

NODAWAY VALLEY BANK DEPOSIT INTEREST RATES

Annual Percentage Yield (APY) Accurate as of January 12, 2021

	<b>Transaction and Savings</b>		
Product	Interest Rate	Annual Percentage Yield (APY)	Minimum Balance to Open & Minimum collected balance to Maintain stated Annual Percentage Yield (APY)
Interest Checking	0.05%	0.05%	\$500.00 \$500.00 & Over
Community Hero Checking	0.05%	0.05%	\$50.00 \$0.01 & over
Money Market Checking	0.05%	0.05%	\$1,000.00 \$500.00-\$9,999.99
Money Market Checking	0.05%	0.05%	\$1,000.00 \$10,000.00-\$49,999.99
Money Market Checking	0.10%	0.10%	\$1,000.00 \$50,000.00-\$99,999.00
Money Market Checking	0.15%	0.15%	\$1,000.00 \$100,000.00 & Over
RateMax Money Market Checking	0.10%	0.10%	\$10,000.00 \$1,000.00-\$9,999.99
RateMax Money Market Checking	0.10%	0.10%	\$10,000.00 \$10,000.00-\$24,999.99
RateMax Money Market Checking	0.15%	0.15%	\$10,000.00 \$25,000.00-\$49,999.99
RateMax Money Market Checking	0.20%	0.20%	\$10,000.00 \$50,000.00-\$74,999.99
RateMax Money Market Checking	0.25%	0.25%	\$10,000.00 \$75,000.00 & Over
HSA Checking	0.05%	0.05%	\$50.00 \$500.00-\$9,999.99
HSA Checking	0.05%	0.05%	\$50.00 \$10,000.00-\$49,999.99
HSA Checking	0.10%	0.10%	\$50.00 \$50,000.00-\$99,999.99
HSA Checking	0.15%	0.15%	\$50.00 \$100,000.00 & Over

- Interest is compounded monthly on the transaction accounts listed above.
- Rates are subject to change anytime at our discretion.
- Fees and/or charges assessed in conjunction with the above accounts may reduce earnings.
- The above transaction accounts have a variable interest rate feature.

## NODAWAY VALLEY BANK DEPOSIT INTEREST RATES

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Reward Checking	0.25%	0.25%	\$50.00 \$0.01-\$25,000.00
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- The above interest rate and annual percentage yield (APY) is as stated when the bonus rate requirements are met.

Reward Checking	0.10%	0.10%	\$50.00 \$25,000.00 & Over
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- The above interest rate and annual percentage yield (APY) is as stated when the bonus rate requirements are met.

Reward Checking	0.05%	0.05%	\$50.00 \$0.01 & Over
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- The above interest rate and annual percentage yield (APY) is as stated when the bonus rate requirements are **not** met.
  - Interest is compounded monthly on the Reward Checking accounts listed above.
  - Interest Rates on Reward Checking are subject to change anytime at our discretion.
  - Fees and/or charges assessed in conjunction with the above Reward Checking accounts may reduce earnings.
  - The above Reward Checking accounts have a variable interest rate feature.

IRA Savings Account	0.10%	0.10%	\$50.00 \$0.01 & Over
Savings Account	0.10%	0.10%	\$100.00 \$0.01 & Over

- IRA Savings and Savings accounts compound interest quarterly.
- Rates are subject to change anytime at our discretion.
- Fees and/or charges assessed in conjunction with the above accounts may reduce earnings.
- The above IRA Savings and Savings accounts have a variable interest rate feature.

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### Certificates of Deposit and IRA Accounts

Term	Interest Rate	Annual Percentage Yield (APY)	Minimum Balance to Open & Minimum Collected Balance to Obtain Stated Annual Percentage Yield(APY)
14 to 31 Day	0.10%	0.10%	\$500.00
32 to 90 Day	0.10%	0.10%	\$500.00
91 to 181 Day	0.10%	0.10%	\$500.00
182 to 364 Day	0.15%	0.15%	\$500.00
12 Month	0.25%	0.25%	\$500.00
24 Month	0.35%	0.35%	\$500.00
36 Month	0.45%	0.45%	\$500.00
48 Month	0.55%	0.55%	\$500.00
60 Month	0.65%	0.65%	\$500.00

- Certificates of Deposit and IRA Account interest rates are subject to change at renewal on open accounts.
- A penalty may or will be imposed for early withdrawal and may reduce earnings.
- Certificates of Deposit terms of 14 Days through 364 Days are compounded at renewal.
- Certificates of Deposit terms of 12 Months through 60 Months are compounded annually.
- All IRA Account terms are compounded annually on December 31<sup>st</sup> and/or at maturity.
- Interest rates are subject to change at any time at our discretion.

**Contact the bank at 1-877-217-4862 for additional account information and current interest rates.**