Waukon STATE BANK

# Investment Center Rates

**1/6/2023**

VIKING STATE BANK & TRUST

## CERTIFICATES OF DEPOSIT

| *$1000 Minimum Balance* | *Rate* | *APY+* | *Penalty* |
|---|---|---|---|
| 91 Day Certificate | 1.00% | 1.00% ** | Will Apply |
| 182 Day Certificate | 1.00% | 1.00% *** | Will Apply |
| ***$ 500 Minimum Balance*** | | | |
| • **9 Month Certificate Special** | **4.05%** | **4.11% ** ** | Will Apply |
| 12 Month Certificate | 2.50% | 2.52% *** | Will Apply |
| • **15 Month Certificate Special** | **4.25%** | **4.30% **** ** | Will Apply |
| 18 Month Certificate | 2.60% | 2.62% *** | Will Apply |
| 24 Month Certificate | 2.65% | 2.66% *** | Will Apply |
| • **30 Month Certificate Special** | **4.05%** | **4.09% **** ** | Will Apply |
| 36 Month Certificate | 2.80% | 2.82% *** | Will Apply |
| 42 Month Certificate++ | 2.90% | 2.92% *** | Will Apply |
| 48 Month Certificate | 2.90% | 2.92% *** | Will Apply |
| 60 Month Certificate | 3.00% | 3.02% *** | Will Apply |
| Burial Contract Certificate | 1.00% | 1.00% *** | N/A |

## IRA CERTIFICATES

| | | | | |
|---|---|---|---|---|
| Fixed *($500 Minimum to Open)* | 1.85% | 1.86% *** | Will Apply | |
| Variable *($100 Minimum to Open)* | 1.85% | 1.86% *** | Will Apply | Rate Subject to Change |

## CHECKING & SAVINGS

| ***$100 Minimum Required to Open Account*** | | | | |
|---|---|---|---|---|
| NOW Checking | 0.15% | 0.15% * | N/A | Rate Subject to Change |
| Savings | 0.25% | 0.25% ** | N/A | Rate Subject to Change |
| One Statement Savings | 0.25% | 0.25% * | N/A | Rate Subject to Change |
| College Fund Savings | 0.25% | 0.25% ** | Will Apply | Rate Subject to Change |
| Health Savings Account | 0.25% | 0.25% * | N/A | Rate Subject to Change |
| ***No Minimum Required to Open Account*** | | | | |
| Christmas Club | 0.25% | 0.25% * | N/A | Rate Subject to Change |

## MONEY MARKET

| ***$100 Minimum Required to Open Account*** | | | | | |
|---|---|---|---|---|---|
| *Under* $ 25,000 | 1.00% | 1.00% * | N/A | Rate Subject to Change |
| $ 25,000 - $ 99,999 | 1.25% | 1.25% * | N/A | Rate Subject to Change |
| $ 100,000 - $ 249,999 | 1.45% | 1.45% * | N/A | Rate Subject to Change |
| $ 250,000 - $ 499,999 | 1.55% | 1.55% * | N/A | Rate Subject to Change |
| $ 500,000 - *$ 999,999* | 1.75% | 1.75% * | N/A | Rate Subject to Change |
| $1,000,000 & over | 1.95% | 1.95% * | N/A | Rate Subject to Change |

**Please contact an Investment Center Representative for further information about applicable fees and terms.**

* *Compounded Monthly*

** *Compounded Quarterly*

*** *Compounded Semi-Annually*

**** *Compounded Every 5 Months*

\+ ***Annual Percentage Yield (fees could reduce yield)***

++ ***One rate change allowed per term if CD is $10,000 or more***

**Penalty for Early Withdrawals - Member FDIC**