Deposit rates as of June 26, 2025



CHECKING ACCOUNTS		
Account name	Balance to obtain APY	APY (Annual Percentage Yield)
Checking & Savings in	\$0.01 to \$50,000.00	4.00%
ONE.	Balances over \$50,000.00	0.15%
Conditional earnings; account estrictions apply; ask for full disclosure	If conditions unmet during cycle	e 0.10%
For ages under 23 to open; conditional earnings; account restrictions apply; ask for full disclosure	\$0.01 to \$25,000.00	2.00%
	Balances over \$25,000.00	0.15%
	If conditions unmet during cycle	e 0.00%
REE Checking	NA	NA
Consumer	\$2,500.00 or more	0.10%
Now	\$0.01 to \$2,499.99.00	0.05%
\$1,000.00 minimum balance to open		

SAVINGS, MONEY MARKETS, IRA ACCOUNTS			
Account name	Balance to obtain APY	APY (Annual Percentage Yield)	
Investment Money Market \$25,000.00 minimum balance to open	\$1,000,000.00 or more	3.40%	
	\$250,000.00 to \$999,999.99	2.90%	
	\$50,000.00 to \$249,999.99	2.40%	
	\$25,000.00 to \$49,999.99	2.00%	
	\$0.01 to \$24,999.99	1.00%	
\$25.00 minimum balance to open	ALL Balances	1.85%	
Traditional A	ALL Balances	1.51%	
ROTH	12-MONTH	1.76%	
	36-MONTH	1.76%	
\$250.00 minimum balance. Please inquire with a Customer Service Representative for	60-MONTH	1.76%	

The Annual Percentage Yield is a percentage rate reflecting the total amount of interest paid on an account, based on the interest rate and the frequency of compounding for a 365-day period. Annual Percentage Yields shown above assume that all principal and interest remain on deposit for the entire term. Fees can reduce earnings. Interest Rates and Annual Percentage Yields may change daily at the bank's discretion. Please call 319-895-8835 for current rates. Early withdrawal penalties may be imposed. Please ask any employee to obtain full account disclosures that include information about these accounts.

conditions and a full disclosure

We Mean Business RATES as of June 26, 2025

Mount Vernon Bank
& Trust Company

	do or jano 20,	company
CHECKING ACCOUNTS		
Account name	Balance to obtain APY	APY (Annual Percentage Yield)
BUSINESS Checking	Non-interest-earning account	NA
Adventede	Balances over \$100,000.00	2.00%
Advantage	\$25,000.00-\$99,999.99	1.50%
Business	\$10,000.00-\$24,999.99	0.75%
Conditional earnings; account restrictions apply; ask for full disclosure	\$0.01-\$9,999.99	0.10%
Community Investment Checking For 501c3 NON-PROFITS. Conditional earnings; account restrictions apply; ask for full disclosure	Balances over \$100,000.00 \$25,000.00-\$99,999.99 \$0.01-\$24,999.99	2.00% 1.50% 0.75%
Organization Account	Non-interest-earning account	NA

MONEY MARKETS & SAVINGS			
Account name	Balance to obtain APY	APY (Annual Percentage Yield)	
BUSINESS Investment	Balances over \$1,000,000.00	3.40%	
	\$250,000-\$999,999.99	2.90%	
investment	\$50,000.00-\$249,999.99	2.40%	
Money Market	\$25,000.00-\$49,999.99	2.00%	
\$25,000.00 minimum balance to open account	\$0.01-\$24,999.00	1.00%	
BUSINESS	All balances	1.50%	

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Lock in these rates



Certificates of Deposit rates as of June 26, 2025

Maturity	Minimum balance	APY (Annual Percentage Yield)
91 Day	\$2,500.00	2.00%
182 Day	\$2,500.00	2.50%
8 Month	\$5,000.00	4.00%
12 Month	\$500.00	4.00%
18 Month	\$500.00	3.50%
24 Month	\$500.00	3.50%
30 Month	\$500.00	3.50%
36 Month	\$500.00	3.50%
48 Month	\$500.00	3.50%
24 Month Young Savers CD	\$100.00	4.00%

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