

AMERICAN Trust & Savings Bank

309 McKinley Avenue, P. O. Box 129
Lowden, Iowa 52255-0129

Phone 563-941-5391

Fax 563-941-7685

CERTIFICATE RATES EFFECTIVE OCTOBER 12, 2018

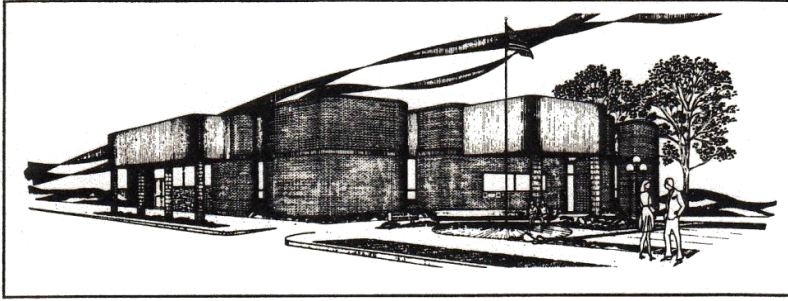
<u>Your Account Matures In</u>	<u>Interest Rate</u>	<u>Minimum Deposit</u>	<u>Annual Percentage Yield</u>	<u>Maturity Date</u>
91 Days	.20%	\$1,000.00	.20%	
182 Days	.40%	\$1,000.00	.40%	
12 Months	.65%	\$1,000.00	.65%	
18 Months	.75%	\$1,000.00	.75%	
24 Months	.85%	\$1,000.00	.85%	
30 Months	.95%	\$1,000.00	.95%	
36 Months	1.05%	\$1,000.00	1.05%	
48 Months	1.25%	\$1,000.00	1.25%	
IRA Savings	1.95%		1.97%	

<u>Your Account Matures In</u>	<u>Interest Rate</u>	<u>Minimum Deposit</u>	<u>Annual Percentage Yield</u>	<u>Maturity Date</u>
91 Days	.40%	\$10,000.00	.40%	
182 Days	.65%	\$10,000.00	.65%	
12 Months	.85%	\$10,000.00	.85%	
18 Months	.95%	\$10,000.00	.95%	
24 Months	1.05%	\$10,000.00	1.05%	
30 Months	1.15%	\$10,000.00	1.15%	
36 Months	1.25%	\$10,000.00	1.25%	
48 Months	1.95%	\$10,000.00	1.96%	
IRA Savings	1.95%		1.97%	

YOU MUST MAINTAIN THE MINIMUM DEPOSIT SPECIFIED ABOVE IN ORDER TO OBTAIN THE DISCLOSED ANNUAL PERCENTAGE YIELD. FEES MAY REDUCE EARNINGS ON THE ACCOUNT. RATES MAY VARY.

PENALTY TERMS

<u>TERM</u>	<u>PENALTY FOR EARLY WITHDRAWAL</u>
91 Day C.D.	30 Days Interest
182 Day C.D.	30 Days Interest
12 Month C.D.	30 Days Interest
18 Month C.D.	90 Days Interest
24 Month C.D.	90 Days Interest
30 Month C.D.	90 Days Interest
36 Month C.D.	90 Days Interest
48 Month C.D.	90 Days Interest



AMERICAN Trust & Savings Bank

309 McKinley Avenue, P. O. Box 129
 Lowden, Iowa 52255-0129
 Phone 563-941-5391
 Fax 563-941-7685

DEPOSIT RATES EFFECTIVE OCTOBER 12, 2018

Type of Account	Interest Rate	Minimum Deposit	Annual Percentage Yield
<u>NOW Accounts</u> No Limit on the number of checks written. There will be a \$10.00 charge, plus Iowa Sales Tax if daily balance drops below \$1,000.00	.10%	\$1,000.00	.10%
<u>SUPER NOW Accounts</u> No Limit on the number of checks written. There will be a \$10.00 charge, plus Iowa Sales Tax if daily balance drops below \$2,500.00	.15%	\$2,500.00	.15%
<u>REGULAR SAVINGS</u>	.25%	NONE	.25%
<u>HI-FI Accounts</u>	SEE BELOW	\$2,500.00	SEE BELOW

HI-FI ACCOUNT RATE INFORMATION

		<u>RATE</u>	<u>APY</u>
Tier 1	If your daily balance is \$100,000.00 or more, the interest rate and APY on the entire balance in your account will be:	.75%	.75%
Tier 2	If your daily balance is more than \$49,999.99, but less than \$100,000.00, the interest rate and APY on the entire balance in your account will be:	.45%	.45%
Tier 3	If your daily balance is more than \$24,999.99, but less than \$50,000.00, the interest rate and APY on the entire balance in your account will be:	.35%	.35%
Tier 4	If your daily balance is more than \$9,999.99, but less than \$25,000.00, the interest rate and APY on the entire balance in your account will be:	.25%	.25%
Tier 5	If your daily balance*- is more than \$2,499.99, but less than \$10,000.00, the interest rate and APY on the entire balance in your account will be:	.20%	.20%

YOU MUST MAINTAIN THE MINIMUM DEPOSIT SPECIFIED ABOVE IN ORDER TO OBTAIN THE DISCLOSED ANNUAL PERCENTAGE YIELD. FEES MAY REDUCE EARNINGS ON THE ACCOUNT. RATES MAY VARY.

MEMBER FDIC