



Certificate of Deposit (CD) and Individual Retirement Account (IRA) Rate Sheet

Effective Date: 2/7/19

Maturity	Minimum Balance to Obtain Annual Percentage Yield	Interest Rate	Annual Percentage Yield (APY)*
3 month	\$1,000 Minimum	0.50%	0.50%
6 month	\$1,000 Minimum	0.65%	0.65%
11 month special**	\$10,000 Minimum	2.48%	2.50%
12 month	\$1,000 Minimum	1.09%	1.10%
	\$10,000 Minimum	1.39%	1.40%
18 month	\$1,000 Minimum	1.19%	1.20%
	\$10,000 Minimum	1.54%	1.55%
19 month special**	\$10,000 Minimum	2.68%	2.70%
24 month	\$1,000 Minimum	1.29%	1.30%
	\$10,000 Minimum	1.69%	1.70%
30 month	\$1,000 Minimum	1.34%	1.35%
	\$10,000 Minimum	1.79%	1.80%
36 month	\$1,000 Minimum	1.39%	1.40%
	\$10,000 Minimum	1.99%	2.00%
48 month	\$1,000 Minimum	1.49%	1.50%
	\$10,000 Minimum	1.99%	2.00%
60 month	\$1,000 Minimum	1.59%	1.60%
	\$10,000 Minimum	1.99%	2.00%

**Public Funds- Please ask a Customer Service Rep. to obtain rates.**

\*Annual Percentage Yield (APY) shown above assumes 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 712-225-3000 for current rates. Early withdrawal penalties may be imposed. Please ask any Customer Service Rep. to obtain full account disclosures that include information about these accounts.

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 365/366 day period.

Average Daily Balance Computation- The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.

\*\* After maturity if you choose to roll over your CD, the 11-month will be rolled into the 12-term and will earn the rate of interest in effect at that time and the 19-month will be rolled into the 18-term and will earn the rate of interest in effect at that time. Not valid with any other promotional offers.

**All CDs renew at the \$1000 minimum rate, unless you contact us.**

**Member FDIC**