

# 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 October 31st, 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) |
|----------------------|-------------------------|--|---------------|-------------------------------|
|----------------------|-------------------------|--|---------------|-------------------------------|

### Certificates of Deposit

|  |         |         |        |        |
|--|---------|---------|--------|--------|
| <b>91 - 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>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                      |         |         | 1.19 % | 1.20 % |
| \$25,000 and up                          |         |         | 1.29 % | 1.30 % |
| <b>24 - Month Certificate of Deposit</b> | \$1,000 | \$1,000 |        |        |
| Daily Balances of:                       |         |         |        |        |
| \$1,000 - 24,999.99                      |         |         | 1.79 % | 1.80 % |
| \$25,000 and up                          |         |         | 1.89 % | 1.90 % |
| <b>36 - Month Certificate of Deposit</b> | \$1,000 | \$1,000 |        |        |
| Daily Balances of:                       |         |         |        |        |
| \$1,000 - 24,999.99                      |         |         | 1.99 % | 2.00 % |
| \$25,000 and up                          |         |         | 2.08 % | 2.10 % |
| <b>48 - Month Certificate of Deposit</b> | \$1,000 | \$1,000 |        |        |
| Daily Balances of:                       |         |         |        |        |
| \$1,000-24,999.99                        |         |         | 2.48 % | 2.50 % |
| \$25,000 and up                          |         |         | 2.58 % | 2.60 % |
| <b>60 - Month Certificate of Deposit</b> | \$1,000 | \$1,000 |        |        |
| Daily Balances of:                       |         |         |        |        |
| \$1,000 - 24,999.99                      |         |         | 2.67 % | 2.70 % |
| \$25,000 and up                          |         |         | 2.77 % | 2.80 % |

### SPECIAL Certificates of Deposit

|  |         |         |        |        |
|--|---------|---------|--------|--------|
| <b>7 - Month SPECIAL Certificate of Deposit</b>  | \$1,000 | \$1,000 |        |        |
| Daily Balances of:                               |         |         |        |        |
| \$1,000 - 24,999.99                              |         |         | 4.55 % | 4.60 % |
| \$25,000 and up                                  |         |         | 4.65 % | 4.70 % |
| <b>21 - Month SPECIAL Certificate of Deposit</b> | \$1,000 | \$1,000 |        |        |
| Daily Balances of:                               |         |         |        |        |
| \$1,000 - 24,999.99                              |         |         | 4.21 % | 4.25 % |
| \$25,000 and up                                  |         |         | 4.30 % | 4.35 % |
| <b>42 - Month SPECIAL Certificate of Deposit</b> | \$1,000 | \$1,000 |        |        |
| Daily Balances of:                               |         |         |        |        |
| \$1,000 - 24,999.99                              |         |         | 3.97 % | 4.00 % |
| \$25,000 and up                                  |         |         | 4.06 % | 4.10 % |

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 (HIF/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> |  |  | 3.94 % | 4.00 % |
| <b>1 - Year Fixed Interest Rate</b>            |  |  | 3.94 % | 4.00 % |
| <b>3 - Year Fixed Interest Rate</b>            |  |  | 4.14 % | 4.20 % |
| <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**