Deposit rates as of October 28th, 2026

Mount Vernon Bank & Trust Company

CHECKING ACCOUNTS

Account name	Balance to obtain APY	APY (Annual Percentage Yield)
Checking & Savings in ONE account Conditional earnings; account restrictions apply; ask for full disclosure	$0.01 to $50,000.00	4.00%
	Balances over $50,000.00	0.15%
	If conditions unmet during cycle	0.10%
Tap account 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	0.00%
FREE checking	NA	NA
HSA HEALTH SAVINGS ACCOUNT $500.00 minimum balance to open	$25,000.00 or more	2.50%
	$10,000.00 to $24,999.99.00	2.00%
	$0.01 to $9,999.99	1.00%

SAVINGS, MONEY MARKETS, IRA ACCOUNTS

Account name	Balance to obtain APY	APY (Annual Percentage Yield)
Inve$tment Money Market $25,000.00 minimum balance to open	$1,000,000.00 or more	3.41%
	$250,000.00 to $999,999.99	2.91%
	$50,000.00 to $249,999.99	2.41%
	$25,000.00 to $49,999.99	2.11%
	$0.01 to $24,999.99	1.11%
Savings PLUS $25.00 minimum balance to open	ALL Balances	2.00%
Traditional IRA	ALL Balances	2.00%
ROTH IRA $250.00 minimum balance. Please inquire with a Customer Service Representative for conditions and a full disclosure	12-MONTH	3.80%
	36-MONTH	3.90%
	60-MONTH	4.00%

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.

We Mean Business RATES

as of October 28, 2026

Mount Vernon Bank & Trust Company

CHECKING ACCOUNTS

Account name	Balance to obtain APY	APY (Annual Percentage Yield)
BUSINESS Checking	Non-interest-earning account	NA
Advantage Business Conditional earnings; account restrictions apply; ask for full disclosure	Balances over $100,000.00 $25,000.00-$99,999.99 $10,000.00-$24,999.99 $0.01-$9,999.99	2.00% 1.50% 0.75% 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 Inve$tment Money Market $25,000.00 minimum balance to open account	Balances over $1,000,000.00 $250,000-$999,999.99 $50,000.00-$249,999.99 $25,000.00-$49,999.99 $0.01-$24,999.00	3.41% 2.91% 2.41% 2.11% 1.11%
BUSINESS SAVINGS	All balances	1.50%

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.

Lock in these rates

Mount Vernon Bank & Trust Company
Member FDIC www.mountvernonbank.com 206 1st St. SW, Mount Vernon, IA 52314 319-895-8835

Certificates of Deposit rates as of October 28, 2026

Maturity	Minimum balance	APY (Annual Percentage Yield)
91 Day	$2,500.00	3.50%
182 Day	$2,500.00	3.60%
9 Month	$5,000.00	3.70%
12 Month	$500.00	3.85%
18 Month	$500.00	4.00%
24 Month	$500.00	4.05%
30 Month	$500.00	4.10%
36 Month	$500.00	4.15%
48 Month	$500.00	4.20%
24 Month Young Savers CD	$100.00	4.00%

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.