BANKIOWA

MEMBER FDIC

EQUAL HOUSING LENDER

Deposit Product Rates

RATES ACCURATE AS OF October 1, 2013

l Cedar Rapids l Cedar Falls l Independence
l Jesup l Lamont l Norway l 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	0.10%	0.10%
6 - 11 Months	0.14%	0.14%
12 - 23 Months	0.22%	0.22%
24 - 35 Months	0.35%	0.35%
36 - 47 Months	0.37%	0.37%
48 - 59 Months	0.40%	0.40%
60 + Months	0.76%	0.76%

	APY	RATE
You Pick the Term: 3 - 5 Month CD Special	**0.20%**	**0.20%**
12 Month CD Special	**0.50%**	**0.50%**
23 Month CD Special	**0.85%**	**0.85%**
36 Month One Way Up	**1.00%**	**1.00%**
59 Month Special	**1.40%**	**1.40%**

	APY	INTEREST RATE
Variable Rate IRA	0.50%	0.50%
Variable Rate Freedom CD-Current Customers Only: APY	1.08%	1.08%

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** 0.10% **INTEREST RATE** 0.10%

- Fees may reduce earnings on account
- Minimum Balance to open account: $100.00

* Variable rate account, subject to change at any time.
* The minimum balance to avoid $ 5.00 monthly service charge - $200 average daily collected balance.

HEALTH SAVINGS ACCOUNT **APY** 1.00% **INTEREST RATE** 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

* Fees may reduce earnings on this account.
* Variable rate account, subject to change at any time.
* Minimum balance to open account: $1,000
* Minimum balance to avoid $10.00 monthly service charge: $1,000 average daily collected.
- Interest compounded monthly
-Existing Accounts Only

BALANCE	APY	INTEREST RATE
$0 - $24,999	**0.10%**	**0.10%**
$25,000 - $49,999	**0.10%**	**0.10%**
$50,000 - $99,999	**0.10%**	**0.10%**
$100,000 - $249,999	**0.20%**	**0.20%**
$250,000 +	**0.25%**	**0.25%**

Personal & Commercial Platinum Money Market Account

* Fees may reduce earnings on this account.
* Variable rate account, subject to change at any time.
* Minimum balance to open account: $1,000
* Minimum balance to avoid $10.00 monthly service charge: $1,000 daily collected.
* 0% interest on daily balance below $1,500; Interest compounded monthly

BALANCE	APY	INTEREST RATE
$0 - $1,499	**0.00%**	**0.00%**
$1,500 - $2,499	**0.10%**	**0.10%**
$2,500 - $4,999	**0.10%**	**0.10%**
$5,000 - $9,999	**0.10%**	**0.10%**
$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

* 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

BALANCE	APY	INTEREST RATE
$0 - $9,999	0.00%	0.00%
$10,000 - 24,999	0.10%	0.10%
$25,000 - $99,999	0.30%	0.30%
$100,000 - $249,999	0.40%	0.40%
$250,000 - $999,999	0.55%	0.55%
$1,000,000 +	0.80%	0.80%

Public Funds & 501 C3 Premium Money Market

* 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
$0 - $9,999	0.00%	0.00%
$10,000 - $99,999	0.20%	0.20%
$100,000 - $499,999	0.40%	0.40%
$500,000 - $999,999	0.55%	0.55%
$1,000,000 +	0.80%	0.80%

Personal / Qualified NOW Checking

* 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

Balance	APY	INTEREST RATE
$0 +	0.05%	0.05%

Rewards NOW Account

* 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
$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

*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.

BALANCE	APY	INTEREST RATE
Qualified Tier $0 - $15,000	2.53%	2.50%
Overage Tier $15,00.01 +	range 2.53% to .14%	0.14%
Ineligible Tier	0.05%	0.05%

Super NOW Public Funds Account

* 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
$0 - $99,999	0.05%	0.05%
$100,000 - $299,999	0.45%	0.45%
$300,000 - $499,999	0.45%	0.45%
$500,000 - $699,999	0.70%	0.70%
$700,000 +	0.70%	0.70%