



RATES ACCURATE AS OF October 1, 2012

MEMBER FDIC

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 | 0.12% | 0.12% |
| 6 - 11 Months | 0.18% | 0.18% |
| 12 - 23 Months | 0.28% | 0.28% |
| 24 - 35 Months | 0.45% | 0.45% |
| 36 - 47 Months | 0.47% | 0.47% |
| 48 - 59 Months | 0.55% | 0.55% |
| 60 + Months | 1.00% | 1.00% |

| | APY | RATE |
|--|--------------|--------------|
| You Pick the Term: 3 - 5 Month CD Special | 0.25% | 0.25% |
| 12 Month CD Special | 0.75% | 0.75% |
| 23 Month CD Special | 1.20% | 1.20% |
| 36 Month One Way Up | 1.30% | 1.30% |
| 59 Month Special | 1.75% | 1.74% |

| | APY | INTEREST RATE |
|--|--------------|---------------|
| Variable Rate IRA | 0.75% | 0.75% |
| Variable Rate Freedom CD-Current Customers Only: APY | 1.14% | 1.14% |

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

CD Penalties:

| | |
|---|---|
| 60 Months or greater | 12 months interest |
| More than 12 months less than 60 months | 6 months interest |
| 32 Days to 12 months | 3 months interest |
| Less than 32 days | Greater of interest earned or 1/2 of interest to term |

| SAVINGS ACCOUNT | APY | 0.10% | INTEREST RATE | 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 | 1.26% | INTEREST RATE | 1.25% |
|--|-----|---|---------------|-------|
| * 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 | 0.25% | 0.25% | \$5,000 - \$9,999 | 0.10% | 0.10% |
| \$250,000 + | 0.30% | 0.30% | \$10,000 - \$24,999 | 0.10% | 0.10% |
| | | | \$25,000 - \$99,999 | 0.10% | 0.10% |
| | | | \$100,000 - \$249,999 | 0.40% | 0.40% |
| | | | \$250,000 - \$499,999 | 0.50% | 0.50% |
| | | | \$500,000 + | 0.60% | 0.60% |



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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 | 0.18% | 0.18% | \$10,000 - \$99,999 | 0.28% | 0.28% |
| \$25,000 - \$99,999 | 0.38% | 0.38% | \$100,000 - \$499,999 | 0.48% | 0.48% |
| \$100,000 - \$249,999 | 0.48% | 0.48% | \$500,000 - \$999,999 | 0.63% | 0.63% |
| \$250,000 - \$999,999 | 0.63% | 0.63% | \$1,000,000 + | 0.88% | 0.88% |
| \$1,000,000 + | 0.88% | 0.88% | | | |
| 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 | | |
| Balance | APY | INTEREST RATE | BALANCE | APY | INTEREST RATE |
| \$0 + | 0.05% | 0.05% | \$0 - \$3,499 | 0.10% | 0.10% |
| | | | \$3,500 - \$4,999 | 0.10% | 0.10% |
| | | | \$5,000 - \$9,999 | 0.10% | 0.10% |
| | | | \$10,000 - \$24,999 | 0.10% | 0.10% |
| | | | \$25,000 - \$49,999 | 0.10% | 0.10% |
| Champion Checking Account | | | \$50,000 - \$99,999 | 0.15% | 0.15% |
| *Minimum Balance to open account: \$100 *Variable rate account, 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, 15 debit card transactions per month and the acceptance of e-statements once that product is available. To earn the APY stated below, your account must meet the following eligibility requirements each monthly statement cycle. Subject to Now Account ownership restrictions. | | | \$100,000 + | 0.25% | 0.25% |
| BALANCE | APY | INTEREST RATE | Super NOW Public Funds Account | | |
| \$0 - \$25,000 | 3.00% | 2.96% | * 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 | | |
| \$25,001 + | 0.15% | 0.14% | BALANCE | APY | INTEREST RATE |
| If above eligibility requirements are not met - full balance will earn | 0.05% | 0.05% | \$0 - \$99,999 | 0.10% | 0.10% |
| | | | \$100,000 - \$299,999 | 0.50% | 0.50% |
| | | | \$300,000 - \$499,999 | 0.50% | 0.50% |
| | | | \$500,000 - \$699,999 | 0.75% | 0.75% |
| | | | \$700,000 + | 0.75% | 0.75% |