



## We Have That! Explore our many products

Our longtime mission of being dependable and trustworthy means we're regularly analyzing our accounts to serve current and new customers alike.

That means we can regularly say, "We have that!" when customers inquire about the myriad of banking products they see in the marketplace.

We are proud to offer what we consider some of the best products in Eastern Iowa and beyond.

Here's a sampling:

- The One Account – A checking account that pays 4.00% APY on up to \$50,000 when certain conditions are met. (Check out the account details in this newsletter.)
- Investment Money Market – The more you have deposited, the higher the rate, with some rates comparable to CDs.
- Savings Plus – A savings account currently paying 1.85% APY on all balances. (Check out the account details in this newsletter.)
- Tap Account – Similar to the One Account, this is for young adults looking to earn interest on their checking account.
- CDs – Our CD rates now follow the yield curve. This means you don't have to wait for a "special," but have varying options with varying terms.
- Commercial and organizational accounts – We've just revamped our lineup of accounts for businesses and organizations, including checking and money market options that earn interest.
- FREE – Recognizing some people just want a simple account, we have those, too. And they are FREE.

If you ever see an account type in the market that piques your interest, give us a call. There's a good chance we'll say, "We have it!"

And if you ever wonder what kind of account you have, give us a call or stop in – our personal bankers can help you.

We invite you to check out our website, [www.mountvernonbank.com](http://www.mountvernonbank.com), where being dependable and trustworthy means we're transparent. We publish our rates under the PERSONAL tab at the top of our homepage.

## May Flowers

You can't help but notice the vibrant colors of spring erupting throughout Mount Vernon and Lisbon. Blossoms line the streets, marking the joyful return of warmer weather and sunny days.

Take time to stroll through our local parks or drive through blooming neighborhoods—nature is renewing itself, and it's beautiful to see.



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Member FDIC

### Upcoming Events

**May 3<sup>rd</sup> & 4<sup>th</sup>**, Mount Vernon's Chalk the Walk

**May 3<sup>rd</sup> – Sept 27<sup>th</sup>**, Farmer's Market, 9 a.m. to Noon each Saturday, at Rhubarb Botanicals, 681 Hwy 1, Mount Vernon.

**May 16<sup>th</sup>**, Flash in A Pan concert at Hilltop Plants & Records

**June 3<sup>rd</sup>, 10<sup>th</sup>, 17<sup>th</sup>, 24<sup>th</sup> and July 1<sup>st</sup>**, Mount Vernon Community Band Concerts in the Park.

**June 14<sup>th</sup>**, Mount Vernon/Lisbon City Wide Garage Sales.

**June 21<sup>st</sup>**, Hello Sumer Shopping Kick Off at local businesses.

For more information on community events, go to [visitmvl.com](http://visitmvl.com).

# Summer Band Concerts Return

Local community band concerts in the park bring neighbors together, and fill the air with music and joy.

These free, open-air concerts create a welcoming atmosphere where friends and families gather, and traditions thrive. The shared experience of live music in the park makes the town feel vibrant, connected and truly special.

The Mount Vernon Community Band concerts begin on Tuesday, June 3<sup>rd</sup>, 7:30 p.m., at the Memorial Park gazebo. Bring your lawn chair and enjoy some free popcorn courtesy of the bank.



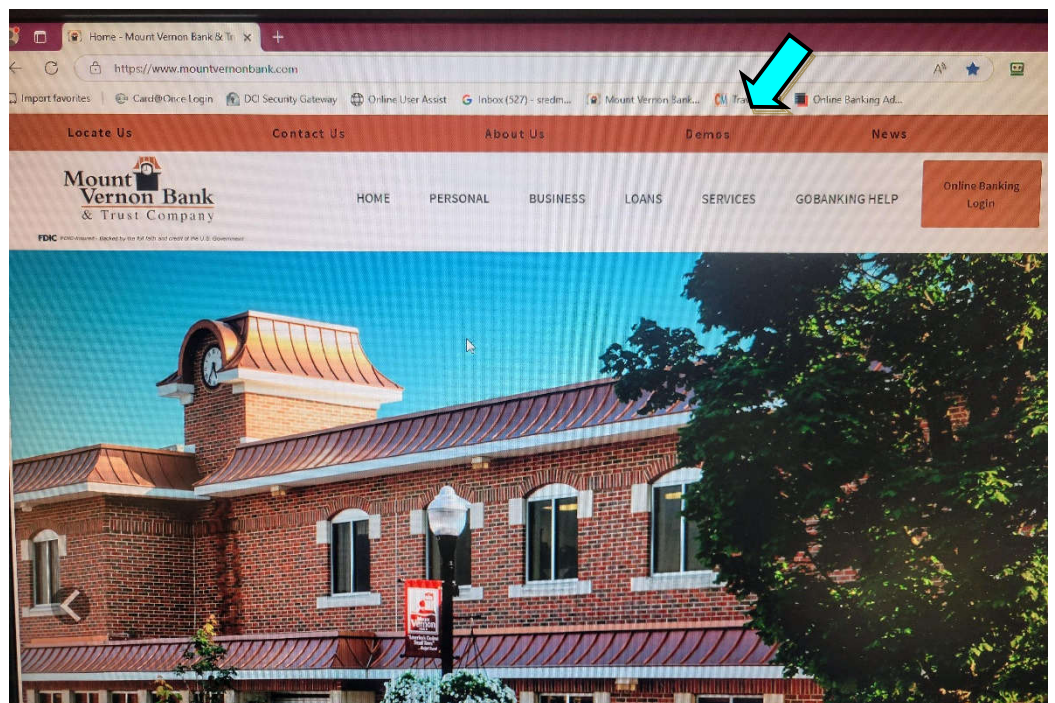
## Go Banking Help

### Did you know?

Our website offers online banking *demo videos* and *how-to guides* to help you get the most out of your banking experience.

To access them:

1. Click on the **Demo** link on our homepage.
2. You'll be directed to our **Help Library**.
3. Choose a category and follow along!



Checking & Savings in

**ONE**  
account

Monthly account requirements: \$100 opening deposit, no minimum balance, 20 or more posted & settled debit card transactions of at least \$5 each (excluding ATM), 1 or more ACH debit, 1 or more direct deposits equaling a minimum of \$500 (examples: paycheck, Social Security, pension, ACH), monthly eStatements, have online banking.  
**NO FEE if conditions not met.**

**Mount  
Vernon Bank  
& Trust Company**  
Member FDIC

\*Rates effective 4/18/2025. In addition to an initial interest rate of 0.100% (0.10% APY), you will be paid a bonus 3.83% interest rate (for a total 4.00% APY) on any account balance below \$50,000.01. On any account balance equal to or greater than \$50,000.01, you'll be paid the initial interest rate of 0.100% (0.10% APY), and a 0.050% interest rate (for a total 0.15% APY).

earn  
**4.00%** APY\*  
monthly on up to  
**\$50,000**  
when conditions met

**\$**avings  
**PLUS**

earn  
**1.85%** APY\* on all  
balances

\*Rates effective 4/18/2025. The Annual Percentage Yield is a percentage rate reflecting the total amount of interest paid on an account, based on the interest rate and the frequency of compounding for a 365-day period. Interest Rates and Annual Percentage Yields may change daily at the bank's discretion. Fees could reduce earnings on the account. Please call 319-895-8835 for current rates.