



Minnwest Bank  
 5001 S Louise Ave  
 Sioux Falls SD 57108  
 Telephone:605-362-7070

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 Customer:

Page: 1  
 XXXXXX7566 05/29/2020



789 1 SP 0.500

Prevailing Wind Park, LLC  
 2100 S 1300 E Ste 600  
 Salt Lake City UT 84106



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 \*Transaction Receipt\*  
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Account Type:	CLASSIC BUSINESS SAV
Account Number:	XXXXXX8481
Current Balance:	285,000.00
Date of Transaction:	05/29/2020
Transaction Amount:	30.00
Transaction Type:	WIRE TRANSFER CREDIT

WIRE TRANSFER SPOWER LLC

A WIRE TRANSFER DEPOSIT WAS MADE TO YOUR ACCOUNT TODAY. FOR MORE  
 DETAILS PLEASE CONTACT THE BANK.

**ADDITIONAL ACCOUNT DISCLOSURES  
(FOR AUTOMATICALLY RENEWABLE CERTIFICATES)**

**RATE INFORMATION**

- \* The annual percentage yield assumes interest remains on deposit until maturity. A withdrawal will reduce earnings.
- \* Interest begins to accrue on the business day you deposit non-cash items (i.e. - checks.)

**BALANCE COMPUTATION METHOD**

- \* The balance on which interest is computed for your account is determined by the daily balance method. (The daily balance method applies a periodic rate to the full amount of principal in the account each day.)

**INTEREST COMPOUNDING AND CREDIT**

- \* Interest will be credited quarterly, annually, or at maturity as disclosed on your certificate.
- \* Interest will be compounded annually and/or at maturity unless otherwise stated on your Certificate.

**EARLY WITHDRAWAL PENALTY**

- \* If you withdraw any funds before maturity, your account may be charged an early withdrawal penalty in the amount equal to:
  - 91 days' interest for certificates with a term of 12 months or less.
  - 182 days' interest for certificates with a term greater than 12 months but less than 24 months.
  - 273 days' interest for certificates with a term of 24 months or greater but less than 60 months.
  - 730 days' interest for certificates with a term of 60 months or greater.
- \* The penalty is assessed only on the amount withdrawn, using the rate being paid on the certificate at the time of withdrawal. This early withdrawal penalty may invade principal.

**RENEWAL POLICY**

- \* This account will automatically renew on the maturity date. Each renewal term will be the same as the original one, beginning on the maturity date (unless we notify you in writing before a maturity date of a different term for renewal.)
- \* You will have ten calendar days after the maturity date to withdraw funds without penalty. We reserve the right to stop automatic renewal by written notice to you before maturity.
- \* The rate for each renewal term will be determined by us on or just before the renewal date. On accounts with terms of longer than one month, we will remind you in advance of the renewal and tell you when the rate will be available for the renewal period.

**WITHDRAWAL LIMITATIONS**

- \* You cannot withdraw principal from this account without our consent except on or after maturity. Some certificate of deposit products allow withdrawals without penalty; therefore, please review the account specific disclosures below.

**ACCOUNT SPECIFIC DISCLOSURES**

See your Maturity Notice for the Type and Term of your account.

**CLASSIC FIXED RATE CERTIFICATE OF DEPOSIT / CLASSIC FIXED RATE RETIREMENT CERTIFICATE OF DEPOSIT**

The Classic certificate requires a \$500.00 minimum deposit. Certificate terms are one month to 60 months. Interest is compounded and credited at maturity if the term is one year or less; interest is compounded and credited on an annual basis if the term is greater than one year. You cannot make additional deposits into this account during a term (other than credited interest.)

**VARIABLE RATE CERTIFICATE OF DEPOSIT / VARIABLE RATE RETIREMENT CERTIFICATE OF DEPOSIT**

The Variable Rate certificate requires a \$500.00 minimum opening deposit. Your interest rate and annual percentage yield may change at any time at our discretion. Interest will be compounded and credited on an annual basis. As disclosed on your certificate, you may make additional deposits into this account during a term. Additions will earn interest from the date of deposit and will not change the maturity date of the account.

**MONEY MANAGER CERTIFICATE OF DEPOSIT / MONEY MANAGER RETIREMENT CERTIFICATE OF DEPOSIT**

The Money Manager Certificate requires a \$5,000.00 minimum deposit and a minimum term of twelve (12) months. Interest is compounded and credited at maturity if the term is one year; interest is compounded and credited on an annual basis if the term is greater than one year. This is a variable rate account. At your discretion, you may change the interest rate on the account one time during the term. The new interest rate and annual percentage yield on the certificate will be the prevailing rate based on the original term. You may make additional deposits into this account during the first six months of the term. Each deposit must be at least \$1,000.00 with the total amount not to exceed 50% of the original certificate amount. Additions will earn interest from the date of deposit and will not change the maturity date of the account. We will use the rate in effect on the date of withdrawal. After 7 days of opening, you may make a one time withdrawal during the first 6 months of up to 50% of the original balance without penalty.

**INDIVIDUAL RETIREMENT ACCOUNTS**

Normal distributions are allowed on retirement certificates without assessing the early withdrawal penalty. There will be a \$25.00 per transfer withdrawal fee for each IRA transfer request. This does not include reinvestments at Minnwest Bank, death, disability, or normal retirement distributions.

**Member FDIC**