RATE INFORMATION
The interest rate and annual percentage yield have not yet been determined. Please call (319) 442-3218 for the interest rate and annual percentage yield for your account.

COMPOUNDING AND CREDITING
Interest will be compounded every _____ and will be credited to your account every _____. The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings. If interest is credited to another account or paid to you by check, this may reduce earnings and may negate the effect of interest compounding.

EFFECT OF CLOSING AN ACCOUNT
If you close your account before interest is credited, you will receive the accrued interest.

MINIMUM BALANCE REQUIREMENTS
You must deposit $_____ to open this account.

BALANCE COMPUTATION METHOD
We use the daily balance method to calculate interest on your account. This method applies to a daily periodic rate to the principal in the account each day.

ACCRUAL ON NONCASH DEPOSITS
Interest begins to accrue on the business day you deposit non-cash items (for example, checks).

TRANSACTION LIMITATIONS
You may not make deposits into your account until the maturity date. You may not make withdrawals from your account until the maturity date. If you do make a withdrawal the account will be closed, and the early withdrawal penalty will be imposed.

MATURITY DATE
Your account will mature _____.

EARLY WITHDRAWAL PROVISIONS
If your account has an original maturity of 91 days or less, we may impose a penalty equal to three-months interest on the amount withdrawn.

If your account has an original maturity of 182-364 days, we may impose a penalty equal to six-months interest on the amount withdrawn.

If your account has an original maturity of 365 days or more, we may impose a penalty equal to 365 days interest on the amount withdrawn.

In certain circumstances, such as death or incompetence of an account owner, the law permits, or in some cases requires, the waiver of the early withdrawal penalty. Other exceptions may apply if this is part of an IRA or other tax-deferred savings plan.

RENEWAL POLICIES
Your account will automatically renew at maturity. You will have a grace period of 10 calendar days after the maturity date to withdraw funds in the account without being charged an early withdrawal penalty.

You may prevent renewal if you withdraw the funds at maturity (or within the grace period) or we receive written notice from you within the grace period.

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Keystone
81 Main Street, Keystone IA 52249
Phone: **(319) 442-3218**

Marengo
330 Western Ave, Marengo IA 52301
Phone: **(319) 642-7345**

Center Point
807 Rosedale Drive, Center Point IA 52213
Phone: **(319) 849-1555**

Pleasant Hill
6871 NE 12th Ave, Pleasant Hill IA 50327
Phone: **(515) 266-6900**

Victor
606 3rd Street, Victor IA 52347
Phone: **(319) 647-3141**

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Opportunities

www.keystonesavings.bank
800.539.3210

CERTIFICATES OF DEPOSIT AND IRAS			
Term	**Under $50,000**	**$50,000 to $99,999**	**$100,000 to $249,999**
91 day			
Interest Rate	0.68	0.73	0.78
APY*	0.68	0.73	0.78
182 day			
Interest Rate	1.40	1.45	1.50
APY*	1.40	1.46	1.51
1 year			
Interest Rate	1.90	1.95	2.00
APY*	1.91	1.96	2.01
18 mo. Minibump			
Interest Rate	1.90	1.95	2.00
APY**	1.91	1.96	2.01
2 year			
Interest Rate	1.90	1.95	2.00
APY*	1.91	1.96	2.01
30 month			
Interest Rate	1.96	2.01	2.06
APY*	1.97	2.02	2.07
3 year			
Interest Rate	2.06	2.11	2.16
APY*	2.07	2.12	2.17
4 year Keybump			
Interest Rate	2.27	2.32	2.37
APY**	2.28	2.33	2.38
5 year			
Interest Rate	2.64	2.69	2.74
APY*	2.66	2.71	2.76

*ANNUAL PERCENTAGE YIELD….. Minimum Dollar Requirements: 91 day & 182 day - $2,500.00. All others - $500.00. For account holders aged 18 or younger, the minimum dollar requirement is $100.00. Interest penalty for early withdrawal. Rates subject to change. Limited availability. APY Effective **11/1/2026.** CDs based on an actual/actual day basis, semi-annual interest except 91 and 182 day paid at maturity. Fees may reduce earnings.

** The 4 year Keybump and 18 month Minibump allow you to increase your rate one time during the term. APY is figured as if no election to increase the rate is made during the CD term. Fees may reduce earnings.

DEPOSIT ACCOUNTS				
Keystone Pays	**All Balances**	**Qualifying Balances up to $25,000**	**Portion of Balance $25,000.01 or More**	
Interest Rate	0.10	3.93	0.10	
APY***	0.10	4.00	4.00 – 1.40+	
Keystone Companion Save	**All Balances**	**Qualifying Balances up to $25,000**	**Portion of Balance $25,000.01 or More**	
Interest Rate	0.10	1.98	0.10	
APY***	0.10	2.00	2.00 – 1.04++	
Keystone Premier Money Market	**$10,000 to $49,999**	**$50,000 to $99,999**	**$100,000 to $249,999**	**$250,000 and Over**
Interest Rate	1.98	2.47	2.96	3.05
APY***	2.00	2.50	3.00	3.10
Keystone Money Market	**Under $50,000**	**$50,000 to $99,999**	**$100,000 and Over**	
Interest Rate	0.56	0.93	1.25	
APY***	0.56	0.93	1.25	
Health Savings Account	**All Balances**			
Interest Rate	0.15			
APY***	0.15			

*** ANNUAL PERCENTAGE YIELD….. Minimum Dollar Requirements: Keystone Save - $20.00, Keystone Companion Save - $20.00, Super NOW - $1,000.00, Keystone Pays - $1,000.00, Keystone Money Market - $2,500.00, Keystone Premier Money Market - $10,000.00, Holiday Account - $20.00. Refer to account disclosure for specific account details. Rates subject to change. APY effective **11/1/2026**. Fees may reduce earnings.

+ Varies based on account balance. 1.40% APY based on $50,000.00 balance. Higher balances will have a lower APY.

++ Varies based on account balance. 1.04% APY based on $50,000.00 balance. Higher balances will have a lower APY.

DEPOSIT ACCOUNTS			
Keystone Save, Keystone Kids Save	**Under $50,000**	**$50,000 and Over**	
Interest Rate	0.10	0.10	
APY***	0.10	0.10	
Holiday Account	**Under $5,000**	**$5,000 and Over**	
Interest Rate	0.45	0.04	
APY***	0.45	0.04	
Consumer Super NOW	**Under $50,000**	**$50,000 to $249,999**	**Inquire for rates $250,000 and Over**
Interest Rate	0.10	0.10	
APY***	0.10	0.10	
Keystone Business Interest	**All Balances**		
Interest Rate	0.10		
APY***	0.10		
Keystone Business Money Market	**Under $50,000**	**$50,000 to $99,999**	**$100,000 and Over**
Interest Rate	0.56	0.93	1.25
APY***	0.56	0.93	1.25
Keystone Business Savings	**Under $50,000**	**$50,000 and Over**	
Interest Rate	0.10	0.10	
APY***	0.10	0.10	

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