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MOUND CITY BANK

INTEREST RATE DISCLOSURES
Accurate as of May 22, 2017

Certificates of Deposit - Specials	Min. Balance to Open & Obtain APY	Early Withdrawal Penalties	Interest Rate	Annual Percentage Yield (APY)
14 Month C.D. Ckg Relationship/New \$ Special****	\$5,000	3 mo. Interest	0.75%	0.75%
30 Month Step Up C.D.	\$5,000	6 mo. Interest	1.19%	1.20%

Step Up Option: During the term of your Step Up Certificate of Deposit(CD), you are permitted to make a **one-time** request to adjust your interest rate at your discretion. Your request to adjust your interest rate is limited to the rate in effect for the Step Up CD at the time of your request. You must make such a request **in writing on a form we will provide**. When you elect to exercise the Step Up Option, the new interest rate will be paid for the remaining term of your account. A one-time interest rate increase will not extend the original maturity date of your account. Interest rates are not tied to an index. Interest rates are established at the discretion of Mound City Bank. Mound City Bank makes no guarantee that you will ever be able to exercise this option since we have no way of predicting future interest rates. Minimum deposit and minimum balance of \$5,000 to receive the current interest rate. The daily balance method calculates interest applying a daily periodic rate to the principal in your account each day. A penalty may be imposed on the amount withdrawn before maturity. Interest on the 30 Month Step Up CD is compounded and credited quarterly and at maturity. A withdrawal will reduce earnings. Rate effective as of December 5, 2016.

Certificates of Deposit	Min. Balance to Open & Obtain APY	Early Withdrawal Penalties	Interest Rate	Annual Percentage Yield (APY)
6 Month C.D.	\$2,500	1 mo. Interest	0.35%	0.35%
1 Year C.D.	\$2,500	3 mo. Interest	0.50%	0.50%
18 Month Add-On C.D.**	\$500	6 mo. Interest	0.65%	0.65%

**Unlimited deposits. Minimum add-on deposit \$25.00. No deposits 7 days before maturity. Interest begins to accrue no later than the business day that we receive the deposit of non-cash items (for example, checks).

2 Year C.D.	\$2,500	6 mo. Interest	0.75%	0.75%
3 Year C.D.	\$2,500	6 mo. Interest	1.15%	1.15%
4 Year C.D.***	\$2,500	12 mo. Interest	1.40%	1.41%
5 Year C.D.***	\$2,500	12 mo. Interest	1.65%	1.66%

Individual Retirement Accounts	Min. Balance to Open & Obtain APY	Early withdrawal Penalties	Interest Rate	Annual Percentage Yield (APY)
18-month Variable Rate IRA (min. guaranteed interest rate - .50%; APY - .50%)	\$25	3 mo. Interest	0.65% *	0.65% *
36-month Fixed Rate IRA	\$25	6 mo. Interest	1.15%	1.15%
48-month Variable Rate IRA (min. guaranteed interest rate - 1.00%; APY - 1.00%)	\$25	12 mo. Interest	1.50% *	1.51% *
60-month Fixed Rate IRA	\$25	12 mo. Interest	1.54%	1.55%
60-month Variable Rate IRA (min. guaranteed interest rate - 1.49%; APY - 1.50%)	\$25	12 mo. Interest	1.65% *	1.66% *

*The rate may change after the account is opened.

***Interest on 4 Year C.D. and 5 Year C.D. is compounded and credited quarterly and at maturity.

****Must have a checking relationship or new money. Maximum deposit of \$200,000.00. Interest on 7 Month C.D. and 14 Month C.D. is compounded and credited quarterly and at maturity.

All C.D.'s & IRA's: The daily balance method calculates interest applying a daily periodic rate to the principal in your account each day. The APY assumes interest on deposit until maturity. An early withdrawal penalty may be imposed on the amount withdrawn before maturity and may invade the principal. A withdrawal will reduce earnings.

C.D.'s: Interest on C.D.'s is compounded and credited annually and at maturity. No additional deposits allowed except as disclosed above.

IRA's: Interest on IRA's is compounded and credited semi-annually and at maturity. Deposit limits apply. No deposits 7 days before maturity. Interest begins to accrue no later than the business day that we receive the deposit of non-cash items (for example, checks).

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Checking	Min. Balance	Min. to Open	Interest	Annual Percentage
	to Obtain APY		Rate	Yield (APY)
SuperNow Checking	\$10,000 and over	\$25	0.15% *	0.15% *
	Less than \$10,000		0.10% *	0.10% *
Heritage Checking	\$10,000 and over	\$25	0.15% *	0.15% *
	Less than \$10,000		0.10% *	0.10% *
Health Savings Account Checking (HSA)	\$10,000 and over	\$25	0.15% *	0.15% *
	\$2,500 - \$9,999		0.10% *	0.10% *
	\$1,000 - \$2,499		0.10% *	0.10% *
Business Checking with Interest Demand	\$5,000 and over	\$5,000	0.10% *	0.10% *
Premier Business Checking with Interest	\$100,000 and over	\$20,000	0.20% *	0.20% *
	\$50,000 - \$99,999		0.15% *	0.15% *
	\$20,000 - \$49,999		0.10% *	0.10% *

Money Market	Min. Balance	Min. to Open	Interest	Annual Percentage
	to Obtain APY		Rate	Yield (APY)
Performance Plus Investment Account (PPIA)	\$100,000 and over	\$20,000	0.35% *	0.35% *
	\$50,000 - \$99,999		0.25% *	0.25% *
	\$20,000 - \$49,999		0.20% *	0.20% *
	\$0 - \$19,999		0.10% *	0.10% *

Savings	Min. Balance	Min. to Open	Interest	Annual Percentage
	to Obtain APY		Rate	Yield (APY)
Statement Savings	\$0	\$5	0.10% *	0.10% *
Mound of Savings	\$1,000 and over	\$1,000	0.15% *	0.15% *
	\$0 - \$999		0.10% *	0.10% *
Savers Club **	\$0	\$2	0.10% *	0.10% *
Business Statement Savings	\$0	\$100	0.10% *	0.10% *

*The rate may change after the account is opened. Fees could reduce earnings on the above accounts. Daily balance method calculates interest applying a daily periodic rate to the principal in your account each day.

**Effect of closing your account - If you close your account before interest is credited you will not receive the accrued interest.

Certificate of Deposit Account Registry Service®		Interest	Annual Percentage
CDARS®		Rate	Yield (APY)
13 Week		0.20%	0.20%
26 Week		0.26%	0.26%
52 Week		0.37%	0.37%
2 Year (104 Week)		0.60%	0.60%
3 Year (156 Week)		0.80%	0.80%
5 Year (260 Week)		1.30%	1.30%

\$10,000.00 minimum deposit to open and minimum balance to obtain APY. The daily balance method calculates interest applying a daily periodic rate to the principal in your account each day. The APY assumes interest on deposit until maturity. An early withdrawal penalty may be imposed on the amount withdrawn before maturity and may invade the principal. A withdrawal will reduce earnings. Interest on C.D.'s is compounded daily and credited annually and at maturity. No additional deposits allowed except disclosed above. For the most current interest rates and APY's call Mound City Bank at (608) 348-2685 or 1-888-622-6069. Current maximum FDIC Insurance available through CDARS network institutions is \$50 million per account ownership. Maximum weekly issue per account ownership is \$6 million with no more than \$4 million in a single term of 4 to 52 weeks and \$750,000 for longer terms. Certain aggregate bank maximums apply and may limit our acceptance of your deposit in any given week. These amounts are updated from time to time. Funds may be submitted only after a depositor enters into the CDARS Deposit Placement Agreement. The agreement contains important information and conditions regarding the placement of funds by Mound City Bank. Please read the agreement carefully before signing it. CDARS and Certificate of Deposit Account Registry Service are registered trademarks of Promontory Interfinancial Network, LLC.

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