

# South Dakota Saver's Switch Refund

Docket No. EL12-\_\_\_\_

Attachment A

Page 1 of 1

## Interest Rates

Annual 7.00%  
Monthly 0.58%

<u>Month-Yr</u>	<u>Balance</u>	<u>Credits</u>	<u>Average</u>	<u>Interest</u>	<u>Total</u>
Jan-10	\$0	\$29	\$15	\$0	\$29
Feb-10	\$29	\$328	\$194	\$1	\$359
Mar-10	\$359	\$386	\$552	\$3	\$748
Apr-10	\$748	\$274	\$885	\$5	\$1,027
May-10	\$1,027	\$216	\$1,135	\$7	\$1,249
Jun-10	\$1,249	\$47,143	\$24,821	\$145	\$48,537
Jul-10	\$48,537	\$79,672	\$88,373	\$516	\$128,725
Aug-10	\$128,725	\$101,938	\$179,694	\$1,048	\$231,711
Sep-10	\$231,711	\$69,955	\$266,688	\$1,556	\$303,221
Oct-10	\$303,221	\$1,813	\$304,128	\$1,774	\$306,808
Nov-10	\$306,808	\$286	\$306,951	\$1,791	\$308,885
Dec-10	\$308,885	\$348	\$309,058	\$1,803	\$311,035
Jan-11	\$311,035	\$406	\$311,238	\$1,816	\$313,257
Feb-11	\$313,257	\$369	\$313,441	\$1,828	\$315,454
Mar-11	\$315,454	\$359	\$315,633	\$1,841	\$317,654
Apr-11	\$317,654	\$287	\$317,798	\$1,854	\$319,795
May-11	\$319,795	\$313	\$319,951	\$1,866	\$321,974
Jun-11	\$321,974	\$55,830	\$349,890	\$2,041	\$379,846
Jul-11	\$379,846	\$84,062	\$421,877	\$2,461	\$466,368
Aug-11	\$466,368	\$55,302	\$494,019	\$2,882	\$524,552
Sep-11	\$524,552	\$0	\$524,552	\$3,060	\$527,612
Oct-11	\$527,612	\$0	\$527,612	\$3,078	\$530,690
Nov-11	\$530,690	\$0	\$530,690	\$3,096	\$533,785
Dec-11	\$533,785	\$0	\$533,785	\$3,114	\$536,899
Jan-12	\$536,899	\$0	\$536,899	\$3,132	\$540,031
Feb-12	\$540,031	\$0	\$540,031	\$3,150	\$543,181
Mar-12	\$543,181	\$0	\$543,181	\$3,169	\$546,350
Apr-12	\$546,350	\$0	\$546,350	\$3,187	\$549,537
May-12	\$549,537	\$0	\$549,537	\$3,206	\$552,742
Jun-12	\$552,742	\$0	\$552,742	\$3,224	\$555,967
<u>Jul-12</u>	<u>\$555,967</u>	<u>\$0</u>	<u>\$555,967</u>	<u>\$3,243</u>	<u>\$559,210</u>
Total		<b>\$499,315</b>		<b>\$59,895</b>	

## Effective Interest with Compounding

**12.00%**

(Interest/Credits)