



MOUND CITY BANK

INTEREST RATE DISCLOSURES

Accurate as of March 24, 2025

Rates subject to change at any time.

Certificates of Deposit¹	Min. Balance to Open & Obtain APY	Early Withdrawal Penalties⁵	Interest Rate	Annual Percentage Yield (APY)
6 Month CD²	\$2,500	1 mo. Interest	1.00%	1.00%
1 Year CD²	\$2,500	3 mo. Interest	1.64%	1.64%
7 Month Special^{3 & 4}	\$5,000	1 mo. Interest	3.74%	3.79%
15 Month Special^{3 & 4}	\$5,000	3 mo. Interest	3.74%	3.79%
18 Month Add-On CD	\$500	6 mo. Interest	2.34%	2.34%
2 Year CD	\$2,500	6 mo. Interest	2.48%	2.48%
25 Month Special^{3 & 4}	\$10,000	6 mo. Interest	3.83%	3.89%
30 Month Step Up CD⁴	\$5,000	6 mo. Interest	2.66%	2.69%
3 Year CD	\$2,500	6 mo. Interest	2.64%	2.64%
4 Year CD⁴	\$2,500	12 mo. Interest	2.47%	2.49%
5 Year CD⁴	\$2,500	12 mo. Interest	2.47%	2.49%

Individual Retirement Accounts¹	Min. Balance to Open & Obtain APY	Early Withdrawal Penalties⁵	Interest Rate	Annual Percentage Yield (APY)
18-month Variable Rate IRA (min. guaranteed interest rate - .10%; APY - .10%)	\$25	3 mo. Interest	2.33% *	2.34% *
36-month Fixed Rate IRA	\$25	6 mo. Interest	2.63%	2.65%
48-month Variable Rate IRA (min. guaranteed interest rate - .20%; APY - .20%)	\$25	12 mo. Interest	2.63% *	2.65% *
60-month Fixed Rate IRA	\$25	12 mo. Interest	2.47%	2.48%
60-month Variable Rate IRA (min. guaranteed interest rate - .50%; APY - .50%)	\$25	12 mo. Interest	2.63% *	2.65% *

18 Month Add - On CD: Unlimited deposits. Minimum add-on deposit \$25.00. 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).

30 Month Step Up CD: Step Up Option: During the term of your Step Up Certificate of Deposit (CD), you are permitted to make a one-time request to adjust your interest rate at your discretion. Your request to adjust your interest rate is limited to the rate in effect for the Step Up CD at the time of your request. You must make such a request in writing on a form we will provide. When you elect to exercise the Step Up Option, the new interest rate will be paid for the remaining term of your CD. A one-time interest rate increase will not extend the original maturity date of your CD. Interest rates are not tied to an index. Interest rates are established at the discretion of Mound City Bank. Mound City Bank makes no guarantee that you will ever be able to exercise this option since we have no way of predicting future interest rates. Minimum deposit and minimum balance of \$5,000 to receive the current interest rate.

* The rate may change after the account is opened.

Unless noted all CD and IRA rates are fixed until maturity.

1 All CD's & IRA's: The daily balance method calculates interest by applying a daily periodic rate to the principal in your account each day. The APY assumes interest on deposit until maturity.

2 Interest on 6 Month CD and 1 Year CD is compounded and credited at maturity.

3 Must have a checking relationship or new money. For renewals without a checking relationship, must again increase CD by minimum balance to obtain APY amount.

4 Interest on 7, 15 and 25 month CD Specials; 30 Month Step Up CD; 4 Year CD and 5 Year CD is compounded and credited quarterly and at maturity.

5 We will charge the penalty first against any interest then in the account, and any excess will be deducted from the amount you withdraw.

CD's: Interest on CD's is compounded and credited annually and at maturity unless otherwise noted. No additional deposits allowed except as disclosed above.

IRA's: Interest on IRA's is compounded and credited semi-annually and at maturity. Deposit limits apply. 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).

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Checking				
	Min. Balance to Obtain APY	Min. to Open	Interest Rate	Annual Percentage Yield (APY)
Fabulous 50 Interest Checking		\$25	0.03% *	0.03% *
Payday Interest Checking		\$25	0.03% *	0.03% *
Platinum Interest Checking	\$0 - \$1,499	\$25	0.03% *	0.03% *
	\$1,500 and over		0.07% *	0.07% *
Health Savings Account Checking (HSA)	\$1,000 - \$2,499	\$25	0.12% *	0.12% *
	\$2,500 - \$9,999		0.20% *	0.20% *
	\$10,000 and over		0.45% *	0.45% *
Non Profit Interest Checking	\$0 - \$1,499	\$25	0.03% *	0.03% *
	\$1,500 and over		0.07% *	0.07% *
Business Interest Checking		\$25	0.03% *	0.03% *
High Yield PPIA				
	Min. Balance to Obtain APY	Min. to Open	Interest Rate	Annual Percentage Yield (APY)
Performance Plus Investment Account (PPIA)	\$0 - \$19,999	\$20,000	0.25% *	0.25% *
	\$20,000 - \$49,999		0.35% *	0.35% *
	\$50,000 - \$99,999		0.79% *	0.79% *
	\$100,000 - \$249,999		0.99% *	0.99% *
	\$250,000 - \$499,999		1.38% *	1.39% *
	\$500,000 - \$749,999		1.58% *	1.59% *
	\$750,000 - \$999,999		1.68% *	1.69% *
	\$1,000,000 - \$2,999,999		1.87% *	1.89% *
	\$3,000,000 - \$4,999,999		1.97% *	1.99% *
\$5,000,000 - \$6,999,999		2.07% *	2.09% *	
Money Market				
	Min. Balance to Obtain APY	Min. to Open	Interest Rate	Annual Percentage Yield (APY)
My Money Market	\$0 - \$2,499	\$25	0.12% *	0.12% *
	\$2,500 - \$9,999		0.15% *	0.15% *
	\$10,000 - \$19,999		0.20% *	0.20% *
	\$20,000 and over		0.30% *	0.30% *
Non Profit Money Market	\$0 - \$2,499	\$25	0.12% *	0.12% *
	\$2,500 - \$9,999		0.15% *	0.15% *
	\$10,000 - \$19,999		0.20% *	0.20% *
	\$20,000 and over		0.30% *	0.30% *
Business Money Market	\$0 - \$2,499	\$25	0.12% *	0.12% *
	\$2,500 - \$9,999		0.15% *	0.15% *
	\$10,000 - \$19,999		0.20% *	0.20% *
	\$20,000 and over		0.30% *	0.30% *
Savings				
	Min. Balance to Obtain APY	Min. to Open	Interest Rate	Annual Percentage Yield (APY)
My Savings	\$0	\$25	0.10% *	0.10% *
Non Profit Savings	\$0	\$25	0.10% *	0.10% *
Business Savings	\$0	\$25	0.10% *	0.10% *

*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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Certificate of Deposit - CD Option of IntraFi Network Deposits			
	Early Withdrawal Penalties	Interest Rate	Annual Percentage Yield (APY)
13 Week	90 Days Interest	2.03%	2.05%
26 Week	90 Days Interest	3.24%	3.29%
52 Week	180 Days Interest	3.33%	3.39%
2 Year (104 Week)	360 Days Interest	2.56%	2.59%
3 Year (156 Week)	540 Days Interest	2.56%	2.59%

\$10,000.00 minimum deposit to open and minimum balance to obtain APY. The daily balance method calculates interest by applying a daily periodic rate to the principal in your account each day. The APY assumes interest on deposit until maturity. An early withdrawal penalty may be imposed on the amount withdrawn before maturity and may invade the principal. A withdrawal will reduce earnings. Interest on CDs is compounded daily. Interest payments will occur at maturity. If the CD term is greater than 52 weeks, an interest payment will also occur each year-end during the term. No additional deposits are allowed except as disclosed above. For the most current interest rates and APY's call Mound City Bank at 608-348-2685 or 888-622-6069. Current maximum FDIC Insurance available through IntraFi Network LLC is \$50 million per account ownership. 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. Funds may be submitted only after a depositor enters into the IntraFi Network Deposits CD 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. The CD Option of IntraFi Network DepositsSM is the deposit placement functionality formerly known as part of CDARS®, the Certificate of Deposit Account Registry Service®. IntraFi is the entity formerly known as Promontory Interfinancial Network, LLC.

IntraFi Network Deposits DDA- MMDA	Min. Balance to Obtain APY	Min. to Open	18	Annual Percentage Yield (APY)
IntraFi High Yield Money Market	\$0 - \$249,999	\$250,000	0.98% *	0.99% *
	\$250,000 - \$499,999		1.38% *	1.39% *
	\$500,000 - \$749,999		1.48% *	1.49% *
	\$750,000 - \$999,999		1.58% *	1.59% *
	\$1,000,000 - \$2,999,999		1.77% *	1.79% *
	\$3,000,000 - \$4,999,999		1.87% *	1.89% *
	\$5,000,000 - \$6,999,999		1.97% *	1.99% *

\$250,000.00 minimum deposit to open.

Placement of funds through the ICS (Insured Cash Sweep) service is subject to the terms, conditions and disclosures in the service agreements including the Deposit Placement Agreement (DPA). Limits and customer eligibility criteria apply. ICS High Yield Money Market withdrawals are limited to six per statement cycle. Although funds are placed at designation banks in amounts that do not exceed the FDIC standard maximum deposit insurance amount (SMDIA), a depositor's balances at Mound City Bank may exceed the SMDIA (e.g. before ICS settlement for a deposit or after ICS settlement for a withdrawal). As stated in the DPA, the depositor is responsible for making necessary arrangements to protect such balances consistent with applicable law. If the depositor is subject to restrictions on placement of its funds, the depositor is responsible for determining whether its use of ICS satisfies those restrictions. ICS and Insured Cash Sweep are registered service marks of Promontory Interfinancial Network, LLC

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