



# Business account rates

Interest Rates and Annual Percentage Yield are current as of 12/19/25.

## Platinum Business & Platinum Nonprofit Checking Earnings Credit Rate

Minimum Amount Required to Open Account: \$100

Maximum Online Opening Deposit: \$2,000,000 using ACH and \$1,000 using a debit/credit card.

No interest is paid on this account, the Earnings Credit is used to offset services charges incurred.

The interest rate and annual percentage yield may change after account opening. We use the average available balance to calculate interest on your account. Fees could reduce the earnings on the account.

Balance Tier	Earnings Credit Rate
Up to \$100,000.00	0.50%
\$100,000.01 - \$250,000.00	0.75%
\$250,000.01 and up	1.00%

## Nonprofit Checking

Minimum Amount Required to Open Account: \$100

Maximum Online Opening Deposit: \$2,000,000 using ACH and \$1,000 using a debit/credit card.

The interest rate and annual percentage yield may change after account opening. We use the average available balance to calculate interest on your account. Fees could reduce the earnings on the account.

Balance Tier	Interest Rate	Annual Percentage Yield (APY)
Up to \$150,000.00	0.10%	0.10%
\$150,000.01 - \$500,000	0.25%	0.25%
\$500,000.01 and up	0.35%	0.35%

## Classic Business & Nonprofit Savings

Minimum Amount Required to Open Account: \$100

Maximum Online Opening Deposit: \$2,000,000 using ACH and \$1,000 using a debit/credit card.

The interest rate and annual percentage yield may change after account opening. We use the average available balance to calculate interest on your account. Fees could reduce the earnings on the account.

Balance Tier	Interest Rate	Annual Percentage Yield (APY)
Up to \$300.00	0.00%	0.00%
\$300.01 and up	0.30%	0.30%

For current rate information call your local Minnwest Bank or call at 1-844-MINNWEST (646-6937)





# Business account rates

Interest Rates and Annual Percentage Yield are current as of 12/19/25.

## Platinum Business & Nonprofit Savings

Minimum Amount Required to Open Account: \$10,000

Maximum Online Opening Deposit: \$2,000,000 using ACH

The interest rate and annual percentage yield may change after account opening. We use the average available balance to calculate interest on your account. Fees could reduce the earnings on the account.

Balance Tier	Interest Rate	Annual Percentage Yield (APY)
Up to \$10,000.00	0.00%	0.00%
\$10,000.01 - \$100,000.00	0.40%	0.40%
\$100,000.01 - \$500,000.00	0.50%	0.50%
\$500,000.01 - \$1,000,000.00	1.35%	1.36%
\$1,000,000.01 and up	1.75%	1.76%

## Digital Business Certificates of Deposit (CDs)

Minimum Amount Required to Open Account: \$1,000

Maximum Online Opening Deposit: \$2,000,000 using ACH and \$1,000 using a debit/credit card.

A penalty may be imposed for early withdrawal. Service fees, including early withdrawal penalties, may reduce earnings.

Term	Interest Rate	Annual Percentage Yield (APY)
6 Month	2.85%	2.87%
12 Month	3.20%	3.20%

## Digital CD 3 - Certificate of Deposit Special

Minimum Amount Required to Open Account: \$25,000

Maximum Online Opening Deposit: \$2,000,000 using ACH

A penalty may be imposed for early withdrawal. Service fees, including early withdrawal penalties, may reduce earnings.

At maturity, this CD will auto-renew into the 12-month Digital Business CD product, unless changes are made during the ten-calendar day grace period.

Term	Interest Rate	Annual Percentage Yield (APY)
25 Month	3.75%	3.75%

For current rate information call your local Minnwest Bank or call at 1-844-MINNWEST (646-6937)