QUAD CITY BANK & TRUST

Which is right for you?

MEMBER FDIC

EQUAL HOUSING LENDER

U Account Checking Account

4.00% APY[1]

Balances up to $10,000 when requirements below are met.

6 Month Certificate of Deposit

3.53% APY[2]

$500 minimum balance to open. Other CD terms available.

12 Month Certificate of Deposit

3.67% APY[3]

$500 minimum balance to open. Other CD terms available.

Annual Percentage Yield (APY) is accurate as of September 26, 2025. Rates subject to change.

1) Annual Percentage Yield. Rate may change after account opening. APY is accurate as of September 26, 2025, and is not an introductory rate. You must have an opening deposit of $50. The base rate for this account is 0.01% APY and applies to the daily balance in the account. There are no account requirements to earn this rate/APY. The premium rate of 3.92% is for daily balances up to $10,000 when account requirements are met. This premium rate is in addition to the base rate. To obtain the premium APY, you must meet the following account requirements per statement cycle: 1) A minimum of 15 Visa(R) Debit Card transactions posted per statement cycle. ATM transactions do not count towards the 15 transactions total; 2) Receive your monthly statement via eStatements with a valid email address. Qualifying Visa® debit card transactions are defined as point-of-sale transactions made with your Quad City Bank & Trust Visa® debit card that are completed using a PIN (personal identification number), signature, contactless, or mobile wallet (e.g., Apple Pay, Google Pay, Samsung Pay). ATM transactions do not count towards this total. Debit card transactions authorized but not yet posted do not count toward the debit card requirement. Transactions must have posted to the account by the last business day of the qualifying period. If account requirements are met: Rates will be paid for that portion of your daily balance that is in each tier. Premium interest is paid separately from the base interest. The portion of your daily balance of $10,000 or less will earn the premium 3.99% APY plus base 0.01% APY, which is a total of 4.00% APY. Daily balances of $10,000.01 or more will earn a range of 4.00% to 0.33% APY. If account requirements are not met: The account will earn 0.01% APY on the entire daily balance. In addition, if the eStatement requirement is not met, a $5 Paper Statement Fee will be assessed monthly. Fees may reduce earnings. Accounts closed within 90 days will be charged $25.00. Limit 2 U Accounts per Social Security Number. Member FDIC **2) 6-month CD:** $500 minimum balance to open. No partial withdrawals. CD must be open minimum of seven days before closing. $500 minimum balance required to earn the stated APY. Early withdrawal penalties may apply. 6-month CD will renew into the same 6-month term. Rate for the new term will be determined at time of renewal. Other CD terms available, call 563. 388.QCBT to inquire. **3) 12-month CD:** $500 minimum balance to open. No partial withdrawals. CD must be open minimum of seven days before closing. $500 minimum balance required to earn the stated APY. Early withdrawal penalties may apply. 12-month CD will renew into the same 12-month term. Rate for the new term will be determined at time of renewal. Other CD terms available, call 563. 388.QCBT to inquire.

For more details, visit qcbt.bank/earn-more or call 563.388.QCBT.