

Reap the Rewards of Simple Banking Services

Direct deposits, using your debit card, and other everyday banking activities reward you for being a loyal MidCountry Bank customer.

Rewards4Me Checking [®]		Checking4Me [®]	
Maintain a larger banking relationship and earn preferred customer discounts for checking and related services.		Use your account and earn valuable rewards on services designed to make banking easier.	
MidCountry Bank Debit Card	Complimentary	MidCountry Bank Debit Card	Complimentary
MoneyPass [®] ATM Transactions	Complimentary ¹	MoneyPass [®] ATM Transactions	Complimentary ¹
Online Banking	Complimentary	Online Banking	Complimentary
Online Bill Pay	Complimentary	Online Bill Pay	Complimentary
Mobile Banking	Complimentary ²	Mobile Banking	Complimentary ²
eStatements	Complimentary	eStatements	Complimentary
Earns Interest	Tiered ³	Earns Interest	No Interest
Monthly Service Fee	\$15 per month	Monthly Service Fee	\$8 per month
Checks	1 Complimentary Box per Year ⁴	Checks	Standard Check Charges Apply
Earn rewards credit each statement cycle to offset the Monthly Service Fee. Accounts must remain in active status to receive rewards credit.⁵			
\$15 monthly reward for customers who have attained age 55+		\$8 monthly reward for customers under age 18	
\$3 monthly reward for enrolling in eStatements		\$3 monthly reward for enrolling in eStatements	
\$15 monthly reward if your relationship balance is maintained at \$10,000+ ⁶		\$5 monthly reward for 10 or more debit card transactions posted within the statement cycle	
\$5 monthly reward if your checking account average balance is maintained at \$1000+		\$5 monthly reward for a direct deposit into your Checking4Me account each statement cycle ⁷	
\$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 ⁷			
Additional Account Benefits:		Additional Account Benefits:	
Up to \$15 ATM transaction fee refunded per statement cycle ⁸		Up to \$15 ATM transaction fee refunded per statement cycle ⁸	
Up to 3 official check fees refunded per statement cycle if your relationship balance is maintained at \$10,000+ ⁶		Up to 5 Popmoney transaction fees refunded per statement cycle ⁸	
Complimentary 3x5 safe deposit box, or a credit toward a larger box/personal locker rental ⁹ if your relationship balance is maintained at \$10,000+			

¹ ATM fees may be charged at non-MoneyPass network machines by the ATM owner.

² Mobile carrier may charge access fees depending on your individual plan. Check your carrier for specific fees and charges.

³ See current Deposit Rate Sheet for applicable balance tiers and interest rates.

⁴ Complimentary checks include designated specialty checks in single or duplicate style. Standard billing applies for shipping and handling fees.

⁵ 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.

⁶ 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.

⁷ Direct Deposit requirement will be met with any ACH credit transaction or recurring automatic transfer from another account during the statement cycle.

⁸ 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.

⁹ Safe Deposit Boxes and Personal Lockers are not present or available in all locations. Subject to availability. See disclosure 6 for a relationship balance definition.