



CERTIFICATES OF DEPOSIT

FNNB BANK
 100 N. 2nd Ave. W., PO Box 489
 Newton, IA 50208 641-792-3010

Effective June 27, 2014, the interest rate we will be paying for the following is:

CERTIFICATES OF DEPOSIT

Automatic Renewals

\$1,000 Minimum

Maturity			Annual Percentage Yield
	31 day	0.05%	0.05%
	91 day	0.09%	0.09%
	182 day	0.16%	0.16%
	12 month	0.18%	0.18%
	18 month	0.26%	0.26%
	30 month	0.36%	0.36%
	60 month	0.81%	0.81%

SPECIAL CERTIFICATES OF DEPOSIT

Automatic Renewals

\$1,000 Minimum to Open

Maturity		BASE	Annual Percentage Yield
	7 Month Term	0.18%	0.18%
	13 Month Term	0.28%	0.28%
	23 Month Term	0.41%	0.41%
	33 Month Term	0.61%	0.61%

SPECIAL CERTIFICATE OF DEPOSIT

Single Maturity

\$1,000 Minimum to Open

	BASE	Annual Percentage Yield
33 Month Term - Exchange -A- Rate	0.61%	0.61%

SPECIAL CERTIFICATE OF DEPOSIT

Single Maturity

\$2,500 Minimum to Open

	BASE	Annual Percentage Yield
53 Month Term	1.20%	1.21%

IRA FIXED RATE CERTIFICATE OF DEPOSIT

Automatic Renewals

\$1,000 Minimum to Open

Maturity			Annual Percentage Yield
	12 month	0.28%	0.28%
	24 month	0.36%	0.36%

1. Penalty for early withdrawal
2. Penalties for early withdrawal of funds may reduce earnings.
3. FDIC Insured

Member FDIC



PERSONAL

FNNB BANK
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 Newton, IA 50208
 641-792-3010

Effective June 27, 2014, the interest rate we will be paying for the following is:

FNNB Bank Money Market Account: \$10,000 minimum to open

		Annual Percentage Yield
\$100,000 to +	0.21%	0.21%
\$60,000 to \$99,999.99	0.16%	0.16%
\$30,000 to \$59,999.99	0.11%	0.11%
\$10,000 to \$29,999.99	0.06%	0.06%
Below \$10,000	0.00%	0.00%

Hometown Classic Club Account: \$100 minimum to open

		Annual Percentage Yield
\$100,000+	0.06%	0.06%
\$25,000 to \$99,999.99	0.06%	0.06%
\$5,000 to \$24,999.99	0.06%	0.06%
\$1,000 to \$4,999.99	0.05%	0.05%

Hometown, Hometown + Accounts: \$100 minimum to open

		Annual Percentage Yield
\$100,000+	0.06%	0.06%
\$25,000 to \$99,999.99	0.06%	0.06%
\$5,000 to \$24,999.99	0.06%	0.06%
\$1,500 to \$4,999.99	0.05%	0.05%

\$50 minimum to open

Savings (Accounts)	0.06%	0.06%
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IMRA (EXISTING ACCOUNTS ONLY)	0.06%	0.06%
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1. Annual Percentage Yield (APY) is accurate as of June 27, 2014 and may change without notice. Rates are variable and may change after account opening.
2. Fees may reduce earnings
3. FDIC Insured

Member FDIC



BUSINESS

FNNB BANK
 P.O. Box 489
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 Newton, IA 50208
 641-792-3010

Effective June 27, 2014, the interest rate we will be paying for the following is:

Business Money Market Account

		Annual Percentage Yield
\$100,000 to +	0.09%	0.09%
\$50,000 to \$99,999.99	0.07%	0.07%
\$25,000 to \$49,999.99	0.07%	0.07%
\$10,000 to \$24,999.99	0.06%	0.06%
Below \$10,000	0.00%	0.00%

Bonus Business Checking Accounts:

\$100,000+	0.08%	0.08%
\$25,000 to \$99,999.99	0.07%	0.07%
\$2,500 to \$24,999.99	0.06%	0.06%

Savings	0.06%	0.06%
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Insured Investors Savings (Existing Accounts Only)

\$50,000+	0.06%	0.06%
\$25,000 to \$49,999.99	0.06%	0.06%
\$5,000 to \$24,999.99	0.05%	0.05%
Below \$5,000	0.05%	0.05%

NOW (Existing Accounts Only)	0.05%	0.05%
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2. Fees may reduce earnings
3. FDIC Insured

Member FDIC