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

Deposit Rates
Effective 11/3/2026

MONEY MARKET DEPOSIT ACCOUNT (Variable Rate Account-rate subject to change)

	INTEREST RATE	*APY*
$100,000 or More	2.60%	2.63%
$50,000-$99,999	2.60%	2.63%
$10,000-$49,999	2.60%	2.63%
$2,500-$9,999	1.75%	1.77%
$0-$2,499	0.50%	0.50%

STATEMENT SAVINGS ACCOUNT (Variable Rate Account-rate subject to change)

	INTEREST RATE	*APY*
$10,000 or More	1.00%	1.01%
$5,000-$9,999	0.35%	0.35%
$0-$4,999	0.30%	0.30%

PERSONAL INTEREST BEARING CHECKING ACCOUNT (Variable Rate Account-rate subject to change)

	INTEREST RATE	*APY*
$10,000 or More	0.50%	0.50%
$5,000-$9,999	0.35%	0.35%
$2,500-$4,999	0.35%	0.35%
$0-$2,499	0.00%	0.00%

ELITE PERSONAL & BUSINESS CHECKING (Variable Rate Accounts-rate subject to change)

	INTEREST RATE	*APY*
$10,000 or More	1.00%	1.01%
$5,000-$9,999	0.45%	0.45%
$2,500-$4,999	0.35%	0.35%
$0-$2,499	0.00%	0.00%

HEALTH SAVINGS ACCOUNT (Variable Rate Account-rate subject to change)

	INTEREST RATE	*APY*
$100,000 or More	1.00%	1.01%
$50,000-$99,999	0.50%	0.50%
$10,000-$49,999	0.35%	0.35%
$2,500-$9,999	0.35%	0.35%
$0-$2,499	0.35%	0.35%

PLEASE CONTACT A PERSONAL BANKER FOR FURTHER INFORMATION

*APY means Annual Percentage Yield (fees could reduce yield)