Personal Checking Accounts

Turn everyday banking into rewards with direct deposits, debit card use, and more at MidCountry Bank.

PERSONAL CHECKING ACCOUNTS INCLUDE:

- Digital Banking
- Free eStatements
- Debit Card
- Early Pay Direct Deposit[8]

	Checking4Me®	Rewards4Me Checking®
Description	Use your account and earn valuable rewards on services designed to make banking easier.	Maintain a larger banking relationship and earn preferred customer rewards for checking and related services.
Interest Bearing on Tiered Balances [1]	No	Yes
Monthly Service Fee	$8	$15
Minimum Average Balance to Earn Monthly Service Fee Rewards Credits	$8 monthly reward if your Checking4Me account average balance is maintained at $250+ $8 monthly reward if your relationship balance [4] is maintained at $1,500+	$5 monthly reward if your Rewards4Me Checking account average balance is maintained at $1,000+ $15 monthly reward if your relationship balance [4] is maintained at $10,000+
Other Ways to Earn Monthly Service Fee Rewards Credits[6]	$8 monthly reward for those under age 26 $5 monthly reward for 10 or more debit card transactions posted within the statement cycle $5 monthly reward for a qualifying electronic deposit into your Checking4Me account each statement cycle[7] $3 monthly reward for enrolling in eStatements	$15 monthly service fee waived for customers who are age 55+ $5 monthly reward for 10 or more debit card transactions posted within the statement cycle $5 monthly reward for a direct deposit into your Rewards4Me Checking account each statement cycle[9] $3 monthly reward for enrolling in eStatements
Other Benefits	Access to approximately 40,000 surcharge-free MoneyPass® ATMs	Access to approximately 40,000 surcharge-free MoneyPass® ATMs Up to $5 ATM transaction fee refunded per statement cycle[3] Up to 3 official check fees refunded per statement cycle if your relationship balance is maintained at $10,000+ 1 complimentary box of checks per Year[2] Complimentary 3x5 safe deposit box, or a credit toward a larger box/personal locker rental if your relationship balance is maintained at $10,000+[5]

(1) See current deposit rate sheet for applicable balance tiers and interest rates. The interest rate and annual percentage yield (APY) may change at any time. (2) Complimentary checks include designated specialty checks in single or duplicate style. Standard billing applies for shipping and handling fees. (3) This benefit is earned if the account activity for the statement cycle includes at least one direct deposit (ACH credit) and 10 + posted debit card purchase transactions. (4) Relationship balance includes all Checking, Savings, Money Market, Certificate of Deposit and Consumer Loan balances related to the social security number (SSN) owner on the checking account. Balances are based on cumulative average balances of deposit accounts maintained during the checking account statement cycle, and current outstanding principal balances of qualified loans. To be included as a related account, the social security number (SSN) owner must be named as an owner or joint owner, borrower or joint borrower on the account. (5) Safe Deposit Boxes and Personal Lockers are not present or available in all locations. Subject to availability. See disclosure 4 for a relationship balance definition. (6) Accounts must remain in active status to receive rewards credit. Unused rewards credit does not carry forward beyond the statement cycle in which it is earned. Maximum rewards credit that can be earned is equal to the monthly service fee for the account. (7) A qualifying electronic deposit is a deposit of funds, such as your salary, government benefit payment, or other income, that has posted to your account and is (1) a direct deposit made through the Automated Clearing House (ACH) network, or (2) an instant payment processed through the RTP® network (real-time payment system) or FedNow℠ Service. Transfers from one account to another, mobile deposits, Zelle®, or deposits made at a branch or ATM are not considered a qualifying electronic deposit. (8) This is available at Bank discretion. We may credit regularly occurring direct deposits up to two days early. See banker for eligibility details. (9) Direct Deposit requirement will be met with any ACH credit transaction from an external source during the statement cycle. Internal account transfers do not qualify