

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%		0.00%	
			0.01%		0.01%	
			0.02%		0.02%	
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	<i>First 6 months</i>	<i>After 6 months</i>	<i>New Accounts</i>	<i>Existing</i>
			0.80%	0.30%	0.55%	0.30%
			0.80%	0.30%	0.55%	0.30%
			1.00%	0.50%	0.75%	0.50%
			1.30%	0.80%	1.06%	0.80%
			2.15%	1.65%	1.92%	1.66%
Savings4Me \$0 - \$9,999.99 \$10,000 - \$49,999.99 \$50,000.00 and over	\$50.00	\$0.01				
			0.01%		0.01%	
			0.03%		0.03%	
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				
			0.01%		0.01%	
			0.01%		0.01%	
			0.03%		0.03%	
			0.04%		0.04%	
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%		0.00%	
			0.01%		0.01%	
			0.01%		0.01%	
			0.03%		0.03%	
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	<i>First 6 months</i>	<i>After 6 months</i>	<i>New Accounts</i>	<i>Existing</i>
			0.80%	0.30%	0.55%	0.30%
			0.80%	0.30%	0.55%	0.30%
			1.00%	0.50%	0.75%	0.50%
			1.30%	0.80%	1.06%	0.80%
			2.15%	1.65%	1.92%	1.66%
Savings4Business \$0 - \$9,999.99 \$10,000 - \$49,999.99 \$50,000.00 and over	\$50.00	\$0.01				
			0.01%		0.01%	
			0.03%		0.03%	
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				
			0.03%		0.03%	
			0.04%		0.04%	
			0.05%		0.05%	
			0.50%		0.50%	
			0.65%		0.65%	
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%		0.00%	
			0.01%		0.01%	
			0.01%		0.01%	
Earnings Credit – Business Analysis Checking rate – 1.485% for October 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*
MidCountry Bank Money Management	\$50,000.00	\$5,000.00		
36 Month Term**				Blended APY***
First 6 Months			2.80%	3.71%
Next 6 Months			3.10%	
Next 6 Months			3.40%	
Next 6 Months			3.70%	
Next 6 Months			4.00%	
Last 6 Months			4.30%	
Certificates of Deposit/IRA Certificates				
Term**				
6 Month	\$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%
12 Month	\$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			3.530%	3.530%
Tier 4: \$50,000 - \$99,999.99			3.530%	3.530%
Tier 5: \$100,000 and over			3.530%	3.530%
18 Month	\$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%
24 Month	\$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			3.484%	3.530%
Tier 4: \$50,000 - \$99,999.99			3.484%	3.530%
Tier 5: \$100,000 and over			3.484%	3.530%
36 Month	\$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			3.484%	3.530%
Tier 4: \$50,000 - \$99,999.99			3.484%	3.530%
Tier 5: \$100,000 and over			3.484%	3.530%
48 Month	\$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%
60 Month	\$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%