

Deposit Rate Sheet

First State Bank
Britt & Woden, Iowa



Rates effective as of January 2, 2026

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

Account Product Name	Minimum Opening Deposit	Minimum Balance to Obtain Annual Percentage Yield	Interest Rate	Annual Percentage Yield
91 - Day Certificate of Deposit *a	\$1,000.00	\$1,000.00	*c	
Daily Balances of:				
\$1,000.00-24,999.99			1.35 %	1.36 %
\$25,000.00 and up			1.40 %	1.41 %
182 - Day Certificate of Deposit *a	\$1,000.00	\$1,000.00	*c	
Daily Balances of:				
\$1,000.00-24,999.99			1.40 %	1.41 %
\$25,000.00 and up			1.50 %	1.51 %
***SPECIAL ***9 - Month Certificate of Deposit *a	\$10,000.00	\$10,000.00	*c	
Daily Balances of:	\$10,000.00 and up	*Auto renews to 12 month rate at maturity	3.70 %	3.75 %
12 - Month Certificate of Deposit *a	\$1,000.00	\$1,000.00	*c	
Daily Balances of:				
\$1,000.00-24,999.99			1.45 %	1.46 %
\$25,000.00 and up			1.50 %	1.51 %
***SPECIAL ***13 - Month Certificate of Deposit *a	\$10,000.00	\$10,000.00	*c	
Daily Balances of:	\$10,000.00 and up	*Auto renews to 12 month rate at maturity	3.20 %	3.25 %
18 - Month Certificate of Deposit *a	\$1,000.00	\$1,000.00	*c	
Daily Balances of:				
\$1,000.00-24,999.99			1.65 %	1.66 %
\$25,000.00 and up			1.75 %	1.76 %
24 - Month Certificate of Deposit *a	\$1,000.00	\$1,000.00	*c	
Daily Balances of:				
\$1,000.00-24,999.99			1.75 %	1.76 %
\$25,000.00 and up			1.85 %	1.86 %
30 - Month Certificate of Deposit *a	\$1,000.00	\$1,000.00	*c	
Daily Balances of:				
\$1,000.00-24,999.99			1.80 %	1.81 %
\$25,000.00 and up			1.90 %	1.91 %
36 - Month Certificate of Deposit *a	\$1,000.00	\$1,000.00	*c	
Daily Balances of:				
\$1,000.00-24,999.99			1.95 %	1.96 %
\$25,000.00 and up			2.05 %	2.07 %
48 - Month Certificate of Deposit *a	\$ 1,000.00	\$1,000.00	*c	
Daily Balances of:				
\$1,000.00-24,999.99			2.05 %	2.07 %
\$25,000.00 and up			2.15 %	2.17 %
60 - Month Certificate of Deposit *a	\$ 1,000.00	\$1,000.00	*c	
Daily Balances of:				
\$1,000.00-24,999.99			2.25 %	2.27 %
\$25,000.00 and up			2.35 %	2.37 %
Super NOW Hi-Fi Checking *b	\$100.00		0.15 %	0.15 %
Regular Savings *b			0.15 %	0.15 %
Money Market Savings *b	\$100.00			
Daily Balances of:				
up to \$2,499.99			0.40 %	0.40 %
\$2,500.00-9,999.99			0.45 %	0.45 %
\$10,000.00-49,999.99			0.50 %	0.50 %
\$50,000.00-74,999.99			0.55 %	0.55 %
\$75,000.00 and up			0.60 %	0.60 %
Team Savings *b			0.25 %	0.25 %
Christmas Club Savings *b	\$5.00		0.25 %	0.25 %
Burial Trust Savings *b			0.25 %	0.25 %
IRA/Roth/Coverdell Ed. - 30 Month CD *a,b	\$100.00		1.90 %	1.91 %
IRA/Roth/Coverdell Ed. - Savings *b	\$100.00		1.80 %	1.81 %
Health Savings Accounts *b,c	\$100.00			
up to \$2,499.99			0.40 %	0.40 %
\$2,500 to \$24,999.99			0.50 %	0.50 %
\$25,000.00 and up			0.55 %	0.55 %

a) A penalty will be imposed for early withdrawal.

b) The interest rate and annual percentage yield may change after account opening.

c) Daily balance. The amount of the principal in the account each day.

Fees could reduce the earnings on the account. Interest Rates and Annual Percentage Yields are current as of above mentioned date. For current rate information call (641)-843-4411.

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