

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% 0.01% 0.02% 0.04%	0.00% 0.01% 0.02% 0.04%
<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	0.03% 0.04% 0.05% 0.50% 0.65% 1.00%	0.03% 0.04% 0.05% 0.50% 0.65% 1.00%
<b>Savings4Me</b> \$0 - \$9,999.99 \$10,000 - \$49,999.99 \$50,000.00 and over	\$50.00	\$0.01	0.01% 0.03% 0.04%	0.01% 0.03% 0.04%
<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	0.01% 0.01% 0.03% 0.04% 0.04%	0.01% 0.01% 0.03% 0.04% 0.04%
<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% 0.01% 0.01% 0.03% 0.04%	0.00% 0.01% 0.01% 0.03% 0.04%
<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	0.03% 0.04% 0.05% 0.50% 0.65% 1.00%	0.03% 0.04% 0.05% 0.50% 0.65% 1.00%
<b>Savings4Business</b> \$0 - \$9,999.99 \$10,000 - \$49,999.99 \$50,000.00 and over	\$50.00	\$0.01	0.01% 0.03% 0.04%	0.01% 0.03% 0.04%
<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	0.03% 0.04% 0.05% 0.50% 0.65% 1.00%	0.03% 0.04% 0.05% 0.50% 0.65% 1.00%
<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% 0.01% 0.01% 0.03%	0.00% 0.01% 0.01% 0.03%

**Earnings Credit** - Business Analysis Checking rate - 1.022% for September 2022.

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>	\$50,000.00	\$5,000.00		
<b>36 Month Term**</b>				<b>Blended APY***</b>
First 6 Months			1.80%	2.63%
Next 6 Months			2.10%	
Next 6 Months			2.40%	
Next 6 Months			2.70%	
Next 6 Months			3.00%	
Last 6 Months			3.30%	
<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			0.05%	0.05%
Tier 2: \$10,000 - \$24,999.99			0.05%	0.05%
Tier 3: \$25,000 - \$49,999.99			0.10%	0.10%
Tier 4: \$50,000 - \$99,999.99			0.10%	0.10%
Tier 5: \$100,000 and over			0.10%	0.10%
<b>12 Month</b>	\$1,000.00	\$1,000.00		
Tier 1: \$1,000 - \$9,999.99			0.10%	0.10%
Tier 2: \$10,000 - \$24,999.99			0.15%	0.15%
Tier 3: \$25,000 - \$49,999.99			1.50%	1.50%
Tier 4: \$50,000 - \$99,999.99			1.50%	1.50%
Tier 5: \$100,000 and over			1.50%	1.50%
<b>18 Month</b>	\$1,000.00	\$1,000.00		
Tier 1: \$1,000 - \$9,999.99			0.15%	0.15%
Tier 2: \$10,000 - \$24,999.99			0.20%	0.20%
Tier 3: \$25,000 - \$49,999.99			0.25%	0.25%
Tier 4: \$50,000 - \$99,999.99			0.25%	0.25%
Tier 5: \$100,000 and over			0.25%	0.25%
<b>24 Month</b>	\$1,000.00	\$1,000.00		
Tier 1: \$1,000 - \$9,999.99			0.20%	0.20%
Tier 2: \$10,000 - \$24,999.99			0.25%	0.25%
Tier 3: \$25,000 - \$49,999.99			1.739%	1.750%
Tier 4: \$50,000 - \$99,999.99			1.739%	1.750%
Tier 5: \$100,000 and over			1.739%	1.750%
<b>36 Month</b>	\$1,000.00	\$1,000.00		
Tier 1: \$1,000 - \$9,999.99			0.30%	0.30%
Tier 2: \$10,000 - \$24,999.99			0.35%	0.35%
Tier 3: \$25,000 - \$49,999.99			1.887%	1.900%
Tier 4: \$50,000 - \$99,999.99			1.887%	1.900%
Tier 5: \$100,000 and over			1.887%	1.900%
<b>48 Month</b>	\$1,000.00	\$1,000.00		
Tier 1: \$1,000 - \$9,999.99			0.35%	0.35%
Tier 2: \$10,000 - \$24,999.99			0.40%	0.40%
Tier 3: \$25,000 - \$49,999.99			0.45%	0.45%
Tier 4: \$50,000 - \$99,999.99			0.45%	0.45%
Tier 5: \$100,000 and over			0.45%	0.45%
<b>60 Month</b>	\$1,000.00	\$1,000.00		
Tier 1: \$1,000 - \$9,999.99			0.50%	0.50%
Tier 2: \$10,000 - \$24,999.99			0.55%	0.55%
Tier 3: \$25,000 - \$49,999.99			0.60%	0.60%
Tier 4: \$50,000 - \$99,999.99			0.60%	0.60%
Tier 5: \$100,000 and over			0.60%	0.60%

\*Annual Percentage Yield

\*\*Early withdrawal penalty may apply

\*\*\*Blended Annual Percentage Yield (APY) assumes principal and interest remain on deposit for the term of the certificate.

Fees may reduce earnings. Rates are subject to change.