ESB BANKING & INSURANCE
Caledonia · Eitzen · La Crescent
1-888-495-3321
Member FDIC Insurance Products Not FDIC Insured

CD Rates
Effective 11/3/2026

CERTIFICATES OF DEPOSIT OF $10,000 OR MORE (Includes Fixed Rate IRAs)

$10,000 Minimum Balance

Compounding & Auto Deposit Plans

TERM	*INTEREST RATE*	*APY*
3 Month	3.10%	3.14%
6 Month	4.25%	4.30%
1 Year	4.20%	4.20%
18 Month	4.20%	4.20%
2 Year	4.20%	4.20%
3 Year	4.20%	4.20%
4 Year	4.20%	4.20%
5 Year	4.20%	4.20%

Check Plan (Interest via check)

TERM	*INTEREST RATE*	*APY*
3 Month	3.00%	3.03%
6 Month	4.15%	4.19%
1 Year	4.10%	4.10%
18 Month	4.10%	4.10%
2 Year	4.10%	4.10%
3 Year	4.10%	4.10%
4 Year	4.10%	4.10%
5 Year	4.10%	4.10%

CERTIFICATES OF DEPOSIT OF LESS THAN $10,000 (Includes Fixed Rate IRAs)

$1,000 Minimum Balance

Compounding & Auto Deposit Plans

TERM	*INTEREST RATE*	*APY*
3 Month	3.00%	3.03%
6 Month	4.15%	4.19%
1 Year	4.10%	4.10%
18 Month	4.10%	4.10%
2 Year	4.10%	4.10%
3 Year	4.10%	4.10%
4 Year	4.10%	4.10%
5 Year	4.10%	4.10%

Check Plan (Interest via check)

TERM	*INTEREST RATE*	*APY*
3 Month	2.90%	2.93%
6 Month	4.05%	4.09%
1 Year	4.00%	4.00%
18 Month	4.00%	4.00%
2 Year	4.00%	4.00%
3 Year	4.00%	4.00%
4 Year	4.00%	4.00%
5 Year	4.00%	4.00%

VARIABLE RATE IRA (Rate subject to change)

No Minimum Deposit to Open

INTEREST RATE	*APY*
4.20%	4.27%

*Rate may change at bank's discretion after account is opened

PLEASE CONTACT A PERSONAL BANKER FOR FURTHER INFORMATION

*APY means Annual Percentage Yield (fees could reduce yield)
*APY based on interest paid annually
*Convertible CDs are available on all terms of 2 years or more, which can be converted at half term without penalty
*Penalty for early withdrawal
*All CDs are automatically renewable unless stated otherwise