



## TIME CERTIFICATES OF DEPOSIT

FNNB BANK

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

Effective October 10, 2018, the interest rate we will be paying for the following is:

<b><u>SPECIAL TIME CERTIFICATES OF DEPOSIT</u></b>			
Single Maturity			
<b><u>\$10,000 Dollar Minimum to Open</u></b>			
			Annual Percentage Yield
30 Month CD Special		2.80%	2.83%

<b><u>TIME CERTIFICATES OF DEPOSIT</u></b>			
Automatic Renewals			
<b><u>\$2,500 Dollar Minimum to Open</u></b>			
			Annual Percentage Yield
Maturity	7 Month	0.27%	0.27%
	12 Month	0.41%	0.41%
	23 Month	0.61%	0.61%
	33 Month	0.85%	0.85%
	53 Month	2.23%	2.26%

<b><u>IRA FIXED RATE CERTIFICATE OF DEPOSIT</u></b>			
Automatic Renewals			
<b><u>\$2,500 Dollar Minimum to Open</u></b>			
			Annual Percentage Yield
Maturity	12 month	0.41%	0.41%
	24 month	0.61%	0.61%

- Penalty for early withdrawal
- Penalties for early withdrawal of funds may reduce earnings.
- FDIC Insured

Member FDIC



## Personal Accounts: Interest Bearing

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

Effective October 10, 2018, the interest rate we will be paying for the following is:

FNNB Money Market Account		
Minimum \$10,000 to Open Account		Annual Percentage Yield
\$100,000 & Above	0.26%	0.26%
\$50,000 to \$99,999.99	0.16%	0.16%
\$25,000 to \$49,999.99	0.11%	0.11%
\$10,000 to \$24,999.99	0.06%	0.06%
Below \$10,000	0.00%	0.00%

Hometown Classic Club Account		
Minimum \$100 to Open Account		Annual Percentage Yield
\$100,000 & Above	0.11%	0.11%
\$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 Accounts		
Minimum \$100 to Open Account		Annual Percentage Yield
\$100,000 & Above	0.11%	0.11%
\$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%

Savings Accounts		
		Annual Percentage Yield
All Balances	0.06%	0.06%

IMRA (Existing Accounts Only)		
		Annual Percentage Yield
All Balances	0.06%	0.06%

Annual Percentage Yield (APY) is accurate as of June 18, 2018 and may change without notice. Rates are variable and may change after account opening.

Fees may reduce earnings.

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## Business Accounts: Interest Bearing

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

Effective October 10, 2018, the interest rate we will be paying for the following is:

<b>Business Money Market Accounts</b>		
		Annual Percentage Yield
\$100,000 & Above	0.14%	0.14%
\$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%

<b>Bonus Business Checking Accounts</b>		
		Annual Percentage Yield
\$100,000 & Above	0.14%	0.14%
\$25,000 to \$99,999.99	0.07%	0.07%
\$2,500 to \$24,999.99	0.06%	0.06%

<b>Business Savings Account</b>		
		Annual Percentage Yield
All Balances	0.06%	0.06%

<b>Insured Investors Savings (Existing Accounts Only)</b>		
		Annual Percentage Yield
\$50,000 & Above	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%

<b>NOW Accounts (Existing Only)</b>		
		Annual Percentage Yield
All Balances	0.05%	0.05%

Annual Percentage Yield (APY) is accurate as of June 18, 2018 and may change without notice. Rates are variable and may change after account opening.

Fees may reduce earnings.

FDIC Insured

Member FDIC