



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

Effective date: 12/19/2025

Maturity	Minimum Balance to Obtain Annual Percentage Yield	Interest Rate	Annual Percentage Yield (APY)*
3 month	\$1,000 Minimum	1.74%	1.75%
6 month special**	\$10,000.00 & over	3.94%	4.00%
11 month special**	\$10,000.00 & over	3.65%	3.70%
12 month	\$1,000- \$24,999.99	1.74%	1.75%
	\$25,000- \$49,999.99	1.99%	2.00%
	\$50,000 & Over	2.33%	2.35%
18 month special **	\$10,000.00 & over	3.45%	3.50%
24 month	\$1,000- \$24,999.99	1.74%	1.75%
	\$25,000- \$49,999.99	1.99%	2.00%
	\$50,000 & Over	2.53%	2.55%
36 month	\$1,000- \$24,999.99	1.74%	1.75%
	\$25,000- \$49,999.99	1.99%	2.00%
	\$50,000 & Over	2.62%	2.65%
48 month	\$1,000- \$24,999.99	1.74%	1.75%
	\$25,000- \$49,999.99	1.99%	2.00%
	\$50,000 & Over	2.72%	2.75%
60 month	\$1,000- \$24,999.99	1.74%	1.75%
	\$25,000- \$49,999.99	1.99%	2.00%
	\$50,000 & Over	2.82%	2.85%

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.

Daily Balance Method- We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.

**After maturity if you choose to roll over your CD, the 6-month term will be rolled into the 6-month term and 11-month term will be rolled into the 12-month term, and 18-month term will be rolled into the 18-month term and will earn the rate of interest in effect at that time. Not valid with any other promotional offers.