

Short Terms. Strong Returns.

6 Month

3.70%
APY*

\$25,000+ minimum opening deposit required.

3.50%
APY*

\$10,000-\$24,999 minimum opening deposit required.

3.10%
APY*

\$1,000-\$9,999 minimum opening deposit required.

11 Month

3.50%
APY*

\$25,000+ minimum opening deposit required.

3.30%
APY*

\$10,000-\$24,999 minimum opening deposit required.

2.90%
APY*

\$1,000-\$9,999 minimum opening deposit required.



*APY=Annual Percentage Yield is accurate as of 2/2/2026. \$1,000 minimum opening deposit required to obtain advertised APY of 3.30% and 2.90%. \$10,000 minimum opening deposit required to obtain advertised APY of 3.50% and 3.30%. \$25,000 minimum opening deposit required to obtain advertised APY of 3.70% and 3.50%. Penalty may be imposed for early withdrawal. Includes Certificate of Deposit and IRA Certificate of Deposit. Fees could reduce earnings on the account. Not available for public funds or institutional funds. First National Bank Minnesota reserves the right to end or modify this offer at any time. Visit a Universal Banker for details. MEMBER FDIC