

# 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 16th, 2023**

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			1.15 %	1.15 %
\$25,000 and up			1.35 %	1.35 %
<b>182 - Days 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>12 - 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>24 - 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			2.09 %	2.10 %
<b>36 - Month Certificate of Deposit</b>	\$1,000	\$1,000		
Daily Balances of:				
\$1,000 - 24,999.99			2.09 %	2.10 %
\$25,000 and up			2.19 %	2.20 %
<b>48 - Month Certificate of Deposit</b>	\$1,000	\$1,000		
Daily Balances of:				
\$1,000-24,999.99			2.19 %	2.20 %
\$25,000 and up			2.29 %	2.30 %
<b>60 - 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 %

## SPECIAL Certificates of Deposit

<b>7 - Month SPECIAL Certificate of Deposit</b>	\$1,000	\$1,000		
Daily Balances of:				
\$1,000 - 24,999.99			4.74 %	4.80 %
\$25,000 and up			4.99 %	5.05 %
<b>21 - Month SPECIAL Certificate of Deposit</b>	\$1,000	\$1,000		
Daily Balances of:				
\$1,000 - 24,999.99			5.04 %	5.10 %
\$25,000 and up			5.28 %	5.35 %
<b>42 - Month SPECIAL Certificate of Deposit</b>	\$1,000	\$1,000		
Daily Balances of:				
\$1,000 - 24,999.99			4.99 %	5.05 %
\$25,000 and up			5.24 %	5.30 %

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 (HIF/Super Saver)</b>	\$2,500	\$2,500		
Daily Balances of:				
\$2,500 - 24,999.99			0.85 %	0.85 %
\$25,000 - 99,999.99			1.24 %	1.25 %
\$100,000 - 199,999.99			1.59 %	1.60 %
\$200,000 - 399,999.99			1.74 %	1.75 %
\$400,000 and up			1.98 %	2.00 %

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>			4.47 %	4.55 %
<b>1 - Year Fixed Interest Rate</b>			4.47 %	4.55 %
<b>3 - Year Fixed Interest Rate</b>			4.96 %	5.05 %
<b>6 - Year Fixed Interest Rate</b>			5.10 %	5.20 %

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**