

Proud to be here for you



MOUND CITY BANK

INTEREST RATE DISCLOSURES

Accurate as of May 20, 2019

Certificates of Deposit - Specials¹	Min. Balance to Open & Obtain APY	Withdrawal Penalties	Interest Rate	Annual Percentage Yield (APY)
8 Month C.D. Special³	\$5,000	1 mo. Interest	1.54%	1.55%
10 Month C.D. New Money Special²	\$5,000	1 mo. Interest	1.98%	2.00%
25 Month C.D. New Money Special⁴	\$10,000	6 mo. Interest	2.33%	2.35%
Interest on above CD is compounded and credited quarterly and at maturity. Minimum deposit and minimum balance of \$10,000 to receive the current interest rate. 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. An early withdrawal penalty may be imposed on the amount withdrawn before maturity and may invade the principal. No additional deposits allowed.				
30 Month Step Up C.D.³	\$5,000	6 mo. Interest	2.36%	2.38%
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 account. A one-time interest rate increase will not extend the original maturity date of your account. 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.				

Certificates of Deposit¹	Min. Balance to Open & Obtain APY	Withdrawal Penalties	Interest Rate	Annual Percentage Yield (APY)
6 Month C.D.	\$2,500	1 mo. Interest	0.75%	0.75%
1 Year C.D.	\$2,500	3 mo. Interest	1.00%	1.00%
18 Month Add-On C.D.	\$500	6 mo. Interest	1.25%	1.25%
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).				
2 Year C.D.	\$2,500	6 mo. Interest	1.30%	1.30%
3 Year C.D.	\$2,500	6 mo. Interest	1.65%	1.65%
4 Year C.D.²	\$2,500	12 mo. Interest	2.24%	2.26%
5 Year C.D.²	\$2,500	12 mo. Interest	2.35%	2.37%

Individual Retirement Accounts¹	Min. Balance to Open & Obtain APY	Withdrawal Penalties	Interest Rate	Annual Percentage Yield (APY)
18-month Variable Rate IRA (min. guaranteed interest rate - .50%; APY - .50%)	\$25	3 mo. Interest	1.25% *	1.25% *
36-month Fixed Rate IRA	\$25	6 mo. Interest	1.65%	1.66%
48-month Variable Rate IRA (min. guaranteed interest rate - 1.00%; APY - 1.00%)	\$25	12 mo. Interest	2.25% *	2.26% *
60-month Fixed Rate IRA	\$25	12 mo. Interest	2.35%	2.36%
60-month Variable Rate IRA (min. guaranteed interest rate - 1.49%; APY - 1.50%)	\$25	12 mo. Interest	2.35% *	2.36% *

* The rate may change after the account is opened.

¹ 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. An early withdrawal penalty may be imposed on the amount withdrawn before maturity and may invade the principal. A withdrawal will reduce earnings.

² Interest on 10 Month C.D., 4 Year C.D. and 5 Year C.D. is compounded and credited quarterly and at maturity.

³ Must have a checking relationship or new money. Maximum deposit of \$200,000.00. Interest on 8 Month C.D. and 30 Month Step Up C.D. is compounded and credited quarterly and at maturity.

⁴ Must have new money of at minimum \$10,000.00. Maximum deposit of \$200,000.00. Interest on 25 Month C.D. is compounded and credited quarterly and at maturity. C.D.'s: Interest on C.D.'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	0.10% *	0.10% *
Payday Interest Checking		\$25	0.10% *	0.10% *
Platinum Interest Checking	\$1,500 and over	\$25	0.15% *	0.15% *
	\$0 - \$1,499		0.10% *	0.10% *
Health Savings Account Checking (HSA)	\$10,000 and over	\$25	0.15% *	0.15% *
	\$2,500 - \$9,999		0.10% *	0.10% *
	\$1,000 - \$2,499		0.10% *	0.10% *
Non Profit Interest Checking	\$1,500 and over	\$25	0.15% *	0.15% *
	\$0 - \$1,499		0.10% *	0.10% *
Business Interest Checking		\$25	0.10% *	0.10% *

High Yield PPIA (Performance Plus Investment Account)	Min. Balance to Obtain APY	Min. to Open	Interest Rate	Annual Percentage Yield (APY)
	\$1,000,000 - \$999,999,999	\$20,000	2.42% *	2.45% *
	\$750,000 - \$999,999		2.23% *	2.25% *
	\$500,000 - \$749,999		1.61% *	1.62% *
	\$250,000 - \$499,999		1.44% *	1.45% *
	\$100,000 - \$249,999		0.40% *	0.40% *
	\$50,000 - \$99,999		0.30% *	0.30% *
	\$20,000 - \$49,999		0.25% *	0.25% *
	\$0 - \$19,999		0.10% *	0.10% *

Money Market	Min. Balance to Obtain APY	Min. to Open	Interest Rate	Annual Percentage Yield (APY)
My Money Market	\$20,000 and over	\$25	0.45% *	0.45% *
	\$10,000 - \$19,999		0.35% *	0.35% *
	\$2,500 - \$9,999		0.25% *	0.25% *
	\$0 - \$2,499		0.10% *	0.10% *
Non Profit Money Market	\$20,000 and over	\$25	0.45% *	0.45% *
	\$10,000 - \$19,999		0.35% *	0.35% *
	\$2,500 - \$9,999		0.25% *	0.25% *
	\$0 - \$2,499		0.10% *	0.10% *
Business Money Market	\$20,000 and over	\$25	0.45% *	0.45% *
	\$10,000 - \$19,999		0.35% *	0.35% *
	\$2,500 - \$9,999		0.25% *	0.25% *
	\$0 - \$2,499		0.10% *	0.10% *

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 Statement Savings	\$0	\$25	0.10% *	0.10% *
Business Statement 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 Account Registry Service[®]		
CDARS[®]	Interest Rate	Annual Percentage Yield (APY)
13 Week	0.40%	0.40%
26 Week	0.55%	0.55%
52 Week	0.85%	0.85%
2 Year (104 Week)	1.15%	1.15%
3 Year (156 Week)	1.49%	1.50%
5 Year (260 Week)	2.24%	2.26%

\$10,000.00 minimum deposit to open and minimum balance to obtain APY. 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. 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 C.D.'s is compounded daily and credited annually and at maturity. No additional deposits allowed except disclosed above. For the most current interest rates and APY's 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. 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.

ICS[®] (Insured Cash Sweep)[®]	Min. Balance to Obtain APY	Min. to Open	Interest Rate	Annual Percentage Yield (APY)
ICS High Yield Money Market	\$1,000,000 - \$4,999,999	\$250,000	2.23% *	2.25% *
	\$750,000 - \$999,999		2.03% *	2.05% *
	\$500,000 - \$749,999		1.04% *	1.05% *
	\$250,000 - \$499,999		0.95% *	0.95% *
	\$0 - \$249,999		0.10% *	0.10% *

\$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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