BANKIOWA

MEMBER FDIC

EQUAL HOUSING LENDER

# Deposit Product Rates

## RATES ACCURATE AS OF April 1, 2013

● 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 | 0.10% | 0.10% |
| 6 - 11 Months | 0.15% | 0.15% |
| 12 - 23 Months | 0.24% | 0.24% |
| 24 - 35 Months | 0.38% | 0.38% |
| 36 - 47 Months | 0.40% | 0.40% |
| 48 - 59 Months | 0.43% | 0.43% |
| 60 + Months | 0.79% | 0.79% |

| | APY | RATE |
|---|---|---|
| **You Pick the Term: 3 - 5 Month CD Special** | **0.20%** | **0.20%** |
| **12 Month CD Special** | **0.60%** | **0.60%** |
| **23 Month CD Special** | **1.00%** | **1.00%** |
| **36 Month One Way Up** | **1.10%** | **1.10%** |
| **59 Month Special** | **1.50%** | **1.50%** |

| | APY | INTEREST RATE |
|---|---|---|
| **Variable Rate IRA** | 0.50% | 0.50% |
| Variable Rate Freedom CD-Current Customers Only: APY | 1.13% | 1.13% |

**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.**

**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** 1.26% **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**

* 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** | **0.25%** | **0.25%** |
| **$250,000 +** | **0.30%** | **0.30%** |

**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** | **0.40%** | **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

* 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 | 0.18% | 0.18% |
| $25,000 - $99,999 | 0.38% | 0.38% |
| $100,000 - $249,999 | 0.48% | 0.48% |
| $250,000 - $999,999 | 0.63% | 0.63% |
| $1,000,000 + | 0.88% | 0.88% |

### 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 | 0.28% | 0.28% |
| $100,000 - $499,999 | 0.48% | 0.48% |
| $500,000 - $999,999 | 0.63% | 0.63% |
| $1,000,000 + | 0.88% | 0.88% |

### 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 | 0.10% | 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% |
| $50,000 - $99,999 | 0.15% | 0.15% |
| $100,000 + | 0.25% | 0.25% |

### 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 | 3.00% | 2.96% |
| Overage Tier $15,00.01 + | range 3.00% 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 | 0.10% | 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% |