



www.ecommunitybank.org

"WHERE YOUR BUSINESS IS APPRECIATED"

Albert City • Sioux Rapids • Spencer • Webb

Annual Percentage Yields (APY) Effective November 18, 2020
Member FDIC

	Interest Rate	APY	Interest Rate	APY
Certificate of Deposit*	Minimum Deposit of \$1,000		Minimum Deposit of \$10,000	
3 Month	0.08%	0.08%	0.10%	0.10%
6 Month	0.13%	0.13%	0.21%	0.21%
12 Month	0.15%	0.15%	0.32%	0.32%
18 Month	0.17%	0.17%	0.34%	0.34%
24 Month	0.18%	0.18%	0.35%	0.35%
30 Month	0.20%	0.20%	0.42%	0.42%
36 Month	0.21%	0.21%	0.47%	0.47%
48 Month	0.25%	0.25%	0.49%	0.49%
60 Month	0.70%	0.70%	0.70%	0.70%
IRA*				
18-Month Variable	0.15%	0.15%		
Fixed IRA Rates are the same as Regular CD Rates for "Minimum Deposit of \$10,000"				
Certificates of Deposit subject to penalty for early withdrawal.				

Health Savings Account*	0.15%	0.15%
--------------------------------	-------	-------

Savings*	Minimum Deposit of \$100	
	0.03%	0.03%

Money Market Savings*	Minimum Deposit of \$2,500	
Less than \$7,500	0.01%	0.01%
\$7,500-\$14,999	0.01%	0.01%
\$15,000 - \$29,999	0.05%	0.05%
\$30,000 - \$59,999	0.09%	0.09%
\$60,000 - \$249,999	0.11%	0.11%
\$250,000 and above	0.15%	0.15%

Interest Checking*	Minimum Deposit of \$1,000	
Less than \$7,500	0.01%	0.01%
\$7,500 - \$14,999	0.01%	0.01%
\$15,000 - \$29,999	0.01%	0.01%
\$30,000 - \$59,999	0.03%	0.03%
\$60,000 - \$249,999	0.05%	0.05%
\$250,000 and above	0.06%	0.06%

*Contact an employee for terms of the account and account fees which could reduce earnings on the account. Rates are subject to change without notice.

208 Main Street
P.O. Box 128
Albert City, IA 50510-0128
Phone: (712) 843-2211
Fax: (712) 843-5439

1812 Highway Boulevard
Spencer, IA 51301
Phone: (712) 262-3030
Fax: (712) 264-0798

123 Main Street
P.O. Box 461
Sioux Rapids, IA 50585-0461
Phone: (712) 283-2593
Fax: (712) 283-2594

115 Main Street
P.O. Box 38
Webb, IA 51366-0038
Phone: (712) 838-4321
Fax: (712) 838-4357