



COMMUNITY BANK
ESTABLISHED 1883

“Your locally owned bank”

Deposit Rate Reporter as of January 23, 2012

Time Certificate of Deposit APY=ANNUAL PERCENTAGE YIELD

<u>Term</u>	<u>Interest</u>				<u>Interest</u>		
	<u>Amount</u>	<u>Rate</u>	<u>APY</u>		<u>Amount</u>	<u>Rate</u>	<u>APY</u>
30 Day/1Month	500	0.25	0.25				
	10,000	0.25	0.25				
60 Day/2Month	500	0.25	0.25				
	10,000	0.25	0.25				
90 Day/3Month	500	0.25	0.25				
	10,000	0.25	0.25				
120 Day/4Month	500	0.25	0.25				
	10,000	0.25	0.25				
150 Day/5Month	500	0.25	0.25				
	10,000	0.25	0.25				
180 Day/6Month	500	0.45	0.45				
	10,000	0.45	0.45				
210 Day/7Month	500	0.45	0.45	12-23 MO	500	0.75	0.75
	10,000	0.45	0.45		10,000	0.75	0.75
240 Day/8Month	500	0.45	0.45	24-35 MO	500	1.00	1.00
	10,000	0.45	0.45		10,000	1.00	1.00
270 Day/9Month	500	0.45	0.45	36-47 MO	500	1.10	1.10
	10,000	0.45	0.45		10,000	1.10	1.10
300 Day/10Month	500	0.45	0.45	48-59 MO	500	1.24	1.25
	10,000	0.45	0.45		10,000	1.24	1.25
330 Day/11Month	500	0.45	0.45	60 MO	500	1.99	2.00
	10,000	0.45	0.45		10,000	1.99	2.00
<u>Money Market</u>		<u>Interest Rate</u>	<u>APY</u>		<u>Money Market IRA</u>		
Over 2,500 – 25,000		0.15	0.15		25,000	0.25	0.25
Over 25,000 – 50,000		0.25	0.25		<u>IRA Savings</u>	0.15	0.15
Over 50,000 – 100,000		0.25	0.25				
Over 100,000 - 1,000,000		0.50	0.50		<u>Savings</u>	0.20	0.20
Over 1,000,000+		1.00	1.00		<u>NOW</u> 500	0.25	0.25

Substantial penalty for early withdrawal.

All interest rate and annual percentage yields are subject to change at any time, without notice.

**Special interest rate and APY, offered only on a limited time basis

***Fees could reduce earnings on the NOW, Money Market and Savings accounts

****Listed interest rates require a checking account at Community State Bank Indianola/Lucas/Norwalk/Fort Des Moines; if no checking account is maintained, listed interest rates and annual percentage yields will be minimum of 0.50% lower.

MEMBER FDIC