



# CERTIFICATES OF DEPOSIT

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

Effective December 20, 2011 the interest rate we will be paying for the following is:

## CERTIFICATES OF DEPOSIT

Automatic Renewals

**\$1,000 Minimum**

			Annual Percentage Yield
Maturity	31 day	0.06%	0.06%
	91 day	0.11%	0.11%
	182 day	0.21%	0.21%
	12 month	0.51%	0.51%
	18 month	0.71%	0.71%
	30 month	0.81%	0.81%
	60 month	1.35%	1.36%

## SPECIAL CERTIFICATES OF DEPOSIT

Automatic Renewals

**\$1,000 Minimum to Open**

		BASE	Annual Percentage Yield
Maturity	7 Month Term	0.31%	0.31%
	13 Month Term	0.66%	0.66%
	23 Month Term	1.01%	1.02%
	33 Month Term	1.30%	1.31%

**\*\*CDs over \$99,999.99 see Gary for rates\*\***

## SPECIAL CERTIFICATE OF DEPOSIT

Single Maturity

**\$1,000 Minimum to Open**

		BASE	Annual Percentage Yield
33 Month Term - Exchange -A- Rate		1.30%	1.31%

## IRA Fixed Rate \$1000.00 Minimum

			Annual Percentage Yield
Maturity	12 month	0.61%	0.61%
	24 month	1.01%	1.01%

1. Effective December 20, 2011, interest rates are as indicated in the following schedule, which are subject to periodic change
2. Penalty for early withdrawal
3. FDIC insured
4. Fees may reduce earnings

Member FDIC



# PERSONAL

FIRST NEWTON NATIONAL BANK  
 P.O. Box 489  
 100 N. 2nd Ave. W.  
 Newton, IA 50208  
 641-792-3010

Effective December 20, 2011, the interest rate we will be paying for the following is:

## First Newton National Bank Money Market Account - \$10,000 Minimum to Open

		Annual Percentage Yield
\$100,000 to +	0.26%	0.26%
\$60,000 to \$99,999.99	0.21%	0.21%
\$30,000 to \$59,999.99	0.16%	0.16%
\$10,000 to \$29,999.99	0.11%	0.11%
Below \$10,000	0.00%	0.00%

## Hometown Classic Club, Hometown, and Hometown + Accounts \$100 Minimum to Open

		Annual Percentage Yield
\$100,000+	0.08%	0.08%
\$25,000 to \$99,999.99	0.08%	0.08%
\$5,000 to \$24,999.99	0.08%	0.08%
\$1,000 to \$4,999.99	0.05%	0.05%

## \$50 Minimum to Open

<b>Savings</b>	0.06%	0.06%
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<b>IMRA (EXISTING ACCOUNTS ONLY)</b>	0.06%	0.06%
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1. Effective December 20, 2011, interest rates are as indicated in the following schedule, which are subject to periodic change
2. FDIC insured

**Member FDIC**



# BUSINESS

FIRST NEWTON NATIONAL BANK  
 P.O. Box 489  
 100 N. 2nd Ave. W.  
 Newton, IA 50208  
 641-792-3010

**Effective December 20, 2011 the interest rate we will be paying for the following is:**

## **Business Money Market Account - \$10,000 Minimum to Open**

		Annual Percentage Yield
\$100,000 to +	0.12%	0.12%
\$50,000 to \$99,999.99	0.09%	0.09%
\$25,000 to \$49,999.99	0.09%	0.09%
\$10,000 to \$24,999.99	0.06%	0.06%
Below \$10,000	0.00%	0.00%

## **Bonus Checking Accounts: \$100 Minimum to Open**

<b>Bonus Business Checking ( Basic Business Checking, Business Checking and Business Checking II - Grandfather)</b>		
\$100,000+	0.06%	0.06%
\$25,000 to \$99,999.99	0.06%	0.06%
\$5,000 to \$24,999.99	0.06%	0.06%
Under \$5,000	0.05%	0.05%

## **\$50 Minimum to Open**

<b>Savings</b>	0.06%	0.06%
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1. Effective December 20, 2011, interest rates are as indicated in the following schedule, which are subject to periodic change

**Member FDIC**