

## Deposit Rate Sheet

Readlyn Savings Bank  
P.O. Box 40, 141 Main St., Readlyn, IA 50668  
American Savings Bank, a location of Readlyn Savings Bank  
P.O. Box 909, 312 S. Main St., Tripoli, IA 50676



**Rates effective as of January 15th, 2026**

This Rate Chart contains information about interest rates and annual percentage yields for some of the accounts we offer. ☐

Terms & Conditions provided upon account opening. Interest Rates & Annual Percentage Yields current as of above mentioned date.\*

Account Product Name	Minimum Opening Deposit	Min. Balance to Earn Annual Percentage Yield	Interest Rate	Annual Percentage Yield (APY)
----------------------	-------------------------	--	---------------	-------------------------------

### Certificates of Deposit

<b>91 - Days Certificate of Deposit</b>	\$1,000	\$1,000		
Daily Balances of:	\$1,000 - 24,999.99		0.05 %	0.05 %
	\$25,000 and up		0.15 %	0.15 %
<b>182 - Days Certificate of Deposit</b>	\$1,000	\$1,000		
Daily Balances of:	\$1,000 - 24,999.99		0.30 %	0.30 %
	\$25,000 and up		0.40 %	0.40 %
<b>12 - Month Certificate of Deposit</b>	\$1,000	\$1,000		
Daily Balances of:	\$1,000 - 24,999.99		0.60 %	0.60 %
	\$25,000 and up		0.70 %	0.70 %
<b>24 - Month Certificate of Deposit</b>	\$1,000	\$1,000		
Daily Balances of:	\$1,000 - 24,999.99		1.40 %	1.40 %
	\$25,000 and up		1.49 %	1.50 %
<b>36 - Month Certificate of Deposit</b>	\$1,000	\$1,000		
Daily Balances of:	\$1,000 - 24,999.99		1.59 %	1.60 %
	\$25,000 and up		1.69 %	1.70 %
<b>48 - Month Certificate of Deposit</b>	\$1,000	\$1,000		
Daily Balances of:	\$1,000-24,999.99		1.49 %	1.50 %
	\$25,000 and up		1.59 %	1.60 %
<b>60 - Month Certificate of Deposit</b>	\$1,000	\$1,000		
Daily Balances of:	\$1,000 - 24,999.99		1.59 %	1.60 %
	\$25,000 and up		1.69 %	1.70 %

### SPECIAL Certificates of Deposit

<b>7 - Month SPECIAL Certificate of Deposit</b>	\$1,000	\$1,000		
Daily Balances of:	\$1,000 - 24,999.99		3.96 %	4.00 %
	\$25,000 and up		4.06 %	4.10 %
<b>21 - Month SPECIAL Certificate of Deposit</b>	\$1,000	\$1,000		
Daily Balances of:	\$1,000 - 24,999.99		3.57 %	3.60 %
	\$25,000 and up		3.67 %	3.70 %
<b>42 - Month SPECIAL Certificate of Deposit</b>	\$1,000	\$1,000		
Daily Balances of:	\$1,000 - 24,999.99		3.42 %	3.45 %
	\$25,000 and up		3.52 %	3.55 %

CD Terms include: Annual Percentage Yield (APY) based on semi-annual compounding.

Substantial penalty will be imposed for early withdrawal.

SPECIAL CD's automatically renew respective to the 12, 24, and 48-month current interest rates at maturity.

### Interest-Bearing Deposit & Transaction Accounts

<b>Passbook Savings Account</b>	\$20	\$20		
Daily Balances of:	\$20 and up		0.25 %	0.25 %
<b>NOW Checking Account</b>	\$800	\$800		
Daily Balances of:	\$800 up to \$24,999.99		0.200 %	0.200 %
	\$25,000 and up		0.25 %	0.25 %
<b>Money Market Account (HIFI/Super Saver)</b>	\$2,500	\$2,500		
Daily Balances of:	\$2,500 - 24,999.99		1.00 %	1.00 %
	\$25,000 - 99,999.99		1.34 %	1.35 %
	\$100,000 - 199,999.99		1.74 %	1.75 %
	\$200,000 - 399,999.99		1.98 %	2.00 %
	\$400,000 and up		2.18 %	2.20 %

Account Terms include: Annual Percentage Yield (APY) based on monthly compounding.

Interest Rates & Annual Percentage Yield may vary and can change at any time after account opening.

### IRA Investments (Individual Retirement Accounts)

<b>1 - Year Monthly Variable Interest Rate</b>	3.55 %	3.60 %
<b>1 - Year Fixed Interest Rate</b>	3.55 %	3.60 %
<b>3 - Year Fixed Interest Rate</b>	3.70 %	3.75 %
<b>6 - Year Fixed Interest Rate</b>	3.75 %	3.80 %

IRA Terms include: Annual Percentage Yield (APY) based on quarterly compounding.

Substantial penalty will be imposed for early withdrawal.

Interest Rate & Annual Percentage Yield may vary and can change at any time after account opening.

**Fees could reduce the earnings. Interest Rates & Annual Percentage Yields are current as of above mentioned date.**

**\*For current rate information call 319-279-3321 (Readlyn) or 319-882-4279 (Tripoli).**

**MEMBER FDIC \$250,000**