

BANK <sup>a</sup>	•	t Nate Sheet		Lifective 4/01/202	
Account Type	Minimum Balance to Open	Minimum Balance to Obtain APY*	Interest Rate	APY*	
Consumer Accounts					
Rewards4Me Checking	\$50.00	\$1,000.00			
\$0 - \$999.99			0.00%	0.00%	
\$1,000 - \$9,999.99			0.01%	0.01%	
\$10,000 - \$24,999.99			0.02%	0.02%	
\$25,000 and over			0.04%	0.04%	
Money Market4Me****	\$50.00	\$0.01			
\$0 - \$9,999.99	\$30.00		0.30%	0.30%	
\$10,000 - \$24,999.99			0.30%	0.30%	
\$25,000 - \$49,999.99			1.00%	1.00%	
\$50,000 - \$99,999.99			1.30%	1.31%	
\$100,000 -\$249,999.99			2.15%	2.17%	
\$250,000.00 and over			2.50%	2.53%	
Savings4Me	\$50.00	\$0.01			
\$0 - \$9,999.99	7-2.00		0.01%	0.01%	
\$10,000 - \$49,999.99			0.03%	0.03%	
\$50,000.00 and over			0.04%	0.04%	
Health Savings (HSA)	\$0	\$0.01			
\$0 - \$2,499.99			0.01%	0.01%	
\$2,500 - \$4,999.99			0.01%	0.01%	
\$5,000 - \$9,999.99			0.03%	0.03%	
\$10,000 - \$24,999.99			0.04%	0.04%	
\$25,000 and over			0.04%	0.04%	
IRA Savings	\$10.00	\$100.00			
\$0 - \$99.99			0.00%	0.00%	
\$100 - \$4,999.99			0.01%	0.01%	
\$5,000 - \$9,999.99			0.01%	0.01%	
\$10,000 - \$19,999.99			0.03%	0.03%	
\$20,000 and over			0.04%	0.04%	
Business Accounts		!		Į.	
MoneyMarket4Business****	\$50.00	\$0.01			
\$0 - \$9,999.99			0.30%	0.30%	
\$10,000 - \$24,999.99			0.30%	0.30%	
\$25,000 - \$49,999.99			1.00%	1.00%	
\$50,000 - \$99,999.99			1.30%	1.31%	
\$100,000 - \$249,999.99			2.15%	2.17%	
\$250,000 and over			2.50%	2.53%	
Savings4Business	\$50.00	\$0.01		2.55,0	
\$0 - \$9,999.99	φ.00.	70.01	0.01%	0.01%	
\$10,000 - \$49,999.99			0.01%	0.01%	
\$50,000.00 and over			0.04%	0.04%	
IOLTA	\$0	\$0.01	3.01/0	0.0170	
\$0 - \$9,999.99	T -	70.01	0.30%	0.30%	
\$10,000 - \$24,999.99			0.30%	0.30%	
\$25,000 - \$49,999.99			1.00%	1.00%	
\$50,000 - \$99,999.99			1.30%	1.31%	
\$100,000 - \$249,999.99			2.15%	2.17%	
\$250,000 and over			2.50%	2.53%	
Business Flex Plus Checking	¢50.00	\$1,000.00			
\$0 - \$999.99	\$50.00	71,000.00	0.00%	0.00%	
\$1000 - \$9,999.99			0.01%	0.01%	
\$10,000 - \$24,999.99			0.01%	0.01%	
\$25,000 and over			0.03%	0.03%	

Earnings Credit – Business Analysis Checking rate – 1.866% for April 2024.

Interest-bearing accounts are available to sole proprietors, public funds and non profit organizations only.



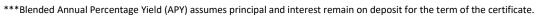
**Member** Fees may reduce earnings. Rates are subject to change. \*Annual Percentage Yield \*\*Early withdrawal penalty may apply \*\*\*Blended Annual Percentage Yield (APY) assumes principal and interest remain on deposit for the term of the certificate.

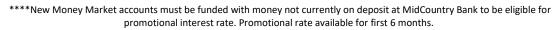


## **Deposit Rate Sheet**

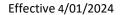
Account Type	Minimum Balance to Open	Minimum Balance to Obtain APY*	Interest Rate	АРҮ*
MidCountry Bank Money Management	\$50,000.00	\$5,000.00		
36 Month Term**				Blended APY**
First 6 Months			2.80%	
Next 6 Months			3.10%	
Next 6 Months			3.40%	3.58%
Next 6 Months			3.70%	
Next 6 Months			4.00%	
Last 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	44 000 00	\$1,000.00	3.80%	3.85%
24 Month	\$1,000.00	\$1,000.00	0.200/	0.200/
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 36 Month	\$1,000.00	\$1,000.00	3.23%	3.27%
Tier 1: \$1,000 - \$9,999.99	\$1,000.00	\$1,000.00	0.30%	0.30%
Tier 2: \$1,000 - \$24,999.99			2.50%	2.52%
Tier 2: \$10,000 - \$24,999.99 Tier 3: \$25,000 - \$49,999.99			2.60%	2.63%
Tier 5. \$25,000 - \$49,999.99 Tier 4: \$50,000 - \$99,999.99			2.70%	2.73%
Tier 4: \$30,000 - \$99,999.99 Tier 5: \$100,000 and over			2.80%	2.73%
48 Month	\$1,000.00	\$1,000.00	2.0070	2.0370
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%













## **Deposit Rate Sheet**

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

