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**MOUND CITY BANK**

**INTEREST RATE DISCLOSURES**

**Accurate as of July 19, 2010**

Certificates of Deposit	Min. Balance	Penalty	Interest	Annual Percentage
	to Open & Obtain APY		Rate	Yield (APY)
<b>6 Month C.D.</b>	\$500	1 mo.	<b>1.01%</b>	<b>1.01%</b>
<b>1 Year C.D.</b>	\$500	3 mos.	<b>1.21%</b>	<b>1.21%</b>
<b>14 Month C.D. New \$ Special****</b>	\$5,000	3 mos.	<b>1.64%</b>	<b>1.65%</b>
<b>18 Month Add-On C.D.**</b>	\$500	6 mos.	<b>1.51%</b>	<b>1.51%</b>
<small>**Unlimited deposits. Minimum add-on deposit \$100.00. No deposits 7 days before maturity. Interest begins to accrue no later than the business day that we receive the deposit of non-cash items (for example, checks).</small>				
<b>2 Year C.D.</b>	\$500	6 mos.	<b>1.71%</b>	<b>1.71%</b>
<b>3 Year C.D.</b>	\$500	6 mos.	<b>2.06%</b>	<b>2.06%</b>
<b>4 Year C.D. Special***</b>	\$500	12 mos.	<b>2.34%</b>	<b>2.36%</b>
<b>5 Year C.D.***</b>	\$500	12 mos.	<b>2.61%</b>	<b>2.64%</b>

Individual Retirement Accounts	Min. Balance to	Penalty	Interest	Annual Percentage
	Open & Obtain APY		Rate	Yield (APY)
<b>18-month Variable Rate IRA</b> <small>(min. guaranteed interest rate - 1.50%; APY - 1.51%)</small>	\$25	3 mos.	<b>1.50% *</b>	<b>1.51% *</b>
<b>36-month Fixed Rate IRA</b>	\$25	6 mos.	<b>2.05%</b>	<b>2.06%</b>
<b>48-month Variable Rate IRA</b> <small>(min. guaranteed interest rate - 2.00%; APY - 2.01%)</small>	\$25	12 mos.	<b>2.35% *</b>	<b>2.36% *</b>
<b>60-month Fixed Rate IRA</b>	\$25	12 mos.	<b>2.62%</b>	<b>2.64%</b>
<b>60-month Variable Rate IRA</b> <small>(min. guaranteed interest rate - 2.50%; APY - 2.52%)</small>	\$25	12 mos.	<b>2.50% *</b>	<b>2.52% *</b>

*All C.D.'s & IRA's:* The daily balance method calculates interest applying a daily periodic rate to the principal in your account each day. The APY assumes interest on deposit until maturity. A penalty may be imposed on the amount withdrawn before maturity. A withdrawal will reduce earnings.  
*C.D.'s:* Interest on C.D.'s is compounded and credited annually and at maturity.  
 No additional deposits allowed except as disclosed above.

*\*\*\** Interest on 14 Month C.D., 4 Year C.D. and 5 Year C.D. is compounded and credited quarterly and at maturity.  
*IRA's:* Interest on IRA's is compounded and credited semi-annually and at maturity. Unlimited deposits. No deposits 7 days before maturity. Interest begins to accrue no later than the business day that we receive the deposit of non-cash items (for example, checks)

\* The rate may change after the account is opened.  
 \*\*\*\*New money only. Maximum deposit of \$50,000.00.

**Certificate of Deposit Account Registry Service®**

CDARS®	Interest	Annual Percentage
	Rate	Yield (APY)
13 Week	<b>0.25%</b>	<b>0.25%</b>
26 Week	<b>0.40%</b>	<b>0.40%</b>
52 Week	<b>0.75%</b>	<b>0.75%</b>
2 Year (104 Week)	<b>1.00%</b>	<b>1.01%</b>
3 Year (156 Week)	<b>1.55%</b>	<b>1.56%</b>
5 Year (260 Week)	<b>2.40%</b>	<b>2.43%</b>

**\$10,000.00 minimum deposit to open and minimum balance to obtain APY.**

The daily balance method calculates interest applying a daily rate to the principal in your account each day. The APY assumes interest on deposit until maturity. A penalty may be imposed on the amount withdrawn before maturity. Interest on C.D.'s is compounded daily and credited annually and at maturity.  
 No additional deposits allowed except as disclosed above.

Note: There may be a penalty for early withdrawal. For the most current interest rates and APYs call Mound City Bank at (608) 348-2685 or 1-888-622-6069. Current maximum FDIC Insurance available through CDARS network institutions is \$50 million per account ownership. Maximum weekly issue per account ownership is \$6 million with no more than \$4 million in a single term of 4 to 52 weeks and \$750,000 for longer terms. Certain aggregate bank maximums apply and may limit our acceptance of your deposit in any given week. These amounts are updated from time to time. Mound City Bank, Member FDIC. Funds may be submitted only after a depositor enters into the CDARS Deposit Placement Agreement. The agreement contains important information and conditions regarding the placement of funds by Mound City Bank. Please read the agreement carefully before signing it. CDARS and Certificate of Deposit Account Registry Service are registered trademarks of Promontory Interfinancial Network, LLC.

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<b>Checking</b>	Min. Balance	Min. to Open	Interest	Annual Percentage
	to Obtain APY		Rate	Yield (APY)
<b>SuperNow Checking</b>	\$10,000 and over	\$25	<b>0.20% *</b>	<b>0.20% *</b>
	Less than \$10,000		<b>0.15% *</b>	<b>0.15% *</b>
<b>Heritage Checking</b>	\$10,000 and over	\$25	<b>0.20% *</b>	<b>0.20% *</b>
	Less than \$10,000		<b>0.15% *</b>	<b>0.15% *</b>
<b>PayDay Checking</b>	\$10,000 and over	\$25	<b>0.20% *</b>	<b>0.20% *</b>
	\$1,000 - \$9,999		<b>0.15% *</b>	<b>0.15% *</b>
<b>Health Savings Account Checking (HSA)</b>	\$10,000 and over	\$25	<b>0.70% *</b>	<b>0.70% *</b>
	\$2,500 - \$9,999		<b>0.70% *</b>	<b>0.70% *</b>
	\$1,000 - \$2,499		<b>0.15% *</b>	<b>0.15% *</b>
<b>Business Checking with Interest</b>	<b>\$50,000 and over</b>	<b>\$0</b>	<b>0.25% *</b>	<b>0.25% *</b>
	\$10,000 - \$49,999		<b>0.20% *</b>	<b>0.20% *</b>
	\$1,500.00 - \$9,999		<b>0.15% *</b>	<b>0.15% *</b>

<b>Money Market</b>	Min. Balance	Min. to Open	Interest	Annual Percentage
	to Obtain APY		Rate	Yield (APY)
<b>Performance Plus Investment Account (PPIA)</b>	<b>\$100,000 and over</b>	<b>\$20,000</b>	<b>1.09% *</b>	<b>1.10% *</b>
	\$50,000 - \$99,999		<b>1.04% *</b>	<b>1.05% *</b>
	\$20,000 - \$49,999		<b>0.99% *</b>	<b>1.00% *</b>
	\$0 - \$19,999		<b>0.20% *</b>	<b>0.20% *</b>

<b>Savings</b>	Min. to Open	Min. Balance	Interest	Annual Percentage
		to Obtain APY	Rate	Yield (APY)
<b>Statement Savings</b>	\$5	\$0	<b>0.20% *</b>	<b>0.20% *</b>
<b>PayDay Savings</b>	\$10	\$0	<b>0.40% *</b>	<b>0.40% *</b>
<b>Savers Club</b>	\$2	\$0	<b>0.50% *</b>	<b>0.50% *</b>
<b>Business Statement Savings</b>	\$100	\$0	<b>0.20% *</b>	<b>0.20% *</b>

\* The rate may change after the account is opened.  
 Fees could reduce earnings on the above accounts.  
 Daily balance method calculates interest applying a daily periodic rate to the principal in your account each day.

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