



Deposit Rate Sheet

Effective 2/3/2025

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 - \$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% 1.00% 1.30% 2.15% 2.50%	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 - \$4,999.99 \$5,000 - \$9,999.99 \$10,000 - \$24,999.99 \$25,000 and over	\$0.00	\$0.01	0.01% 0.03% 0.04% 0.04%	0.01% 0.03% 0.04% 0.04%
IRA Savings \$0 - \$99.99 \$100 - \$9,999.99 \$10,000 - \$19,999.99 \$20,000 and over	\$10.00	\$100.00	0.00% 0.01% 0.03% 0.04%	0.00% 0.01% 0.03% 0.04%
Business Accounts				
MoneyMarket4Business \$0 - \$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% 1.00% 1.30% 2.15% 2.50%	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 - \$24,999.99 \$25,000 - \$49,999.99 \$50,000 - \$99,999.99 \$100,000 - \$249,999.99 \$250,000 and over	\$0.00	\$0.01	0.30% 1.00% 1.30% 2.15% 2.50%	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 – 1.497% for February 2025.				
Interest-bearing accounts are available to sole proprietors, public funds and non-profit organizations only.				



*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.
 Fees may reduce earnings. Rates are subject to change

Account Type	Minimum Balance to Open	Minimum Balance to Obtain APY*	Interest Rate	APY*
MidCountry Bank Money Management 36 Month Term**	\$50,000.00	\$5,000.00		
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 - \$24,999.99			2.50%	2.52%
Tier 2: \$25,000 - \$49,999.99			2.90%	2.93%
Tier 3: \$50,000 - \$99,999.99			3.00%	3.03%
Tier 4: \$100,000 and over			3.10%	3.13%
12 Month	\$1,000.00	\$1,000.00		
Tier 1: \$1,000 - \$24,999.99			2.50%	2.50%
Tier 2: \$25,000 - \$49,999.99			3.70%	3.70%
Tier 3: \$50,000 - \$99,999.99			3.80%	3.80%
Tier 4: \$100,000 and over			3.90%	3.90%
18 Month	\$1,000.00	\$1,000.00		
Tier 1: \$1,000 - \$24,999.99			0.10%	0.10%
Tier 2: \$25,000 - \$49,999.99			3.25%	3.29%
Tier 3: \$50,000 - \$99,999.99			3.25%	3.29%
Tier 4: \$100,000 and over			3.25%	3.29%
24 Month	\$1,000.00	\$1,000.00		
Tier 1: \$1,000 - \$24,999.99			3.00%	3.04%
Tier 2: \$25,000 - \$49,999.99			3.00%	3.04%
Tier 3: \$50,000 - \$99,999.99			3.00%	3.04%
Tier 4: \$100,000 and over			3.00%	3.04%
36 Month	\$1,000.00	\$1,000.00		
Tier 1: \$1,000 - \$24,999.99			2.50%	2.52%
Tier 2: \$25,000 - \$49,999.99			2.60%	2.63%
Tier 3: \$50,000 - \$99,999.99			2.70%	2.73%
Tier 4: \$100,000 and over			2.80%	2.83%
48 Month	\$1,000.00	\$1,000.00		
Tier 1: \$1,000 - \$24,999.99			2.50%	2.52%
Tier 2: \$25,000 - \$49,999.99			2.60%	2.63%
Tier 3: \$50,000 - \$99,999.99			2.70%	2.73%
Tier 4: \$100,000 and over			2.80%	2.83%
60 Month	\$1,000.00	\$1,000.00		
Tier 1: \$1,000 - \$24,999.99			2.50%	2.52%
Tier 2: \$25,000 - \$49,999.99			2.60%	2.63%
Tier 3: \$50,000 - \$99,999.99			2.70%	2.73%
Tier 4: \$100,000 and over			2.80%	2.83%

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 7.50% as of 12/19/2024	\$25,000.00	\$25,000.00	4.50%	4.58%
Certificates of Deposit				
Term**				
7 Month (Rate applicable to New Money only)	\$25,000.00	\$25,000.00	4.00%	4.03%

**Member
FDIC**

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