

ABOUT BANK IOWA



Bank Iowa®

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Our Story

Rooted in rural values and family ownership, we operate as a community bank—yet provide the technology and financial resources of a large bank.

When Bank Iowa founders Donald Duncan, J. Robert Duncan and Harry Barr first got together, it wasn't because they wanted to start a bank. They were starting an aviation company. After 20 successful years in aviation, the opportunity to purchase their hometown bank in Clarinda arose. And that's exactly what they did – a half century ago. It was from that entrepreneurial ambition and smart business leadership that one of Iowa's most successful banks would flourish. And it's that same spirit that helps us understand the real needs of today's businesses, farmers, families and entrepreneurs all across Iowa.

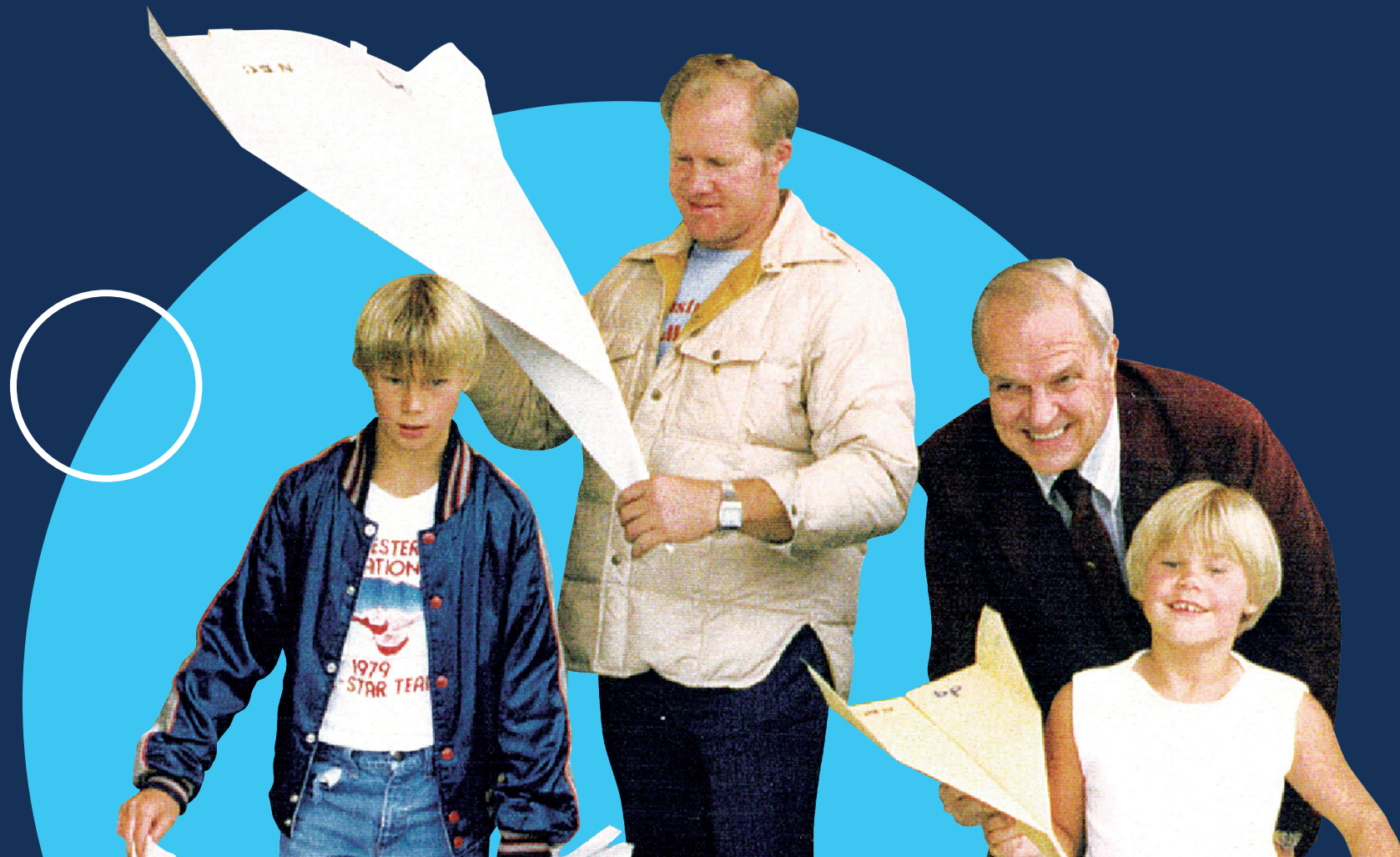
Think
Big Be People-
Enable Centered
Great Bring
Things Your
Best



With more than \$2 billion in assets, Bank Iowa ranks as one of the leading independent ag banks and the second-largest family-owned bank in the state. Our bank family consists of team members, farmers, families and businesses that we humbly serve in more than 20 locations throughout Iowa.

From the start, Bank Iowa has remained family-owned, which empowers our team members to serve our clients as they would their own family members. The entrepreneurial ambitions and smart business leadership that founded our bank are alive and well within our people.

As of 2025, Bank Iowa has more than \$2B in assets.



Our Vision

With an ongoing commitment to community banking, Bank Iowa aspires to be:

- The bank of choice for our clients
- The career of choice for our team members
- A center of influence in our communities
- A point of pride for our family owners

EMPOWER PEOPLE.

INSPIRE SUCCESS.

FOSTER GROWTH.

Banking is best when it's close to home. We empower our people to make decisions and act in the best interests of their neighbors. Bank Iowa proudly serves 20+ communities across the state, blending local insight with statewide strength. These places aren't just dots on a map—they're our hometowns, and we're deeply invested in their success.



Commitment Beyond Banking

With over \$2,000,000 donated to local organizations in the last 5 years, we're proud to give back to the communities we serve.



12,000+ Annual Service Hours

From volunteering at soup kitchens to building homes for those in need, Bank Iowa team members donate more than 12,000 hours of their time each year in our local communities.



300+ Iowa Organizations Supported

Local organizations are fundamental to keeping our communities thriving, which is why we support more than 300 non-profits annually.



\$20,000 in Scholarships Annually

Created in 2009 to honor the late Chandy Barr Clanton Bank Iowa awards \$20,000 annually in college scholarships to high school seniors through our Spirit of Chandy Scholarship.

From Vision to Venture.

Bank Iowa offers flexible business banking solutions—from secure checking and savings to treasury management—designed to help you manage cash flow, streamline operations and grow with confidence.



BUSINESS BANKING

Simplify Success with Business Checking

Bank Iowa offers a variety of business checking accounts designed to scale with the growth of your operation. From small business to commercial, and everything in between, we offer flexible accounts to fit your needs.

Arrange Assets with Business Savings

Build a strong financial foundation with simple, flexible savings options. Our team helps businesses of all sizes grow their reserves while keeping funds accessible for future opportunities.



BUSINESS LENDING

Accomplish Goals with Business Lending

From big ideas to local impact, Bank Iowa helps businesses turn ambitions into achievements. Talk to us about what's next for your business and let's make it happen.

Obtain Opportunity with Business Loans

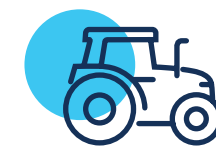
Whether you're just starting out or planning to expand, our relationship managers can help you find lending solutions that align with your goals and support long-term success.

Control Your Cash with Treasury Management

Bank Iowa's treasury management solutions help you enhance liquidity, strengthen security and streamline payments allowing you to stay focused on growth.

Plant Your Dreams with Agriculture Banking.

With a variety of banking options, you'll find the right fit for your farm's financial needs. Our accounts provide secure online business banking solutions, so you can easily track expenses, manage cash flow and keep your operation running year-round. Plus, with Bank Iowa's treasury management services, you can optimize your agricultural business finances with ease.



AG BANKING

Secure Savings, Stronger Harvests

Strong financial foundations begin with the right savings account. Our business savings accounts provide a flexible, secure way to grow your farm's funds while keeping them easily accessible. Whether saving for input costs, seasonal expenses or unexpected challenges, this account helps ensure your operation stays financially resilient.

Fuel Your Farm's Future

At Bank Iowa, we offer banking solutions designed to fit your farm's unique financial needs. With secure online tools, you can easily track expenses, manage cash flow and keep your operation running smoothly from season to season. Plus, our treasury management services help you optimize your agricultural finances with ease and confidence.



AG LENDING

Cultivate Growth with Agriculture Lending

We've helped countless farmers turn their goals into reality. Seeing how your dreams boost our community inspires us every day. Do you have a vision for your farm? Let's make it happen!

Unlock Your Farm's Potential

Looking to improve your farm's performance? Our lenders help you create a clear snapshot of your financial health and key metrics. Together, we analyze trends, identify strengths and find opportunities to boost your farm's efficiency.

Checking & Savings, Simplified.

Your personal checking account should work for you. That's why Bank Iowa offers unique checking options, each designed to fit different financial needs and lifestyles. Bank on what matters the most to find the perfect checking account — whether it's cashback rewards, interest or simplicity.



Bank Iowa Platinum Rewards Mastercard®

Turn spending into earning with every swipe. The Bank Iowa credit card makes it easy to rack up points and enjoy the perks that come with them.



PERSONAL BANKING

Checking Accounts

Your personal checking account with Bank Iowa includes features like identity theft protection services, a free debit card, access to online & mobile banking and much more!

Savings Accounts

Looking for a hassle-free way to save? Our regular savings account is perfect for those who want to start or maintain a savings plan with a low minimum balance and easy access to your funds.



PERSONAL LENDING

Home Mortgages and HELOC Loans

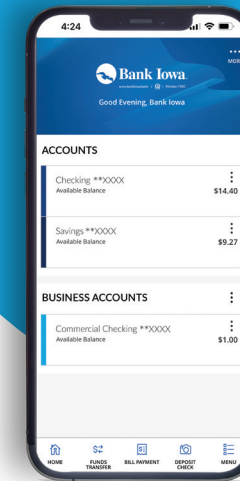
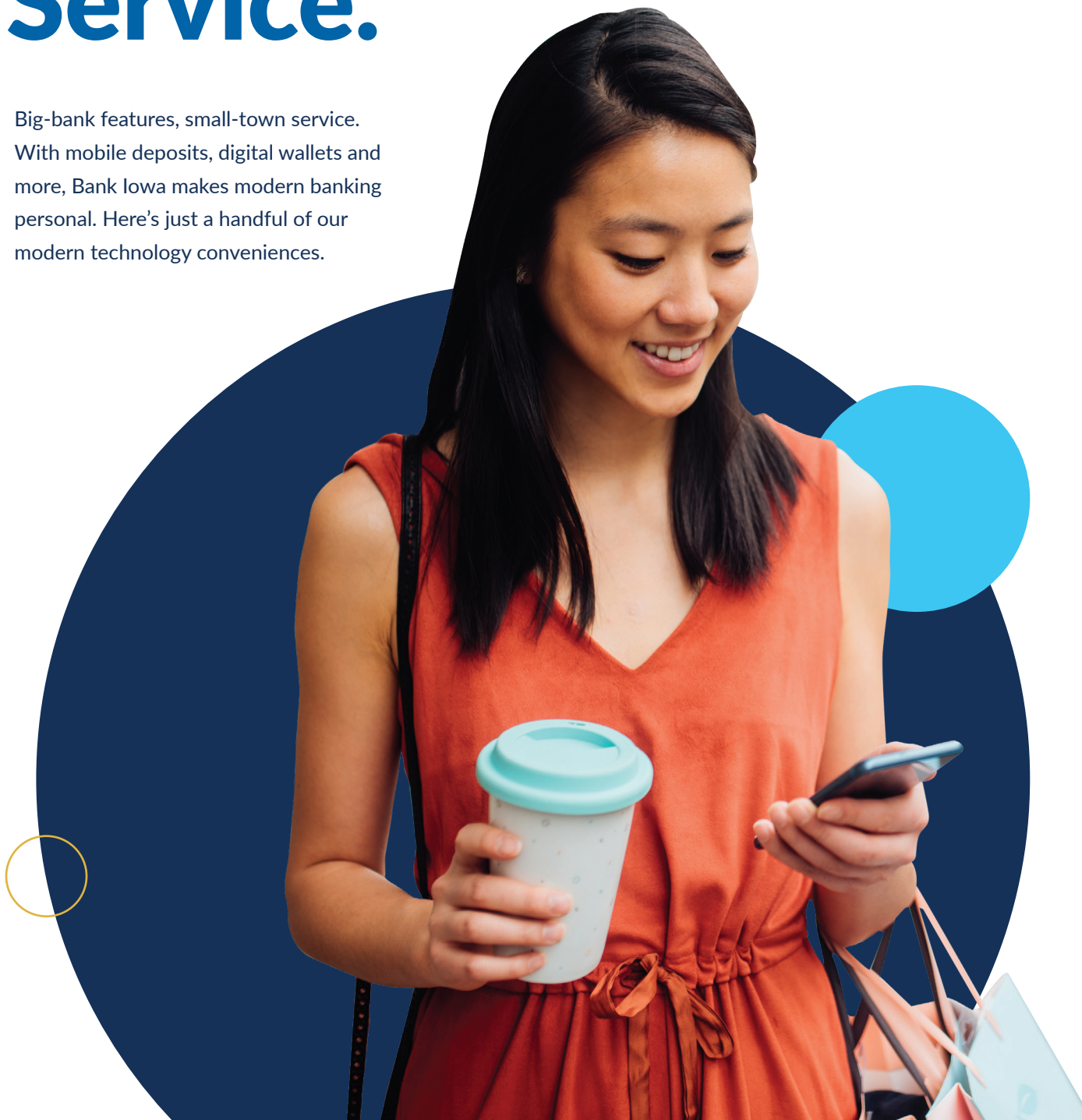
Buying a home or tapping into your home's equity is a big step—and our local mortgage experts are here to offer personalized guidance, competitive rates and flexible loan options tailored to your goals.

Auto and Personal Loans

Fund your personal expenses or vehicle with our flexible consumer loans for whatever life throws your way—because goals shouldn't have to wait for payday.

Unexpected Tech. Unmatched Service.

Big-bank features, small-town service. With mobile deposits, digital wallets and more, Bank Iowa makes modern banking personal. Here's just a handful of our modern technology conveniences.



Bank Iowa Mobile Banking

Bank Iowa's free mobile banking app provides convenient, on-the-go access for your personal accounts in an enhanced interface developed specifically for your mobile device. It's the secure and convenient way to bank.



DIGITAL BANKING



SavvyMoney

Get regular updates to your credit score plus access to tools needed to monitor, maintain and improve your credit with SavvyMoney from Bank Iowa.



Mobile Deposit

Deposit checks anytime, anywhere with Bank Iowa's Mobile Deposit. Just enroll through the mobile app, snap photos of the front and back of your endorsed check, and submit—it's fast, secure and convenient.



Digital Wallet

Enjoy the benefits of our digital wallet which is convenient and secure. You can integrate your payment methods to your mobile device and complete transactions without having your physical card with you.



Altoona
Clarinda
Clear Lake
Colfax
Denison

Essex
Fredericksburg
Fremont
Humboldt

Johnston
Lawler
Manilla
New Hampton

Newton
Oskaloosa
Pella
Red Oak

Schleswig
Shenandoah
Villisca
Waucoma
West Des Moines

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