



Earn **REWARDS** with your account at Farmers Savings Bank!

### Checking Accounts

#### CASH

No Minimum Balance

No Monthly Fee

Earn 5.00% APY on balances up to  
\$25,000

ATM Fee Refunds up to \$25

E-statements available

#### CASH BACK

No Minimum Balance

No Monthly Fee

Earn 5% cash back on debit  
card purchases up to \$200

ATM Fee Refunds up to \$25

E-statements available

### Savings Account

#### SAVER

No Minimum Balance

No Monthly Fee

Earn 3.00% APY on  
balances up to \$50,000

E-statements available

**Visit us at any of our locations throughout Southeast Iowa!**

Wever Branch  
3542 168th St  
Wever, IA 52658  
319-372-5141

Denmark Branch  
106 Academy Ave.  
Denmark, IA 52624  
319-528-4222

Burlington Branch  
3131 Sunnyside  
Burlington, IA 52601  
319-752-6200

Holy COW  
that's a  
great rate!



Member  
**FDIC**

**Qualification Information:**

Account transactions and activities may take one or more days to post and settle to the account and all must do so during the Monthly Qualification Cycle in order to qualify for the account's rewards. The following activities do not count toward earning account rewards: ATM-processed transactions, transfers between accounts, debit card purchases processed by merchants and received by our bank as ATM transactions, non-retail payment transactions and purchases made with debit cards not issued by our bank. Transactions bundled together by merchants and received by our institution as a single transaction count as a single transaction for the purpose of earning account rewards.

"Monthly Qualification Cycle" means a period beginning one (1) banking day prior to the first day of the current statement cycle through one (1) banking day prior to the last business day of the current statement cycle.

Contact one of our branch service representatives for specific Monthly Qualification Cycle dates.

"Banking Day" means any day on which an office of the bank is open to the public for the purpose of carrying out substantially all of its banking functions or for processing.

"Business Day" means a calendar day other than a Saturday or a Sunday, January 1, the third Monday in January, the third Monday in February, the last Monday in May, July 4, the first Monday in September, the second Monday in October, November 11, the fourth Thursday in November, or December 25. If January 1, July 4, November 11, or December 25 falls on a Sunday, the next Monday is not a Business Day.

"Statement Cycle" means the period of time for which our bank provides a summary of the financial activities and transactions that post and settle to the accountholder's account. Contact one of our branch service representatives for specific Statement Cycle dates.

**Reward Information Cash Back:**

When Cash Back qualifications are met during a Monthly Qualification Cycle, you will receive 5.00% cash back on up to a total of \$200.00 in debit card purchases that post and settle to the account during that cycle period. A maximum of \$10.00 cash back payments may be earned per Monthly Qualification Cycle.

You will receive reimbursements up to an aggregate total of \$25.00 for nationwide ATM withdrawal fees incurred within your Cash Back account during that Monthly Qualification Cycle. We reimburse ATM withdrawal fees based on estimates when the withdrawal information we receive does not identify the ATM withdrawal fee. If you have not received an appropriate reimbursement, we will adjust the reimbursement amount if we receive the transaction receipt within sixty (60) calendar days of the withdrawal transaction. NOTE: ATM fee reimbursements only apply to Cash or Cash Back transactions via ATM; Saver ATM transaction fees are not reimbursed nor refunded.

When your Cash Back account qualifications are not met, no cash back payments are made and ATM withdrawal fees are not refunded.

Cash back payments and nationwide ATM withdrawal fee reimbursements will be credited to your Cash Back account on the last day of the current statement cycle.

Rates, rewards, and bonuses, if any, are variable and may change after account is opened; rates may change without notice to you. No minimum balance is required to earn or receive the account's rewards. Rewards less than a penny cannot be distributed.

**Reward Information Cash:**

When your Cash account qualifications are met during a Monthly Qualification Cycle, average daily balances below \$25,000.01 in your Kasasa Cash account earn an interest rate of 4.89% resulting in an APY of 5.00%; and average daily balances equal to or greater than \$25,000.01 earn an interest rate of 0.20% on the portion of the average daily balance over \$25,000.00, resulting in a range from 5.00% to 0.20% APY depending on the account's average daily balance.

You will receive reimbursements up to an aggregate total of \$25.00 for nationwide ATM withdrawal fees incurred within your Cash account during that Monthly Qualification Cycle. We reimburse ATM withdrawal fees based on estimates when the withdrawal information we receive does not identify the ATM withdrawal fee. If you have not received an appropriate reimbursement, we will adjust the reimbursement amount if we receive the transaction receipt within sixty (60) calendar days of the withdrawal transaction. NOTE: ATM fee reimbursements only apply to Cash or Cash Back transactions via ATM; Saver ATM transaction fees are not reimbursed nor refunded.

When your Cash qualifications are not met, the interest rate earned on the account's entire average daily balance will be 0.01% resulting in an annual percentage yield of 0.01% and ATM withdrawal fees are not refunded.

Interest will be credited to your Cash account on the last day of the current statement cycle.

Nationwide ATM withdrawal fee reimbursements will be credited to your account on the last day of the current statement cycle.

APY = Annual Percentage Yield.

APYs accurate as of April 1, 2025.

APY calculations are based on an assumed balance of \$25,000 + \$100,000 in your Cash account and an assumed statement cycle of thirty-one (31) days.

Rates, rewards, and bonuses, if any, are variable and may change after account is opened; rates may change without notice to you. No minimum balance is required to earn or receive the account's rewards. Rewards less than a penny cannot be distributed. Fees may reduce earnings.

**Reward Information for Saver:**

When your linked Cash or Cash Back account qualifications are met during a Monthly Qualification Cycle, average daily balances below \$50,000.01 in your Saver account earn an APY of 3.00% and average daily balances equal to or greater than \$50,000.01 earn an interest rate of 0.20% on the portion of the average daily balance over \$50,000.00, resulting in a range from 3.00% to 0.20% APY depending on the account's average daily balance.

When your Cash or Cash Back account qualifications are not met, the entire average daily balance in the Saver account earns 0.01% APY.

Interest will be credited to your Saver account on the last day of the current statement cycle.

APY = Annual Percentage Yield.

APYs accurate as of April 1, 2025.

APY calculations are based on an assumed balance of \$50,000 + \$100,000 in your Saver account and an assumed statement cycle of thirty-one (31) days.

Rates, rewards, and bonuses, if any, are variable and may change after account is opened; rates may change without notice to you. No minimum balance is required to earn or receive the account's rewards. Rewards less than a penny cannot be distributed. Fees may reduce earnings.

**Additional Information:**

Account approval, conditions, qualifications, limits, timeframes, enrollments, log-ons and other requirements apply.

\$50.00 minimum deposit is required to open the account.

At least one ACH debit or credit per statement cycle is a condition of this account.

Enrollment in electronic services (e.g. online banking, e-statements) and log-ons may be required to meet some of the account's qualifications.

Limit of one account per person.

There are no recurring monthly maintenance charges or fees to open or close this account.

This account is not to be used for commercial purposes. If the account is closed, you will forfeit any rewards that have not been credited to your account.

Advertised information and rewards are based on all account qualifications being met during each cycle period.

Contact one of our bank service representatives for additional information, account details, restrictions, reward calculations, processing limitations, cycle dates and enrollment instructions.

Member FDIC.