



## DEPOSIT RATE SHEET

Rates Effective as of 12/4/2024

www.farmbureau.bank | (800) 492-3276

PERFORMANCE CHECKING & HSA CHECKING			E-OPTION	
Balance	Rate	APY*	Rate	APY*
\$0.00 - \$2,499	0.00%	0.00%	0.05%	0.05%
\$2,500 - \$9,999	0.05%	0.05%	0.05%	0.05%
\$10,000 and up	0.05%	0.05%	0.05%	0.05%
Minimum Initial Deposit	\$100		\$100	

HEALTH SAVINGS ACCOUNT - HSA SAVINGS			E-OPTION	
Balance	Rate	APY*	Rate	APY*
\$0.00 - \$2,499	0.01%	0.01%	0.01%	0.01%
\$2,500 - \$9,999	0.03%	0.03%	0.03%	0.03%
\$10,000 and up	0.05%	0.05%	0.05%	0.05%
Minimum Initial Deposit	\$100		\$100	

MONEY MARKET ACCOUNTS						
Balance	PERFORMANCE MONEY MARKET		E-OPTION			
	Rate	APY*	Rate	APY*	Rate	APY*
\$0.00 - \$2,499	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%
\$2,500 - \$24,999	0.03%	0.03%	0.03%	0.03%	0.03%	0.03%
\$25,000 - \$49,999	0.05%	0.05%	0.08%	0.08%	0.08%	0.08%
\$50,000 and up	0.08%	0.08%	0.11%	0.11%	0.11%	0.11%
Minimum Initial Deposit	\$100		\$100			
Rates and APYs valid for IRAs	Yes		Yes			
Balance	FB MEMBER MONEY MARKET		PLUS MONEY MARKET		BUSINESS MONEY MARKET	
	Rate	APY*	Rate	APY*	Rate	APY*
Less than \$2,500	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%
\$2,500 - \$9,999	0.03%	0.03%	0.03%	0.03%	0.03%	0.03%
\$10,000 - \$24,999	0.03%	0.03%	0.05%	0.05%	0.05%	0.05%
\$25,000 - \$49,999	0.08%	0.08%	0.10%	0.10%	0.10%	0.10%
\$50,000 - \$99,000	0.08%	0.08%	0.15%	0.15%	0.15%	0.15%
\$100,000 - \$249,000	0.08%	0.08%	1.04%	1.05%	1.04%	1.05%
\$250,000 - \$499,000	0.08%	0.08%	1.04%	1.05%	1.04%	1.05%
\$500,000 - \$999,999	0.08%	0.08%	1.49%	1.50%	1.49%	1.50%
\$1,000,000 and up	0.08%	0.08%	2.47%	2.50%	2.47%	2.50%
Minimum Initial Deposit	\$25,000		\$25,000		N/A	
Rates and APYs valid for IRAs	No		Yes		No	

CERTIFICATES OF DEPOSIT			JUMBO - \$50,000 & UP	
Term	Rate	APY*	Rate	APY*
3 Months	1.29%	1.30%	1.39%	1.40%
6 Months	3.87%	3.95%	3.97%	4.05%
1 Year	3.83%	3.90%	3.92%	4.00%
18 Months	3.78%	3.85%	3.87%	3.95%
2 Years	3.68%	3.75%	3.78%	3.85%
3 Years	3.54%	3.60%	3.63%	3.70%
4 Years	3.34%	3.40%	3.44%	3.50%
5 Years	3.30%	3.35%	3.39%	3.45%
Minimum Initial Deposit	\$1,000		\$50,000	
Rates and APYs valid for IRAs	Yes		Yes	

CERTIFICATES OF DEPOSIT WITH STEP UP OPTION			JUMBO - \$50,000 & UP	
<i>Term</i>	<i>Rate</i>	<i>APY*</i>	<i>Rate</i>	<i>APY*</i>
1 Year	3.59%	3.66%	3.68%	3.75%
18 Months	3.54%	3.60%	3.63%	3.70%
2 Years	3.44%	3.50%	3.54%	3.60%
3 Years	3.30%	3.35%	3.39%	3.45%
4 Years	3.10%	3.15%	3.20%	3.25%
5 Years	3.05%	3.10%	3.15%	3.20%
Minimum Initial Deposit		\$1,000		\$50,000
Rates and APYs valid for IRAs		No		No

\*Annual Percentage Yield. Interest rates and yields are effective as per the date on this rate sheet and are subject to change without notice. For deposit accounts, interest is compounded daily and paid monthly. The FDIC coverage limit of \$250,000 applies per depositor, per insured depository institution, for each account ownership category.

Federal withdrawal restrictions for CD and IRA accounts apply and a penalty will be imposed for early withdrawal from either account. Federal guidelines restrict withdrawals from Money Market Savings accounts and excessive withdrawals incur a \$5 transaction fee. Fees could reduce earnings on the account. Nonmembers receive the Performance Money Market Account rates. See Terms and Conditions for additional information.

INSURED CASH SWEEP <sup>®</sup> - ICS <sup>®</sup>			
<i>Balance</i>	<i>Rate</i>	<i>APY*</i>	
\$250,000 - \$999,999	1.24%	1.25%	
\$1,000,000 +	2.47%	2.50%	
Minimum to invest \$250,000. FDIC insured up to \$100 Million			

CERTIFICATE OF DEPOSIT ACCOUNT REGISTRY SERVICE <sup>®</sup> - CDARS <sup>®</sup>			
<i>Terms</i>	<i>Rate</i>	<i>APY*</i>	
6 Months	3.83%	3.90%	
1 Year	3.78%	3.85%	
2 Years	3.63%	3.70%	
3 Years	3.49%	3.55%	
Minimum to invest \$250,000. FDIC insured up to \$50 Million			

\*Annual Percentage Yield. Interest rates and yields are effective as per the date on this rate sheet and are subject to change without notice. For deposit accounts, interest is compounded daily and paid monthly. The FDIC coverage limit of \$250,000 applies per depositor, per insured depository institution, for each account ownership category.

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