

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% 0.10% 0.10% 0.15%	0.00% 0.10% 0.10% 0.15%
Money Market4Me \$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% 1.00%	0.30% 0.50% 0.55% 0.65% 0.75% 1.00%
Savings4Me \$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%
Health Savings (HSA) \$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%
IRA Savings \$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%
Business Accounts				
MoneyMarket4Business \$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% 1.00%	0.30% 0.50% 0.55% 0.65% 0.75% 1.00%
Savings4Business \$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%
IOLTA \$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% 1.00%	0.30% 0.50% 0.55% 0.65% 0.75% 1.00%
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% 0.10% 0.10% 0.15%	0.00% 0.10% 0.10% 0.15%

Earnings Credit – Business Analysis Checking rate – 0.615% for November, 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*
MidCountry Bank Money Management	\$5,000.00	\$5,000.00		
Rate Term: 1 - 6 Months			0.90%	0.90%
Rate Term: 7-12 Months			1.20%	1.20%
Rate Term: 13 - 18 Months			1.49%	1.50%
Rate Term: 19 - 24 Months			1.79%	1.80%
Rate Term: 25 - 30 Months			2.09%	2.10%
Rate Term: 31 - 36 Months			2.39%	2.40%
Certificates of Deposit/IRA Certificates				
Term**				
6 Month	\$1,000.00	\$1,000.00		
Tier 1: \$1,000 - \$9,999.99			0.65%	0.65%
Tier 2: \$10,000 - \$24,999.99			0.70%	0.70%
Tier 3: \$25,000 - \$49,999.99			0.75%	0.75%
Tier 4: \$50,000 - \$99,999.99			0.75%	0.75%
Tier 5: \$100,000 and over			0.75%	0.75%
12 Month	\$1,000.00	\$1,000.00		
Tier 1: \$1,000 - \$9,999.99			1.45%	1.45%
Tier 2: \$10,000 - \$24,999.99			1.50%	1.50%
Tier 3: \$25,000 - \$49,999.99			1.55%	1.55%
Tier 4: \$50,000 - \$99,999.99			1.55%	1.55%
Tier 5: \$100,000 and over			1.55%	1.55%
18 Month	\$1,000.00	\$1,000.00		
Tier 1: \$1,000 - \$9,999.99			1.49%	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			1.60%	1.60%
Tier 5: \$100,000 and over			1.59%	1.60%
24 Month	\$1,000.00	\$1,000.00		
Tier 1: \$1,000 - \$9,999.99			1.54%	1.55%
Tier 2: \$10,000 - \$24,999.99			1.60%	1.60%
Tier 3: \$25,000 - \$49,999.99			1.65%	1.65%
Tier 4: \$50,000 - \$99,999.99			1.65%	1.65%
Tier 5: \$100,000 and over			1.64%	1.65%
36 Month	\$1,000.00	\$1,000.00		
Tier 1: \$1,000 - \$9,999.99			1.54%	1.55%
Tier 2: \$10,000 - \$24,999.99			1.60%	1.60%
Tier 3: \$25,000 - \$49,999.99			1.65%	1.65%
Tier 4: \$50,000 - \$99,999.99			1.65%	1.65%
Tier 5: \$100,000 and over			1.64%	1.65%
48 Month	\$1,000.00	\$1,000.00		
Tier 1: \$1,000 - \$9,999.99			1.54%	1.55%
Tier 2: \$10,000 - \$24,999.99			1.60%	1.60%
Tier 3: \$25,000 - \$49,999.99			1.65%	1.65%
Tier 4: \$50,000 - \$99,999.99			1.65%	1.65%
Tier 5: \$100,000 and over			1.64%	1.65%
60 Month	\$1,000.00	\$1,000.00		
Tier 1: \$1,000 - \$9,999.99			1.54%	1.55%
Tier 2: \$10,000 - \$24,999.99			1.60%	1.60%
Tier 3: \$25,000 - \$49,999.99			1.65%	1.65%
Tier 4: \$50,000 - \$99,999.99			1.65%	1.65%
Tier 5: \$100,000 and over			1.64%	1.65%

*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*
Promotional Money Market Special – Requires \$50,000.00 New Money Deposit 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.				
Money Market4Me \$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% 1.50%	0.30% 0.50% 0.55% 1.00% 1.25% 1.50%
Money Market4Business \$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% 1.50%	0.30% 0.50% 0.55% 1.00% 1.25% 1.50%



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