









Deposit rates as of Dec 15, 2025



CHECKING ACCOUNTS

Account name	Balance to obtain APY	APY (Annual Percentage Yield)
 Checking & Savings in Conditional earnings; account restrictions apply; ask for full disclosure	\$0.01 to \$50,000.00	4.00%
	Balances over \$50,000.00	0.15%
	If conditions unmet during cycle	0.10%
 For ages under 23 to open; conditional earnings; account restrictions apply; ask for full disclosure	\$0.01 to \$25,000.00	2.00%
	Balances over \$25,000.00	0.15%
	If conditions unmet during cycle	0.00%
	NA	NA
 \$1,000.00 minimum balance to open	\$2,500.00 or more	0.10%
	\$0.01 to \$2,499.99.00	0.05%

SAVINGS, MONEY MARKETS, IRA ACCOUNTS

Account name	Balance to obtain APY	APY (Annual Percentage Yield)
 \$25,000.00 minimum balance to open	\$1,000,000.00 or more	3.40%
	\$250,000.00 to \$999,999.99	2.90%
	\$50,000.00 to \$249,999.99	2.40%
	\$25,000.00 to \$49,999.99	2.00%
	\$0.01 to \$24,999.99	1.00%
 \$25.00 minimum balance to open	ALL Balances	1.85%
	ALL Balances	1.51%
 \$250.00 minimum balance. Please inquire with a Customer Service Representative for conditions and a full disclosure	12-MONTH	3.60%
	36-MONTH	3.60%
	60-MONTH	3.60%

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. Annual Percentage Yields shown above assume that all principal and interest remain on deposit for the entire term. Fees can reduce earnings. Interest Rates and Annual Percentage Yields may change daily at the bank's discretion. Please call 319-895-8835 for current rates. Early withdrawal penalties may be imposed. Please ask any employee to obtain full account disclosures that include information about these accounts.

We Mean Business **RATES**

as of Dec 15, 2025



CHECKING ACCOUNTS

Account name	Balance to obtain APY	APY (Annual Percentage Yield)
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Non-interest-earning account

NA



Conditional earnings; account restrictions apply; ask for full disclosure

Balances over \$100,000.00

2.00%

\$25,000.00-\$99,999.99

1.50%

\$10,000.00-\$24,999.99

0.75%

\$0.01-\$9,999.99

0.10%



For 501c3 NON-PROFITS. Conditional earnings; account restrictions apply; ask for full disclosure

Balances over \$100,000.00

2.00%

\$25,000.00-\$99,999.99

1.50%

\$0.01-\$24,999.99

0.75%



Non-interest-earning account

NA

MONEY MARKETS & SAVINGS

Account name	Balance to obtain APY	APY (Annual Percentage Yield)
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\$25,000.00 minimum balance to open account

Balances over \$1,000,000.00

3.40%

\$250,000-\$999,999.99

2.90%

\$50,000.00-\$249,999.99

2.40%

\$25,000.00-\$49,999.99

2.00%

\$0.01-\$24,999.00

1.00%



All balances

1.50%

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Lock in these rates



Certificates of Deposit rates as of December 15, 2025

Maturity	Minimum balance	APY (Annual Percentage Yield)
91 Day	\$2,500.00	3.50%
182 Day	\$2,500.00	3.50%
9 Month	\$5,000.00	3.50%
12 Month	\$500.00	3.50%
18 Month	\$500.00	3.60%
24 Month	\$500.00	3.60%
30 Month	\$500.00	3.60%
36 Month	\$500.00	3.50%
48 Month	\$500.00	3.50%
24 Month Young Savers CD	\$100.00	4.00%

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Lock in these CD RATES

as of Dec 15, 2025



Maturity	Minimum balance	APY
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91 Day	\$2,500.00	3.50%
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182 Day	\$2,500.00	3.50%
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9 Month	\$5,000.00	3.50%
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12 Month	\$500.00	3.50%
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18 Month	\$500.00	3.60%
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24 Month	\$500.00	3.60%
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30 Month	\$500.00	3.60%
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36 Month	\$500.00	3.50%
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48 Month	\$500.00	3.50%
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24 Month Young Savers CD		
	\$100.00	4.00%

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as of Dec 15, 2025



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91 Day	\$2,500.00	3.50%
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