

## Reap the Rewards of Good Saving Habits.

Direct deposits or consistent balances reward you for being a loyal MidCountry Bank customer.

Money Market4Me <sup>®</sup>		Savings4Me <sup>®</sup>	
Maximize earnings without sacrificing liquidity.		A foundational savings account that encourages good savings habits.	
MidCountry Bank ATM Card	Complimentary	MidCountry Bank ATM Card	Complimentary
MoneyPass <sup>®</sup> ATM Transactions	Complimentary <sup>1</sup>	MoneyPass <sup>®</sup> ATM Transactions	Complimentary <sup>1</sup>
Online Banking	Complimentary	Online Banking	Complimentary
Online Bill Pay	Complimentary	Online Bill Pay	Complimentary
Mobile Banking	Complimentary <sup>2</sup>	Mobile Banking	Complimentary <sup>2</sup>
eStatements	Complimentary	eStatements	Complimentary
Earns Interest	Tiered <sup>3</sup>	Earns Interest	Flat rate <sup>3</sup>
Monthly Service Fee	\$10 per month	Monthly Service Fee	\$5 per month
Statement Frequency	Monthly	Statement Frequency	Quarterly
<b>Earn rewards credit each month to offset the Monthly Service Fee. Accounts must remain in active status to receive rewards credit.<sup>4</sup></b>			
\$10 monthly reward for customers under age 18		\$5 monthly reward for customers under age 18	
\$10 monthly reward if you maintain an account balance of \$1,000+		\$5 monthly reward when you direct deposit into your Savings4Me account each statement cycle, or maintain a savings balance of \$500+ <sup>5</sup>	
\$10 monthly reward if a relationship balance is maintained at \$10,000+ <sup>6</sup>			
Preferred rates on Money Market4Me balances over \$25,000 with a qualified checking account relationship <sup>7</sup>			

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

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

<sup>3</sup> See current Deposit Rate Sheet for applicable balance tiers and interest rates.

<sup>4</sup> 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.

<sup>5</sup> Direct Deposit requirement will be met with any ACH credit transaction or recurring automatic transfer from another account during the statement cycle.

<sup>6</sup> 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 MoneyMarket4Me account. Balances are based on cumulative average balances of deposit accounts maintained during the MoneyMarket4Me 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.

<sup>7</sup> This monthly benefit is earned if the account owner has a Rewards4Me Checking account and qualifying balances in a related Money Market4Me account. Each statement cycle begins a new qualification period.