\$29.00
Temporary Share Drafts***	\$2.00 - 4 checks
Travel Cards	\$5.00 \$2.00 to replenish

*** Please see an Account Representative for full details.
Fee schedule updated October 1, 2019 Fees subject to change

