



MEMBER FDIC



Deposit Product Rates

January 2, 2018

- Cedar Rapids
- Cedar Falls
- Independence
- Jesup
- Lamont
- Norway
- Waterloo

FOR MORE INFORMATION CALL 1-800-433-0285

ANNUAL PERCENTAGE YIELD - (APY) assumes funds will remain on deposit for at least 12 months.

CERTIFICATES OF DEPOSIT (\$500 MINIMUM)

| TERM | APY | INTEREST RATE |
|----------------|-------|---------------|
| 3 - 5 Months | 0.13% | 0.13% |
| 6 - 11 Months | 0.20% | 0.20% |
| 12 - 23 Months | 0.36% | 0.36% |
| 24 - 35 Months | 0.50% | 0.50% |
| 36 - 47 Months | 0.53% | 0.53% |
| 48 - 59 Months | 0.54% | 0.54% |
| 60 + Months | 0.95% | 0.95% |

| | APY | RATE |
|---------------------------------------|--------------|--------------|
| 7 Month CD Special | 1.30% | 1.30% |
| 12 Month CD Special | 1.71% | 1.70% |
| 24 Month CD Special | 2.01% | 2.00% |
| 36 Month One Way Up CD Special | 2.16% | 2.15% |
| 59 Month Special | 2.21% | 2.20% |

| | APY | INTEREST RATE |
|--|-------|---------------|
| Variable Rate IRA | 0.50% | 0.50% |
| Variable Rate Freedom CD-Current Customers Only: APY | 2.26% | 2.25% |

Specific maturities available at customers request (minimum 30 days). Negotiable rate & term for \$100,000 or more time CD's.

We do allow partial withdrawals from CD's. Early withdrawal penalties may apply. *Penalties as of 01/01/2013

CD Penalties: Imposed for withdrawing any of the principal before maturity. Penalty will be on the principal you withdraw.

| | |
|---|--------------------------------------|
| 60 Months or greater | 24 months interest |
| More than 12 months less than 60 months | 12 months interest |
| 32 days to 12 months | Interest equal to the term of the CD |
| Less than 32 days | Interest equal to the term of the CD |

| SAVINGS ACCOUNT | APY | INTEREST RATE |
|-----------------|-------|---------------|
| | 0.10% | 0.10% |

- Fees may reduce earnings on account

* Variable rate account, subject to change at any time.

- Minimum Balance to open account: \$100.00

* The minimum balance to avoid \$ 5.00 monthly service charge - \$200 average daily collected balance.

| HEALTH SAVINGS ACCOUNT | APY | INTEREST RATE |
|------------------------|-------|---------------|
| | 1.00% | 1.00% |

* Variable rate account, subject to change at any time.

*Fees may reduce earning on this account.

* Minimum balance to avoid \$4.95 monthly service charge: \$1,500 average daily collected balance.

| Personal & Commercial Money Market Account | | | Personal & Commercial Platinum Money Market Account | | |
|---|-------|---------------|---|-------|---------------|
| * Fees may reduce earnings on this account. | | | * Fees may reduce earnings on this account. | | |
| * Variable rate account, subject to change at any time. | | | * Variable rate account, subject to change at any time. | | |
| * Minimum balance to open account: \$1,000 | | | * Minimum balance to open account: \$1,000 | | |
| * Minimum balance to avoid \$10.00 monthly service charge: \$1,000 average daily collected. | | | * Minimum balance to avoid \$10.00 monthly service charge: \$1,000 daily collected. | | |
| - Interest compounded monthly | | | * 0% interest on daily balance below \$1,500; Interest compounded monthly | | |
| -Existing Accounts Only | | | | | |
| BALANCE | APY | INTEREST RATE | BALANCE | APY | INTEREST RATE |
| \$0 - \$24,999 | 0.10% | 0.10% | \$0 - \$1,499 | 0.00% | 0.00% |
| \$25,000 - \$49,999 | 0.10% | 0.10% | \$1,500 - \$2,499 | 0.10% | 0.10% |
| \$50,000 - \$99,999 | 0.10% | 0.10% | \$2,500 - \$4,999 | 0.10% | 0.10% |
| \$100,000 - \$249,999 | 0.20% | 0.20% | \$5,000 - \$9,999 | 0.10% | 0.10% |
| \$250,000 + | 0.25% | 0.25% | \$10,000 - \$24,999 | 0.10% | 0.10% |
| | | | \$25,000 - \$99,999 | 0.10% | 0.10% |
| | | | \$100,000 - \$249,999 | 0.35% | 0.35% |
| | | | \$250,000 - \$499,999 | 0.45% | 0.45% |
| | | | \$500,000 + | 0.55% | 0.55% |



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| Personal & Commercial Premium Money Market | | | Public Funds & 501 C3 Premium Money Market | | |
|--|---------------------|---------------|---|-------|---------------|
| * Minimum balance to open account: \$10,000 * Must have primary checking account with BankIowa. * Variable rate account, subject to change at any time. * 0% interest on daily balance below \$10,000; Interest compounded monthly | | | * Minimum balance to open account: \$10,000 * Variable rate account, subject to change at any time. * 0% interest on daily balance below \$10,000; Interest compounded monthly | | |
| BALANCE | APY | INTEREST RATE | BALANCE | APY | INTEREST RATE |
| \$0 - \$9,999 | 0.00% | 0.00% | \$0 - \$9,999 | 0.00% | 0.00% |
| \$10,000 - 24,999 | 0.30% | 0.30% | \$10,000 - \$99,999 | 0.40% | 0.40% |
| \$25,000 - \$99,999 | 0.50% | 0.50% | \$100,000 - \$499,999 | 0.60% | 0.60% |
| \$100,000 - \$249,999 | 0.60% | 0.60% | \$500,000 - \$999,999 | 0.75% | 0.75% |
| \$250,000 - \$999,999 | 0.75% | 0.75% | \$1,000,000 + | 1.00% | 1.00% |
| \$1,000,000 + | 1.00% | 1.00% | | | |
| Personal / Qualified NOW Checking | | | Rewards NOW Account | | |
| * Fees may reduce earning on this account. * Variable rate account, subject to change at any time. * Minimum balance to open account: \$500 Minimum balance to avoid \$9.00 monthly service charge: \$1,500 average daily collected. Fees will be waived with qualifying balances * Interest compounded monthly * Subject to Now Account ownership restrictions | | | * Fees may reduce earning on this account. * Variable rate account, subject to change at any time. * Minimum balance to open account: \$100 * Minimum balance to avoid \$15.00 monthly service charge: \$3,500 average daily collected balance of Rewards Account; or Personal deposits combined with the current principal balance of your consumer loans equals \$10,000. Ask for the "Personal Banking" brochure for more information. * Interest compounded monthly * Subject to Now Account ownership restrictions | | |
| Balance | APY | INTEREST RATE | BALANCE | APY | INTEREST RATE |
| \$0 + | 0.05% | 0.05% | \$0 - \$3,499 | 0.05% | 0.05% |
| | | | \$3,500 - \$4,999 | 0.05% | 0.05% |
| | | | \$5,000 - \$9,999 | 0.05% | 0.05% |
| | | | \$10,000 - \$24,999 | 0.05% | 0.05% |
| | | | \$25,000 - \$49,999 | 0.05% | 0.05% |
| | | | \$50,000 - \$99,999 | 0.10% | 0.10% |
| | | | \$100,000 + | 0.20% | 0.20% |
| Champion Checking Account | | | Super NOW Public Funds Account | | |
| *Minimum Balance to open account \$100 *Variable rate, subject to change at any time *Limit of ONE Champion Checking per HOUSEHOLD. You must live in BankIowa's geographic trade area of Benton, Black Hawk, Buchanan, Linn & contiguous counties, & must have one additional active relationship with the bank other than the Champion Checking account, debit card and online banking relationships, Qualified Tier (\$0 - \$15,000) accounts meeting the qualification requirements will be paid monthly at this tier rate only for that portion of the daily balance less than or equal to \$15,000. In Order to earn the Qualified Tier's interest rate/APY, account must meet all of the following qualifications each monthly statement cycle: 1. eStatement delivery affirmatively consented to within 30 days of account opening with continuous receipt of eStatements, AND 2. 15 debit card Point of Sale transactions that must post & clear the account during the monthly statement cycle time period. Overage Tier (\$15,000.01+) will be paid monthly only for the portion of the daily balance greater than \$15,000 when account meets qualification requirements. Ineligible Tier - applied to the entire balance when qualifications not met during monthly statement cycle. Subject to Now Account ownership restrictions. | | | * Government entities only * Fees may reduce earning on this account. * Variable rate account, subject to change at any time. * Minimum balance to open account: \$1,500 * Monthly Maintenance Fee: \$9.00; Per deposit item: \$0.085; Per check fee: \$0.18 * Interest compounded monthly | | |
| BALANCE | APY | INTEREST RATE | BALANCE | APY | INTEREST RATE |
| Qualified Tier \$0 - \$15,000 | 2.27% | 2.25% | \$0 - \$99,999 | 0.05% | 0.05% |
| Overage Tier \$15,00.01 + | range 2.27% to .14% | 0.14% | \$100,000 - \$299,999 | 0.45% | 0.45% |
| | | | \$300,000 - \$499,999 | 0.45% | 0.45% |
| | | | \$500,000 - \$699,999 | 0.70% | 0.70% |
| Ineligible Tier | 0.05% | 0.05% | \$700,000 + | 0.70% | 0.70% |