

Personal Savings



Money Market	Traditional	Thrift
Best For		
Those who appreciate the security of maintaining a larger balance.	Anyone wishing to maintain a moderate minimum balance.	Those who are looking for a no minimum balance savings account.
Minimum Balance to Open		
\$100	\$100	\$50
Minimum Daily Balance		
\$1,000	\$200	\$50 Minimum average balance
Monthly Below Balance Charge		
\$10	\$5	\$2
Interest Earning		
Compounded monthly Tiered interest rates	Compounded quarterly	Compounded quarterly
Monthly Item/Activity Charge		
\$2/each foreign ATM transaction over 8 \$1.00 per withdrawal or debit in excess of 3 per month	\$2/each foreign ATM transaction over 4 \$1.00 per withdrawal or debit in excess of 3 per month	No charges

- ATM surcharges unrelated to our accounts may be assessed by out of network ATMS
- ATM/ISA, International Service Assessment fee may be charged

Christmas Club

Minimum opening deposit waived if a recurring AFT or ACH deposit is established.
 Account limited to one annual withdrawal the first week of November.
 \$5.00 fee will be charged for additional withdrawals.
 Interest compounded quarterly.
 Not available for business accounts.

Put your money to work. Select an interest-bearing savings account that fits your balance and transaction needs. Contact a Personal Banker at 651.777.8365 for more information.

Individual Retirement Accounts

We offer both the Traditional and Roth IRAs. Both products are ideal for retirement planning, offer flexibility and may offer tax benefits.

Certificate of Deposit

Our Certificates of Deposit offer low-risk savings solutions with variable-term options to fit your savings needs.


Health Savings Account

An HSA allows you to pay for current health expenses and save for future qualified medical expenses and retiree health expenses on a tax-free basis.

Youth Banking

Our Little Elmo Savers Clubsm is designed to make saving fun and easy for kids. Open any savings account which best fits your child's needs to automatically become a member. My Saverssm and U Saverssm available for older youth. See Youth Savings Brochure for more information.



 Free Online & Mobile Banking with every account



LAKE ELMO BANK

A TRADITION OF SERVICE

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600 Inwood Avenue N
Oakdale, MN 55128

Lake Elmo
11465 39th Street N
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