Savings, Checking, & Share Certificate

Share Certificate					
Туре	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%		
	required to carri dividends.				
Health Savings Account	\$-	0.05%	0.05%		
Checking	\$ -	0.00%	0.00%		
(Share Draft Account)					
IRA Shares	\$-	0.25%	0.25%		
110 1 51101 65	*	0.2570	0.2570		
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%		
	450.000				
Jumbo 6 Month Share Certificate	\$50,000	1.80%	1.81%		
certificate					
Jumbo 12 Month Share	\$100,000	1.10%	1.11%		
Certificate					
Jumbo 18 Month Share	\$100,000	1.10%	1.11%		
Certificate	\$100,000	1.10/0	1.11/0		
36 Month Share Certificate – Step Up (dividend rate raised	\$500.00	0.90%	0.90%		
once during certificate term)					
60 Month Share Certificate	\$500.00	1.25%	1.26%		
 Step Up (dividend rate raised once during certificate term) 					
1 Year Youth Certificate	\$100.00	2.25%	2.26%		
Business Checking	\$500 and up	0.15%	0.15%		
	\$5,000 to \$10,000	0.25%	0.25%		
	\$10,000 and up	0.35%	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

Туре	Max Term	Amount Financed	APR*
New Vehicles – Under	60 Months		as low as 2.99% OAC
15,000 miles	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
11011 13,000 1111103	72 Months		as low as 3.99% OAC
	84 Months		as low as 4.24% OAC
New Motor Homes/Boats/Travel	60 Months		as low as 3.99% OAC
Trailers – Never Titled, Current or four-year-	72 Months		as low as 4.24% OAC
old models	84 Months		as low as 4.49% OAC
	85-144 Months	\$20,001 or more	as low as 5.24% OAC
Used Motor	60 Months		as low as 3.99% OAC
Homes/Boats/Travel Trailers – Previously	72 Months		as low as 4.24% OAC
Titled			
Туре			APR*
VISA Cards	Park Side VISA Pi	remium Rewards	As low as 12.75%
	Park Side VISA Plus		O.A.C. As low as 9.75%
			O.A.C.
Signature/Personal Loans	Up to \$10,000		As low as 8.50%
Louis			
Share/Certificate Secured	2% above the rate		
	rounded to the r	nearest whole	as low as 3.19% OAC
Secured 15 year fixed rate	rounded to the r rate	ee only	as low as 3.19% OAC as low as 3.49% OAC
Secured 15 year fixed rate mortgage 20 year fixed rate	rounded to the r rate Primary residence	nearest whole see only	
15 year fixed rate mortgage 20 year fixed rate mortgage	rounded to the r rate Primary residence Primary residence 180 Months – 85 5-year draw peri	nearest whole see only	as low as 3.49% OAC 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

Products and Features

Regular Share

- Convenient and easy savings account
- \$5 minimum balance required for membership

Money Market Account

- Earn a premium dividend rate by maintaining a minimum balance of \$1,000
- Allowed up to six (6) withdrawals or transfers per month or a combination of such transfers and withdrawals

Share Draft Checking

- No hassle basic checking account
- Cash and check ATM deposit with VISA debit card

eChecking

- Cash and check ATM deposit with VISA debit card
- Up to five (5) in person transactions, including checks written, per month in order to earn a premium dividend rate

Share Certificates

- Low \$500 balance required to open
- No reduction of principle on early withdrawals

IRAs

- Convenient, easy retirement account
- Traditional, Roth & Coverdell IRA's available

Business Checking

- Up to 500 free monthly transactions
- Dividend rate varies, depending upon minimum balance

N	O	te	S	•

Online	Account	Info



Voice Response: 888-662-2652

Contact Center:

Flathead: 406-862-2652

Missoula: 406-728-4475

03/19/2020



Loan/Share Rates

Fee Schedule



We like to say YES.