

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				
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	First 6 months	After 6 months	New Accounts	Existing
			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				
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				
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				
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	First 6 months	After 6 months	New Accounts	Existing
			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				
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				
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				
Earnings Credit – Business Analysis Checking rate – 1.904% for October 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*
<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%	
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%	3.58%
<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			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%
<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			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%
<b>18 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			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%
<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			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%
<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			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%
<b>48 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			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%
<b>60 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			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%

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\*\*\*\*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.

**Deposit Rate Sheet**

Effective 10/02/2023

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



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