

Account Type	Minimum Balance to Open	Minimum Balance to Obtain APY*	Interest Rate	APY*
Consumer Accounts				
Rewards4Me Checking \$0 - \$999.99 \$1,000 - \$9,999.99 \$10,000 - \$24,999.99 \$25,000 and over	\$50.00	\$1,000.00	0.00% 0.01% 0.02% 0.04%	0.00% 0.01% 0.02% 0.04%
Money Market4Me**** \$0 - \$9,999.99 \$10,000 - \$24,999.99 \$25,000 - \$49,999.99 \$50,000 - \$99,999.99 \$100,000 - \$249,999.99 \$250,000.00 and over	\$50.00	\$0.01	0.30% 0.30% 1.00% 1.30% 2.15% 2.50%	0.30% 0.30% 1.00% 1.31% 2.17% 2.53%
Savings4Me \$0 - \$9,999.99 \$10,000 - \$49,999.99 \$50,000.00 and over	\$50.00	\$0.01	0.01% 0.03% 0.04%	0.01% 0.03% 0.04%
Health Savings (HSA) \$0 - \$2,499.99 \$2,500 - \$4,999.99 \$5,000 - \$9,999.99 \$10,000 - \$24,999.99 \$25,000 and over	\$0	\$0.01	0.01% 0.01% 0.03% 0.04% 0.04%	0.01% 0.01% 0.03% 0.04% 0.04%
IRA Savings \$0 - \$99.99 \$100 - \$4,999.99 \$5,000 - \$9,999.99 \$10,000 - \$19,999.99 \$20,000 and over	\$10.00	\$100.00	0.00% 0.01% 0.01% 0.03% 0.04%	0.00% 0.01% 0.01% 0.03% 0.04%
Business Accounts				
MoneyMarket4Business**** \$0 - \$9,999.99 \$10,000 - \$24,999.99 \$25,000 - \$49,999.99 \$50,000 - \$99,999.99 \$100,000 - \$249,999.99 \$250,000 and over	\$50.00	\$0.01	0.30% 0.30% 1.00% 1.30% 2.15% 2.50%	0.30% 0.30% 1.00% 1.31% 2.17% 2.53%
Savings4Business \$0 - \$9,999.99 \$10,000 - \$49,999.99 \$50,000.00 and over	\$50.00	\$0.01	0.01% 0.03% 0.04%	0.01% 0.03% 0.04%
IOLTA \$0 - \$9,999.99 \$10,000 - \$24,999.99 \$25,000 - \$49,999.99 \$50,000 - \$99,999.99 \$100,000 - \$249,999.99 \$250,000 and over	\$0	\$0.01	0.30% 0.30% 1.00% 1.30% 2.15% 2.50%	0.30% 0.30% 1.00% 1.31% 2.17% 2.53%
Business Flex Plus Checking \$0 - \$999.99 \$1000 - \$9,999.99 \$10,000 - \$24,999.99 \$25,000 and over	\$50.00	\$1,000.00	0.00% 0.01% 0.01% 0.03%	0.00% 0.01% 0.01% 0.03%

Earnings Credit – Business Analysis Checking rate – 1.873% for May 2024.
Interest-bearing accounts are available to sole proprietors, public funds and non profit organizations only.



Fees may reduce earnings. Rates are subject to change. *Annual Percentage Yield **Early withdrawal penalty may apply
 ***Blended Annual Percentage Yield (APY) assumes principal and interest remain on deposit for the term of the certificate.
 ****New Money Market accounts must be funded with money not currently on deposit at MidCountry Bank to be eligible for promotional interest rate.
 Promotional rate available for first 6 months.

Account Type	Minimum Balance to Open	Minimum Balance to Obtain APY*	Interest Rate	APY*
MidCountry Bank Money Management	\$50,000.00	\$5,000.00		
36 Month Term**				Blended APY***
First 6 Months			2.80%	3.58%
Next 6 Months			3.10%	
Next 6 Months			3.40%	
Next 6 Months			3.70%	
Next 6 Months			4.00%	
Last 6 Months			4.30%	
Certificates of Deposit/IRA Certificates				
Term**				
6 Month	\$1,000.00	\$1,000.00		
Tier 1: \$1,000 - \$9,999.99			0.05%	0.05%
Tier 2: \$10,000 - \$24,999.99			2.80%	2.83%
Tier 3: \$25,000 - \$49,999.99			2.90%	2.93%
Tier 4: \$50,000 - \$99,999.99			3.00%	3.03%
Tier 5: \$100,000 and over			3.10%	3.13%
12 Month	\$1,000.00	\$1,000.00		
Tier 1: \$1,000 - \$9,999.99			0.75%	0.75%
Tier 2: \$10,000 - \$24,999.99			4.30%	4.30%
Tier 3: \$25,000 - \$49,999.99			4.40%	4.40%
Tier 4: \$50,000 - \$99,999.99			4.50%	4.50%
Tier 5: \$100,000 and over			4.60%	4.60%
18 Month	\$1,000.00	\$1,000.00		
Tier 1: \$1,000 - \$9,999.99			0.10%	0.10%
Tier 2: \$10,000 - \$24,999.99			3.50%	3.55%
Tier 3: \$25,000 - \$49,999.99			3.60%	3.65%
Tier 4: \$50,000 - \$99,999.99			3.70%	3.75%
Tier 5: \$100,000 and over			3.80%	3.85%
24 Month	\$1,000.00	\$1,000.00		
Tier 1: \$1,000 - \$9,999.99			0.20%	0.20%
Tier 2: \$10,000 - \$24,999.99			3.23%	3.27%
Tier 3: \$25,000 - \$49,999.99			3.23%	3.27%
Tier 4: \$50,000 - \$99,999.99			3.23%	3.27%
Tier 5: \$100,000 and over			3.23%	3.27%
36 Month	\$1,000.00	\$1,000.00		
Tier 1: \$1,000 - \$9,999.99			0.30%	0.30%
Tier 2: \$10,000 - \$24,999.99			2.50%	2.52%
Tier 3: \$25,000 - \$49,999.99			2.60%	2.63%
Tier 4: \$50,000 - \$99,999.99			2.70%	2.73%
Tier 5: \$100,000 and over			2.80%	2.83%
48 Month	\$1,000.00	\$1,000.00		
Tier 1: \$1,000 - \$9,999.99			0.30%	0.30%
Tier 2: \$10,000 - \$24,999.99			2.50%	2.52%
Tier 3: \$25,000 - \$49,999.99			2.60%	2.63%
Tier 4: \$50,000 - \$99,999.99			2.70%	2.73%
Tier 5: \$100,000 and over			2.80%	2.83%
60 Month	\$1,000.00	\$1,000.00		
Tier 1: \$1,000 - \$9,999.99			0.30%	0.30%
Tier 2: \$10,000 - \$24,999.99			2.50%	2.52%
Tier 3: \$25,000 - \$49,999.99			2.60%	2.63%
Tier 4: \$50,000 - \$99,999.99			2.70%	2.73%
Tier 5: \$100,000 and over			2.80%	2.83%

*Annual Percentage Yield **Early withdrawal penalty may apply

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Deposit Rate Sheet

Effective 5/01/2024

Account Type	Minimum Balance to Open	Minimum Balance to Obtain APY*	Interest Rate	APY*
Variable Rate Certificate of Deposit				
Term** 24 Month Variable Rate CD - Prime minus 3.00% (Rate applicable to New Money only) Current Prime Rate 8.50% as of 7/27/2023	\$25,000.00	\$25,000.00	5.50%	5.61%
Certificates of Deposit				
Term** 7 Month (Rate applicable to New Money only)	\$25,000.00	\$25,000.00	4.85%	4.90%

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