



## Savings and Certificates of Deposit

### More Information About Our Accounts:

1. All savings and money market accounts are limited to a total of no more than six (6) transactions per month by check, draft, debit card or similar order payable to third parties and/or pre-authorized, automatic or telephone transfers to another account (includes Online Express internet banking and TouchTone Express telephone banking transfers).
  2. Fees for withdrawals in excess of the number allowed per month apply. Refer to Truth-In-Savings Disclosure for details.
  3. Refer to FTSB Marketboard for information on interest rates and Annual Percentage Yields.
  4. You must apply and qualify. A parent or guardian's signature is required to issue a debit or ATM card if under age 18. Fees may be imposed by a non-FTSB ATM owner.
  5. Youth Savings converts to Regular Savings when account holder reaches age 18.
  6. Interest paid semi-annually for certificates with terms of 12 or more months. Interest paid at maturity for terms of less than 12 months.
  7. Substantial penalty for early withdrawal.
  8. From date of initial deposit.
  9. Consult with your attorney, accountant, financial or tax advisor with regard to your personal situation.
- Each depositor insured to at least \$250,000. If you have questions about FDIC insurance coverage limits and requirements, please visit [www.myFDICinsurance.gov](http://www.myFDICinsurance.gov) or call toll-free 1-877-ASK-FDIC.
  - This brochure, together with the applicable Cost of Services Schedule, the Deposit Account Terms and Conditions, the current FTSB Marketboard, your Signature Card and any other Addenda, form the agreement between you and the Bank. We reserve the right to amend or discontinue any product offering. Fees and charges are subject to change and may be subject to Iowa state sales tax. Service charges, if any, are automatically deducted and appear on your regular statement, monthly or quarterly. Minimum or average balance requirements to waive or reduce monthly service and/or activity charges are calculated monthly at each statement cycle unless disclosed otherwise.
  - Please make sure you understand all terms and conditions applicable to your account. Your acceptance of the product or service constitutes your acceptance of and agreement to be bound by all the terms and conditions.

## Ask Us Today About Our Other Popular Banking Services

### 24/7 Accessibility

Manage your accounts 24 hours a day, seven days a week! We offer three FREE simple, secure and convenient ways to access your accounts—Anytime, Anywhere.

- Online Express internet banking
- Mobile Express banking

### BillPay Express

Paying bills online with BillPay Express gives you the power to be check free. From your utility company to your dentist to your daycare provider, you can pay everyone you pay now—Anytime, Anywhere—all with the click of a mouse.

### Direct Deposit

Deposit payroll, Social Security or retirement checks automatically. Benefit from increased security and quicker access to your funds.

### Checking Solutions

A Farmers Trust checking account will give you the flexibility you need for handling financial transactions. We have a variety of checking options available to meet your specific needs. For more information, please refer to our Personal and Business Checking Solutions brochures.

### Debit Cards

Use your Farmers Trust SHAZAM@Chek, PhotoDebit or PictureIt debit card instead of checks, cash or credit cards. It's quick, convenient and secure. Our debit cards will make banking and shopping faster, easier and more convenient for you!

○ SAVINGS | ○ BUSINESS | ○ PERSONAL

# Savings & Investment Solutions



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& SAVINGS BANK

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ALL ACCOUNTS FEATURE  
24/7 ACCESSIBILITY

## Savings & Investment SOLUTIONS

Savings Solutions			
	Regular Savings	Youth Savings <sup>(5)</sup>	Liquid Investment Account
	Open with as little as \$100 and add anytime. Use a SURE-SAVE checking to savings transfer and watch your money grow.	It is never too early to start saving! A GREAT way to help children learn to save! No balance requirements.	Tiered interest rates reward higher balances. Maximize earnings while retaining liquidity.
<b>Minimum To Open</b>	\$100	None	\$5,000
<b>Minimum Balance Requirement</b>	\$200 Daily	None	\$5,000 Average
<b>Maintenance Fee</b> (if below minimum balance requirement)	\$2.00	None	\$7.00
<b>Withdrawals/Transfers<sup>(3)</sup></b>	3 per month <sup>(2)</sup>	3 per month <sup>(2)</sup>	6 per month <sup>(2)</sup>
<b>Interest<sup>(3)</sup></b>	Variable Monthly with Combined Statement Quarterly with Separate Statement	Variable Monthly with Combined Statement Quarterly with Separate Statement	Variable Monthly Balance Tiers: \$5,000.00 - \$9,999.99 \$10,000.00 - \$49,999.99 \$50,000.00 - \$99,999.99 \$100,000.00 - \$499,999.99 \$500,000.00 and over
<b>Features</b>	<ul style="list-style-type: none"> <li>• FREE Online Express internet banking</li> <li>• FREE Mobile banking</li> <li>• Electronic or Mailed Statement               <ul style="list-style-type: none"> <li>• SURE-SAVE</li> <li>• ATM Card<sup>(4)</sup></li> <li>• Debit Card<sup>(4)</sup> (with checking account)</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>• FREE Online Express internet banking</li> <li>• FREE Mobile banking</li> <li>• Electronic or Mailed Statement               <ul style="list-style-type: none"> <li>• SURE-SAVE</li> <li>• ATM Card<sup>(4)</sup></li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>• FREE Online Express internet banking</li> <li>• FREE Mobile banking</li> <li>• Electronic or Mailed Statement               <ul style="list-style-type: none"> <li>• SURE-SAVE</li> </ul> </li> </ul>

Investment Solutions				
	Certificates of Deposit			Individual Retirement Accounts
	Make the most of your money. From 30 days to five years, our CDs offer guaranteed rates, FDIC-insured safety and the peace of mind only money in the Bank can bring. Lock in your earnings with higher rates for larger balances. Periodic special offers may be available.			Secure your retirement or education needs with an FDIC-insured IRA. Multiple IRA options <sup>(9)</sup> (See Features below) give you the ability to grow earnings tax-deferred or tax-free. Our flexible IRAs enable you to make recurring or one-time contributions.
<b>Minimum To Open</b>	\$1,000	\$5,000	\$20,000	None
<b>Balance Tier</b>	\$1,000.00 - \$4,999.99	\$5,000.00 - \$19,999.99	\$20,000.00 or greater	None
<b>Deposits</b>	One Time at Account Opening			Multiple
<b>Interest<sup>(3)</sup></b>	Fixed Rate Semi-Annual <sup>(6)</sup> Paid by compounding, check or transfer to another FTSB deposit account			Variable Quarterly Paid by compounding
<b>Term<sup>(7)</sup></b>	3, 6, 12, 18, 30 and 60 months Specific maturities available at customer request			18 months <sup>(8)</sup>
<b>Features</b>	Automatically renewable Interest rate fixed for term of Certificate			Automatically renewable Variable rate may change monthly Traditional IRA - Tax deductible contributions and tax deferred earnings Roth IRA - After tax contributions and tax free earnings Coverdell Education Savings - After tax contributions and tax free earnings for qualified beneficiary education expenses.



For full details, contact a Farmers Trust Customer Service Representative.