



**BANK OF MAUSTON**  
**ANNUAL PERCENTAGE YIELDS & RATE**  
**NOVEMBER 17<sup>th</sup>, 2023**  
**THROUGH NOVEMBER 23<sup>rd</sup>, 2023**

RATES ON SECURE CHECKING, NOW, SAVINGS, KIDS CLUB AND INSURED MONEY MARKET ACCOUNTS ARE CALCULATED USING THE DAILY COLLECTED BALANCE METHOD AND USING 365 DAYS PER YEAR. DAILY COLLECTED BALANCE METHOD IS DEFINED AS THE BALANCE IN THE ACCOUNT AT THE END OF THE BUSINESS DAY, LESS ANY UNCOLLECTED FUNDS. THE ANNUAL PERCENTAGE YIELD ASSUMES INTEREST WILL REMAIN ON DEPOSIT UNTIL MATURITY AND MAY CHANGE AFTER OPENING. A WITHDRAWAL WILL REDUCE EARNINGS.

**SECURE CHECKING & NOW ACCOUNTS: APY = .08%                      INTEREST RATE = .08%**  
**SAVINGS & KIDS CLUB ACCOUNTS                      APY = .12%                      INTEREST RATE = .12%**

RATE MAY CHANGE AFTER ACCOUNT IS OPENED. APY IS CALCULATED ASSUMING THAT INTEREST IS ADDED TO THE ACCOUNT MONTHLY. INTEREST ON SECURE CHECKING, NOW ACCOUNTS, SAVINGS AND KIDS CLUB ACCOUNTS IS CREDITED MONTHLY. FEES COULD REDUCE THE EARNINGS ON THE ACCOUNT. A MINIMUM DEPOSIT IS REQUIRED TO OPEN ACCOUNT, \$5.00 FOR SAVINGS, \$50.00 FOR CHECKING, UNLESS STATED OTHERWISE.

\*\*\*\*\***INSURED MONEY MARKET ACCOUNT**\*\*\*\*\*

RATE MAY CHANGE AFTER ACCOUNT IS OPENED. APY IS CALCULATED ASSUMING THAT INTEREST IS ADDED TO THE ACCOUNT MONTHLY. A MINIMUM DEPOSIT OF \$2500 IS REQUIRED TO OPEN ACCOUNT UNLESS STATED OTHERWISE. FEES COULD REDUCE THE EARNINGS ON THE ACCOUNT.

<b>AMOUNT</b>	<b>APY</b>	<b>INTEREST RATE</b>
<b>\$0.01 – 9999</b>	<b>.30%</b>	<b>.30%</b>
<b>\$10000 – 24999</b>	<b>.65%</b>	<b>.65%</b>
<b>\$25000 – 49999</b>	<b>.70%</b>	<b>.70%</b>
<b>\$50000 AND OVER</b>	<b>.80%</b>	<b>.80%</b>

\*\*\*\*\***CERTIFICATE OF DEPOSIT**\*\*\*\*\*

CERTIFICATE OF DEPOSITS LISTED BELOW ARE CALCULATED USING THE DAILY BALANCE METHOD. A MINIMUM DEPOSIT OF \$1000 IS REQUIRED TO OPEN THE ACCOUNT UNLESS OTHERWISE STATED. APY IS CALCULATED ASSUMING THAT INTEREST IS ADDED TO THE ACCOUNT SEMI-ANNUALLY UNLESS STATED OTHERWISE. THERE MAY BE A PENALTY FOR EARLY WITHDRAWALS.

<b>TERM</b>		<b>APY</b>	<b>INTEREST RATE</b>
<b>3 MONTHS</b>	<b>INTEREST ADDED QUARTERLY</b>	<b>.70%</b>	<b>.70 %</b>
<b>6 MONTHS</b>		<b>1.30%</b>	<b>1.30%</b>
<b>12 MONTHS</b>		<b>1.81%</b>	<b>1.80%</b>
<b>24 MONTHS</b>		<b>2.01%</b>	<b>2.00%</b>
<b>36 MONTHS</b>		<b>1.96%</b>	<b>1.95%</b>
<b>48 MONTHS</b>		<b>1.96%</b>	<b>1.95%</b>
<b>60 MONTHS</b>		<b>2.26%</b>	<b>2.25%</b>
<b>*** 6 MONTHS SPECIAL CD \$10,000.00 MINIMUM ***</b>		<b>4.50%</b>	<b>4.45%</b>
<b>*** 12 MONTHS SPECIAL CD \$10,000.00 MINIMUM ***</b>		<b>5.32%</b>	<b>5.25%</b>

**18 MONTH VARIABLE IRA CERTIFICATES OF DEPOSIT: APY 1.91% INTEREST RATE 1.90%**  
 THE ABOVE IRA RATES ARE EFFECTIVE FROM 10-01-2023 THROUGH 12-31-2023. PENALTY FOR EARLY WITHDRAWAL MAY APPLY. RATE MAY CHANGE AFTER ACCOUNT IS OPENED. APY IS CALCULATED ASSUMING THAT INTEREST IS ADDED TO THE ACCOUNT QUARTERLY. A MINIMUM DEPOSIT OF \$5.00 IS REQUIRED TO OPEN 18 MONTH VARIABLE IRA UNLESS STATED OTHERWISE.

**YOUTH CERTIFICATES OF DEPOSIT:** WE OFFER CERTIFICATES OF DEPOSIT FOR YOUTH WITH A MINIMUM DEPOSIT OF \$500. RATES ARE APPLIED THE SAME AS ABOVE-DETERMINED BY TERM.