

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%		0.00%	
			0.01%		0.01%	
			0.02%		0.02%	
			0.04%		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	<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%
			2.50%	2.00%	2.27%	2.02%
<b>Savings4Me</b> \$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%	
			0.04%		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%	
			0.01%		0.01%	
			0.03%		0.03%	
			0.04%		0.04%	
			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%		0.00%	
			0.01%		0.01%	
			0.01%		0.01%	
			0.03%		0.03%	
			0.04%		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	<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%
			2.50%	2.00%	2.27%	2.02%
<b>Savings4Business</b> \$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%	
			0.04%		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%		0.03%	
			0.04%		0.04%	
			0.05%		0.05%	
			0.50%		0.50%	
			0.65%		0.65%	
			1.00%		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%		0.00%	
			0.01%		0.01%	
			0.01%		0.01%	
			0.03%		0.03%	
<b>Earnings Credit</b> – Business Analysis Checking rate – 1.531% for January 2023. 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			2.80%	3.58%
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%	
<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			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%
<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			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%
<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			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%
<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.  
 \*\*\*\*New Money Market accounts eligible for 0.50% additional interest for first 6 months.  
 Fees may reduce earnings. Rates are subject to change.

**Deposit Rate Sheet**

Effective 1/03/2023

Account Type	Minimum Balance to Open	Minimum Balance to Obtain APY*	Interest Rate	APY*
<b>Variable Rate Certificate of Deposit</b>				
<b>Term**</b> 24 Month Variable Rate CD - Prime minus 3.00% Current Prime Rate 7.50% as of 12/14/2022	\$25,000.00	\$25,000.00	4.50%	4.58%
<b>Certificates of Deposit</b>				
<b>Term**</b> 17 Month	\$25,000.00	\$25,000.00	4.53%	4.61%