## Deposit rates as of Nov 20, 2025

\$1,000.00 minimum balance to open

conditions and a full disclosure



Balance to obtain APY	APY (Annual Percentage Yield)
\$0.01 to \$50,000.00	4.00%
<b>Balances over \$50,000.00</b>	0.15%
If conditions unmet during cycle	e <b>0.10</b> %
\$0.01 to \$25,000.00	2.00%
<b>Balances over \$25,000.00</b>	0.15%
If conditions unmet during cycle	e <b>0.00</b> %
NA	NA
\$2,500.00 or more	0.10%
\$0.01 to \$2,499.99.00	0.05%
	\$0.01 to \$50,000.00  Balances over \$50,000.00  If conditions unmet during cycle  \$0.01 to \$25,000.00  Balances over \$25,000.00  If conditions unmet during cycle  NA  \$2,500.00 or more

Account name	Balance to obtain APY	APY (Annual Percentage Yield)
	\$1,000,000.00 or more	3.40%
Investment	\$250,000.00 to \$999,999.99	2.90%
Money Market	\$50,000.00 to \$249,999.99	2.40%
\$25,000.00 minimum balance to open	\$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	3.60%
	36-MONTH	3.60%
\$250.00 minimum balance. Please inquire with a Customer Service Representative for	60-MONTH	3.60%

# We Mean Business RATES as of Nov. 20, 2025

Mount Vernon Bank
& Trust Company

CHECKING ACCOUNTS	·	or true company
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 2	Non-interest-earning account	NA

Account name	Balance to obtain APY	APY (Annual Percentage Yield)
DUCINECC	Balances over \$1,000,000.00	3.40%
BUSINESS Investment	\$250,000-\$999,999.99	2.90%
Money Market	\$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%

# Lock in these rates



### Certificates of Deposit rates as of November 20, 2025

Maturity	Minimum balance	APY (Annual Percentage Yield)
<b>91</b> Day	\$2,500.00	3.60%
<b>182</b> Day	\$2,500.00	3.60%
9 Month	\$5,000.00	3.60%
12 Month	\$500.00	3.60%
18 Month	\$500.00	3.60%
24 Month	\$500.00	3.60%
30 Month	\$500.00	3.60%
36 Month	\$500.00	3.60%
48 Month	\$500.00	3.60%
24 Month Young Savers CD	\$100.00	4.00%

# Lock in these CD RATES

as of Nov. 20, 2025



# Lock in these CD RATES

as of Nov 20, 2025





as of Nov 20, 2025



	Minimum	
Maturity	balance	APY
91 Day	\$2,500.00	3.60%
182 Day	\$2,500.00	3.60%
9 Month	\$5,000.00	3.60%
12 Month	\$500.00	3.60%
18 Month	\$500.00	3.60%
24 Month	\$500.00	3.60%
30 Month	\$500.00	3.60%
36 Month	\$500.00	3.60%
48 Month	\$500.00	3.60%

	Minimum	
Maturity	balance	APY
91 Day	\$2,500.00	3.60%
182 Day	\$2,500.00	3.60%
9 Month	\$5,000.00	3.60%
	40,000.00	0.0070
12 Month	\$500.00	3.60%
12 Month	<b>\$300.00</b>	3.0070
	4700.00	
18 Month	\$500.00	3.60%
24 Month	\$500.00	3.60%
30 Month	\$500.00	3.60%
36 Month	\$500.00	3.60%

	Minimum	
Maturity	balance	APY
91 Day	\$2,500.00	3.60%
182 Day	\$2,500.00	3.60%
9 Month	\$5,000.00	3.60%
12 Month	\$500.00	3.60%
18 Month	\$500.00	3.60%
24 Month	\$500.00	3.60%
	•	
30 Month	\$500.00	3.60%
2311011411	<del>4</del> 555.5 <b>6</b>	2.0076
36 Month	\$500.00	3.60%
	4000.00	3.0070
40 Month	<b>\$500.00</b>	0.000/
48 Month	\$500.00	3.60%

#### 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.

#### 24 Month Young Savers CD \$100.00 4.00%

\$500.00

3.60%

48 Month

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.

### 24 Month Young Savers CD \$100.00 4.00%