Deposit rates as of Dec 15, 2025

\$1,000.00 minimum balance to open

conditions and a full disclosure



CHECKING ACCOUNTS		
Account name	Balance to obtain APY	APY (Annual Percentage Yield)
Checking & Savings in	\$0.01 to \$50,000.00	4.00%
UNE	Balances over \$50,000.00	0.15%
Conditional earnings; account restrictions apply; ask for full disclosure	If conditions unmet during cycl	e 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	e 0.00%
Checking	NA	NA
Consumer	\$2,500.00 or more	0.10%
Super ** Now	\$0.01 to \$2,499.99.00	0.05%

ccount name	Balance to obtain APY	APY (Annual Percentage Yield)
	\$1,000,000.00 or more	3.40%
Investment	\$250,000.00 to \$999,999.99	2.90%
Money Market	\$50,000.00 to \$249,999.99	2.40%
\$25,000.00 minimum balance to open	\$25,000.00 to \$49,999.99	2.00%
	\$0.01 to \$24,999.99	1.00%
avings.	ALL Balances	1.85%
Traditional	ALL Balances	1.51%
ROTH	12-MONTH	3.60%
	36-MONTH	3.60%
2250.00 minimum balance. Please inquire	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

Mount Vernon Bank
& Trust Company

	u3 01 DCC 10, 2	.020 & Trust Company
CHECKING ACCOUNTS		
Account name	Balance to obtain APY	APY (Annual Percentage Yield)
BUSINESS Checking	Non-interest-earning account	NA
Advantage	Balances over \$100,000.00 \$25,000.00-\$99,999.99	2.00% 1.50%
Business	\$10,000.00-\$24,999.99	0.75%
Conditional earnings; account restrictions apply; ask for full disclosure	\$0.01-\$9,999.99	0.10%
Community Investment Checking For 501c3 NON-PROFITS. Conditional earnings; account restrictions apply; ask for full disclosure	Balances over \$100,000.00 \$25,000.00-\$99,999.99 \$0.01-\$24,999.99	2.00% 1.50% 0.75%
Organization Account	Non-interest-earning account	NA

Balance to obtain APY	APY (Annual Percentage Yield)
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%
	1.50%
	Balances over \$1,000,000.00 \$250,000-\$999,999.99 \$50,000.00-\$249,999.99 \$25,000.00-\$49,999.99

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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



Lock in these **CD RATES**

as of Dec 15, 2025



Minimum



as of Dec 15, 2025



Minimum balance

APY

Maturity	Minimum balance	АРУ
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%

Maturity	balance	APY
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%
1211011111	4000.00	0.0070
18 Month	\$500.00	3.60%
16 Piolitii	\$500.00	3.00%
04.14	4500.00	0.000/
24 Month	\$500.00	3.60%
30 Month	\$500.00	3.60%
36 Month	\$500.00	3.50%
40 Manuali	AFOO 00	0.500/

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%

Maturity	palance	APT
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%
	4	
24 Month	\$500.00	3.60%
2411011111	φοσοίσο	0.0070
30 Month	\$500.00	3.60%
30 Month	\$500.00	3.60%
	ATOS 63	0.000
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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