

# Deposit Rate Sheet

Readlyn Savings Bank  
 P.O. Box 40, 141 Main St., Readlyn, IA 50668  
 American Savings Bank, a location of Readlyn Savings Bank  
 P.O. Box 909, 312 S. Main St., Tripoli, IA 50676



Rates effective as of November 21st, 2024

This Rate Chart contains information about interest rates and annual percentage yields for some of the accounts we offer. Terms & Conditions provided upon account opening. Interest Rates & Annual Percentage Yields current as of above mentioned date.\*

Account Product Name	Minimum Opening Deposit	Min. Balance to Earn Annual Percentage Yield	Interest Rate	Annual Percentage Yield (APY)
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## Certificates of Deposit

<b>91 - Days Certificate of Deposit</b>	\$1,000	\$1,000		
Daily Balances of:				
\$1,000 - 24,999.99			0.90 %	0.90 %
\$25,000 and up			1.00 %	1.00 %
<b>182 - Days Certificate of Deposit</b>	\$1,000	\$1,000		
Daily Balances of:				
\$1,000 - 24,999.99			1.00 %	1.00 %
\$25,000 and up			1.10 %	1.10 %
<b>12 - Month Certificate of Deposit</b>	\$1,000	\$1,000		
Daily Balances of:				
\$1,000 - 24,999.99			1.29 %	1.30 %
\$25,000 and up			1.39 %	1.40 %
<b>24 - Month Certificate of Deposit</b>	\$1,000	\$1,000		
Daily Balances of:				
\$1,000 - 24,999.99			1.89 %	1.90 %
\$25,000 and up			1.99 %	2.00 %
<b>36 - Month Certificate of Deposit</b>	\$1,000	\$1,000		
Daily Balances of:				
\$1,000 - 24,999.99			2.08 %	2.10 %
\$25,000 and up			2.18 %	2.20 %
<b>48 - Month Certificate of Deposit</b>	\$1,000	\$1,000		
Daily Balances of:				
\$1,000-24,999.99			2.33 %	2.35 %
\$25,000 and up			2.43 %	2.45 %
<b>60 - Month Certificate of Deposit</b>	\$1,000	\$1,000		
Daily Balances of:				
\$1,000 - 24,999.99			2.58 %	2.60 %
\$25,000 and up			2.67 %	2.70 %

## SPECIAL Certificates of Deposit

<b>7 - Month SPECIAL Certificate of Deposit</b>	\$1,000	\$1,000		
Daily Balances of:				
\$1,000 - 24,999.99			4.40 %	4.45 %
\$25,000 and up			4.50 %	4.55 %
<b>21 - Month SPECIAL Certificate of Deposit</b>	\$1,000	\$1,000		
Daily Balances of:				
\$1,000 - 24,999.99			4.30 %	4.35 %
\$25,000 and up			4.40 %	4.45 %
<b>42 - Month SPECIAL Certificate of Deposit</b>	\$1,000	\$1,000		
Daily Balances of:				
\$1,000 - 24,999.99			4.16 %	4.20 %
\$25,000 and up			4.25 %	4.30 %

CD Terms include: Annual Percentage Yield (APY) based on semi-annual compounding.  
 Substantial penalty will be imposed for early withdrawal.  
 SPECIAL CD's automatically renew respective to the 12, 24, and 48-month current interest rates at maturity.

## Interest-Bearing Deposit & Transaction Accounts

<b>Passbook Savings Account</b>	\$20	\$20		
Daily Balances of:				
\$20 and up			0.25 %	0.25 %
<b>NOW Checking Account</b>	\$800	\$800		
Daily Balances of:				
\$800 up to \$24,999.99			0.200 %	0.200 %
\$25,000 and up			0.25 %	0.25 %
<b>Money Market Account (HIFI/Super Saver)</b>	\$2,500	\$2,500		
Daily Balances of:				
\$2,500 - 24,999.99			1.00 %	1.00 %
\$25,000 - 99,999.99			1.34 %	1.35 %
\$100,000 - 199,999.99			1.74 %	1.75 %
\$200,000 - 399,999.99			1.98 %	2.00 %
\$400,000 and up			2.18 %	2.20 %

Account Terms include: Annual Percentage Yield (APY) based on monthly compounding.  
 Interest Rates & Annual Percentage Yield may vary and can change at any time after account opening.

## IRA Investments (Individual Retirement Accounts)

<b>1 - Year Monthly Variable Interest Rate</b>	4.21 %	4.28 %
<b>1 - Year Fixed Interest Rate</b>	4.21 %	4.28 %
<b>3 - Year Fixed Interest Rate</b>	4.96 %	5.05 %
<b>6 - Year Fixed Interest Rate</b>	4.14 %	4.20 %

IRA Terms include: Annual Percentage Yield (APY) based on quarterly compounding.  
 Substantial penalty will be imposed for early withdrawal.  
 Interest Rate & Annual Percentage Yield may vary and can change at any time after account opening.

Fees could reduce the earnings. Interest Rates & Annual Percentage Yields are current as of above mentioned date.  
 \*For current rate information call 319-279-3321 (Readlyn) or 319-882-4279 (Tripoli). **MEMBER FDIC \$250,000**