

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%	
0.04%		0.04%				
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%
			5.00%	1.50%	3.30%	1.51%
			5.00%	1.80%	3.45%	1.81%
			5.00%	2.65%	3.89%	2.68%
5.00%		3.00%		4.07%		3.04%
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%	
0.04%		0.04%				
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%	
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%	
0.04%		0.04%				
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%
			5.00%	1.50%	3.30%	1.51%
			5.00%	1.80%	3.45%	1.81%
			5.00%	2.65%	3.89%	2.68%
5.00%		3.00%		4.07%		3.04%
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%	
0.04%		0.04%				
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%		0.30%	
			0.30%		0.30%	
			1.50%		1.51%	
			1.80%		1.81%	
			2.65%		2.68%	
3.00%		3.04%				
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%	
0.03%		0.03%				

Earnings Credit – Business Analysis Checking rate – 1.904% for September 2023.
Interest-bearing accounts are available to sole proprietors, public funds and non profit organizations only.

*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 must be funded with money not currently on deposit at MidCountry Bank to be eligible for promotional interest rate.

Promotional rate available for first 6 months.

Fees may reduce earnings. Rates are subject to change.

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%	3.58%
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%	
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			3.05%	3.07%
Tier 3: \$25,000 - \$49,999.99			3.15%	3.17%
Tier 4: \$50,000 - \$99,999.99			3.25%	3.28%
Tier 5: \$100,000 and over			3.35%	3.38%
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			4.20%	4.20%
Tier 3: \$25,000 - \$49,999.99			4.30%	4.30%
Tier 4: \$50,000 - \$99,999.99			4.40%	4.40%
Tier 5: \$100,000 and over			4.50%	4.50%
18 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			3.75%	3.80%
Tier 3: \$25,000 - \$49,999.99			3.85%	3.91%
Tier 4: \$50,000 - \$99,999.99			3.95%	4.01%
Tier 5: \$100,000 and over			4.05%	4.11%
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			3.48%	3.53%
Tier 3: \$25,000 - \$49,999.99			3.48%	3.53%
Tier 4: \$50,000 - \$99,999.99			3.48%	3.53%
Tier 5: \$100,000 and over			3.48%	3.53%
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			2.50%	2.52%
Tier 3: \$25,000 - \$49,999.99			2.60%	2.63%
Tier 4: \$50,000 - \$99,999.99			2.70%	2.73%
Tier 5: \$100,000 and over			2.80%	2.83%
48 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			2.50%	2.52%
Tier 3: \$25,000 - \$49,999.99			2.60%	2.63%
Tier 4: \$50,000 - \$99,999.99			2.70%	2.73%
Tier 5: \$100,000 and over			2.80%	2.83%
60 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			2.50%	2.52%
Tier 3: \$25,000 - \$49,999.99			2.60%	2.63%
Tier 4: \$50,000 - \$99,999.99			2.70%	2.73%
Tier 5: \$100,000 and over			2.80%	2.83%

*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.

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Deposit Rate Sheet

Effective 9/01/2023

Account Type	Minimum Balance to Open	Minimum Balance to Obtain APY*	Interest Rate	APY*
Variable Rate Certificate of Deposit				
Term** 24 Month Variable Rate CD - Prime minus 3.00% (Rate applicable to New Money only) Current Prime Rate 8.50% as of 7/27/2023	\$25,000.00	\$25,000.00	5.50%	5.61%
Certificates of Deposit				
Term** 7 Month (Rate applicable to New Money only)	\$25,000.00	\$25,000.00	4.60%	4.64%
Term** 13 Month (Rate applicable to New Money only)	\$25,000.00	\$25,000.00	5.06%	5.05%

*Annual Percentage Yield **Early withdrawal penalty may apply

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Fees may reduce earnings. Rates are subject to change.