



TIME CERTIFICATES OF DEPOSIT

FNNB BANK

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

Effective February 8, 2023, the interest rate we will be paying for the following is:

TIME CERTIFICATES OF DEPOSIT

Automatic Renewals

\$2,500 Dollar Minimum to Open

			Annual Percentage Yield
Maturity	7 Month	0.65%	0.65%
	12 Month	1.05%	1.06%
	23 Month	1.40%	1.41%
	33 Month	1.65%	1.66%
	53 Month	2.00%	2.02%

IRA FIXED RATE CERTIFICATE OF DEPOSIT

Automatic Renewals

\$2,500 Dollar Minimum to Open

			Annual Percentage Yield
Maturity	12 month	1.05%	1.06%
	24 month	1.40%	1.41%

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

Member FDIC



Business Accounts: Interest Bearing

FNNB BANK

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Effective February 8 2023, the interest rate we will be paying for the following is:

Business Money Market Accounts		
		Annual Percentage Yield
\$100,000 & Above	0.34%	0.34%
\$50,000 to \$99,999.99	0.27%	0.27%
\$25,000 to \$49,999.99	0.27%	0.27%
\$10,000 to \$24,999.99	0.25%	0.25%
Below \$10,000	0.00%	0.00%

Bonus Business Checking Accounts		
		Annual Percentage Yield
\$100,000 & Above	0.34%	0.34%
\$25,000 to \$99,999.99	0.27%	0.27%
\$2,500 to \$24,999.99	0.25%	0.25%

Business Savings Account		
		Annual Percentage Yield
All Balances	0.20%	0.20%

Insured Investors Savings (Existing Accounts Only)		
		Annual Percentage Yield
\$50,000 & Above	0.26%	0.26%
\$25,000 to \$49,999.99	0.26%	0.26%
\$5,000 to \$24,999.99	0.25%	0.25%
Below \$5,000	0.20%	0.20%

NOW Accounts (Existing Only)		
		Annual Percentage Yield
All Balances	0.20%	0.20%

Annual Percentage Yield (APY) is accurate as of February 8, 2023 and may change without notice.
Rates are variable and may change after account opening.

Fees may reduce earnings.

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Personal Accounts: Interest Bearing

FNNB BANK

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Effective February 8, 2023, 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	0.46%	0.46%
\$50,000 to \$99,999.99	0.36%	0.36%
\$25,000 to \$49,999.99	0.31%	0.31%
\$10,000 to \$24,999.99	0.26%	0.26%
Below \$10,000	0.20%	0.20%

Hometown Classic Club Account		
Minimum \$100 to Open Account		Annual Percentage Yield
\$100,000 & Above	0.31%	0.31%
\$25,000 to \$99,999.99	0.26%	0.26%
\$5,000 to \$24,999.99	0.26%	0.26%
\$1,000 to \$4,999.99	0.25%	0.25%

Hometown Accounts		
Minimum \$100 to Open Account		Annual Percentage Yield
\$100,000 & Above	0.31%	0.31%
\$25,000 to \$99,999.99	0.26%	0.26%
\$5,000 to \$24,999.99	0.26%	0.26%
\$1,500 to \$4,999.99	0.25%	0.25%

Savings Accounts		
		Annual Percentage Yield
All Balances	0.20%	0.20%

IMRA (Existing Accounts Only)		
		Annual Percentage Yield
All Balances	0.20%	0.20%

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Fees may reduce earnings.

FDIC Insured

Member FDIC