

Account Type	Minimum Balance to Open	Minimum Balance to Obtain APY*	Interest Rate	APY*
<b>Consumer Accounts</b>				
<b>Rewards4Me Checking</b> \$0 - \$999.99 \$1,000 - \$9,999.99 \$10,000 - \$24,999.99 \$25,000 and over	\$50.00	\$1,000.00	0.00% 0.10% 0.10% 0.15%	0.00% 0.10% 0.10% 0.15%
<b>Money Market4Me</b> \$0 - \$9,999.99 \$10,000 - \$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% 0.50% 0.55% 0.65% 0.75% 1.24%	0.30% 0.50% 0.55% 0.65% 0.75% 1.25%
<b>Savings4Me</b> \$0 - \$9,999.99 \$10,000 - \$49,999.99 \$50,000.00 and over	\$50.00	\$0.01	0.10% 0.20% 0.30%	0.10% 0.20% 0.30%
<b>Health Savings (HSA)</b> \$0 - \$2,499.99 \$2,500 - \$4,999.99 \$5,000 - \$9,999.99 \$10,000 - \$24,999.99 \$25,000 and over	\$0	\$0.01	0.05% 0.10% 0.15% 0.25% 0.35%	0.05% 0.10% 0.15% 0.25% 0.35%
<b>IRA Savings</b> \$0 - \$99.99 \$100 - \$4,999.99 \$5,000 - \$9,999.99 \$10,000 - \$19,999.99 \$20,000 and over	\$10.00	\$100.00	0.00% 0.20% 0.20% 0.30% 0.40%	0.00% 0.20% 0.20% 0.30% 0.40%
<b>Business Accounts</b>				
<b>MoneyMarket4Business</b> \$0 - \$9,999.99 \$10,000 - \$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% 0.50% 0.55% 0.65% 0.75% 1.24%	0.30% 0.50% 0.55% 0.65% 0.75% 1.25%
<b>Savings4Business</b> \$0 - \$9,999.99 \$10,000 - \$49,999.99 \$50,000.00 and over	\$50.00	\$0.01	0.10% 0.20% 0.30%	0.10% 0.20% 0.30%
<b>IOLTA</b> \$0 - \$9,999.99 \$10,000 - \$24,999.99 \$25,000 - \$49,999.99 \$50,000 - \$99,999.99 \$100,000 - \$249,999.99 \$250,000 and over	\$0	\$0.01	0.30% 0.50% 0.55% 0.65% 0.75% 1.24%	0.30% 0.50% 0.55% 0.65% 0.75% 1.25%
<b>Business Flex Plus Checking</b> \$0 - \$999.99 \$1000 - \$9,999.99 \$10,000 - \$24,999.99 \$25,000 and over	\$50.00	\$1,000.00	0.00% 0.10% 0.10% 0.15%	0.00% 0.10% 0.10% 0.15%

**Earnings Credit** – Business Analysis Checking rate – 0.750% for October, 2019  
Interest-bearing accounts are available to sole proprietors, public funds and non profit organizations only.

Account Type	Minimum Balance to Open	Minimum Balance to Obtain APY*	Interest Rate	APY*
<b>MidCountry Bank Money Management</b>	\$5,000.00	\$5,000.00		
Rate Term: 1 - 6 Months			1.05%	1.05%
Rate Term: 7-12 Months			1.35%	1.35%
Rate Term: 13 - 18 Months			1.64%	1.65%
Rate Term: 19 - 24 Months			1.94%	1.95%
Rate Term: 25 - 30 Months			2.24%	2.25%
Rate Term: 31 - 36 Months			2.53%	2.55%
<b>Certificates of Deposit/IRA Certificates</b>				
<b>Term**</b>				
<b>6 Month</b>	\$1,000.00	\$1,000.00		
Tier 1: \$1,000 - \$9,999.99			0.70%	0.70%
Tier 2: \$10,000 - \$24,999.99			0.75%	0.75%
Tier 3: \$25,000 - \$49,999.99			0.80%	0.80%
Tier 4: \$50,000 - \$99,999.99			0.85%	0.85%
Tier 5: \$100,000 and over			0.90%	0.90%
<b>12 Month</b>	\$1,000.00	\$1,000.00		
Tier 1: \$1,000 - \$9,999.99			1.50%	1.50%
Tier 2: \$10,000 - \$24,999.99			1.55%	1.55%
Tier 3: \$25,000 - \$49,999.99			1.60%	1.60%
Tier 4: \$50,000 - \$99,999.99			1.65%	1.65%
Tier 5: \$100,000 and over			1.70%	1.70%
<b>18 Month</b>	\$1,000.00	\$1,000.00		
Tier 1: \$1,000 - \$9,999.99			1.54%	1.55%
Tier 2: \$10,000 - \$24,999.99			1.59%	1.60%
Tier 3: \$25,000 - \$49,999.99			1.64%	1.65%
Tier 4: \$50,000 - \$99,999.99			1.69%	1.70%
Tier 5: \$100,000 and over			1.74%	1.75%
<b>24 Month</b>	\$1,000.00	\$1,000.00		
Tier 1: \$1,000 - \$9,999.99			1.59%	1.60%
Tier 2: \$10,000 - \$24,999.99			1.64%	1.65%
Tier 3: \$25,000 - \$49,999.99			1.69%	1.70%
Tier 4: \$50,000 - \$99,999.99			1.74%	1.75%
Tier 5: \$100,000 and over			1.79%	1.80%
<b>36 Month</b>	\$1,000.00	\$1,000.00		
Tier 1: \$1,000 - \$9,999.99			1.59%	1.60%
Tier 2: \$10,000 - \$24,999.99			1.64%	1.65%
Tier 3: \$25,000 - \$49,999.99			1.69%	1.70%
Tier 4: \$50,000 - \$99,999.99			1.74%	1.75%
Tier 5: \$100,000 and over			1.79%	1.80%
<b>48 Month</b>	\$1,000.00	\$1,000.00		
Tier 1: \$1,000 - \$9,999.99			1.59%	1.60%
Tier 2: \$10,000 - \$24,999.99			1.64%	1.65%
Tier 3: \$25,000 - \$49,999.99			1.69%	1.70%
Tier 4: \$50,000 - \$99,999.99			1.74%	1.75%
Tier 5: \$100,000 and over			1.79%	1.80%
<b>60 Month</b>	\$1,000.00	\$1,000.00		
Tier 1: \$1,000 - \$9,999.99			1.59%	1.60%
Tier 2: \$10,000 - \$24,999.99			1.64%	1.65%
Tier 3: \$25,000 - \$49,999.99			1.69%	1.70%
Tier 4: \$50,000 - \$99,999.99			1.74%	1.75%
Tier 5: \$100,000 and over			1.79%	1.80%

\*Annual Percentage Yield

\*\*Early withdrawal penalty may apply

Fees may reduce earnings. Rates are subject to change

### Promotional Rates

Account Type	Minimum Balance to Open	Minimum Balance to Obtain APY*	Interest Rate	APY*
<b>Promotional Money Market Special – Requires \$50,000.00 New Money Deposit</b> Promotional Rate will remain effective for 6 months following the date of deposit, provided balances are maintained. Account reverts to standard rate after promotion period expires.				
<b>Money Market4Me</b> \$0 - \$9,999.99 \$10,000 - \$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% 0.50% 0.55% 1.00% 1.24% 1.74%	0.30% 0.50% 0.55% 1.00% 1.25% 1.75%
<b>Money Market4Business</b> \$0 - \$9,999.99 \$10,000 - \$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% 0.50% 0.55% 1.00% 1.24% 1.74%	0.30% 0.50% 0.55% 1.00% 1.25% 1.75%



\*Annual Percentage Yield  
 \*\*Early withdrawal penalty may apply  
 Fees may reduce earnings. Rates are subject to change