



# RATE SCHEDULE

EFFECTIVE AUGUST 1, 2018

Account Type	Dividend Rate	APY	Minimum to Open	Minimum to Earn Dividends	Minimum to Avoid Service Fee
Base Share Account	0.15%	0.15%	\$ 5.00	\$ 100.00	
All Purpose Account	0.15%	0.15%	\$ 0.01	\$ 100.00	
Escrow Account	0.15%	0.15%	\$ 0.01	\$ 1.00	
Christmas Club Account	0.15%	0.15%	\$ 0.01	\$ 1.00	
Vacation Club Account	0.15%	0.15%	\$ 0.01	\$ 100.00	
IRA/Roth IRA Saver	0.40%	0.40%	\$ 0.01	\$ 100.00	
HSA Saver	0.40%	0.40%	\$ 0.01	\$ 100.00	
Iowa First Time Home Buyer's	0.40%	0.40%	\$ 0.01	\$ 100.00	
A-Plus Checking *	0.10%	0.10%	\$ 25.00	\$ 1,000.00	\$300 *
Economy Checking **	0.10%	0.10%	\$ 25.00	\$ 1,000.00	
FreeBee Checking	N/A	N/A	\$ 25.00	N/A	
Money Market Account					
Tier 1	0.20%	0.20%	\$ 1,000.00	\$ 1,000.00	
Tier 2	0.25%	0.25%		\$ 10,000.00	
Tier 3	0.30%	0.30%		\$ 25,000.00	
Tier 4	0.35%	0.35%		\$ 50,000.00	
Tier 5	0.40%	0.40%		\$ 75,000.00	
Investor's Choice Account					
Tier 1	0.35%	0.35%	\$ 10,000.00	\$ 10,000.00	
Tier 2	0.40%	0.40%		\$ 25,000.00	
Tier 3	0.45%	0.45%		\$ 50,000.00	
Tier 4	0.50%	0.50%		\$ 75,000.00	
Tier 5	0.60%	0.60%		\$ 100,000.00	

\* A-Plus checking has a \$5.00 monthly service fee (+tax) which can be waived if Minimum balance is maintained or a \$10,000 aggregate account relationship exists (shares and loans)

\*\* Economy Checking - \$0.20 (+ tax) per check cleared during a monthly cycle

APY = Annual Percentage Rate

All Dividend Periods are monthly