

Deposit Rate Sheet

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% 0.01% 0.02% 0.04%	0.00% 0.01% 0.02% 0.04%
Money Market4Me \$0 - \$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	0.30% 1.00% 1.30% 2.15% 2.50%	0.30% 1.00% 1.31% 2.17% 2.53%
Savings4Me \$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%
Health Savings (HSA) \$0 - \$4,999.99 \$5,000 - \$9,999.99 \$10,000 - \$24,999.99 \$25,000 and over	\$0.00	\$0.01	0.01% 0.03% 0.04% 0.04%	0.01% 0.03% 0.04% 0.04%
IRA Savings \$0 - \$99.99 \$100 - \$9,999.99 \$10,000 - \$19,999.99 \$20,000 and over	\$10.00	\$100.00	0.00% 0.01% 0.03% 0.04%	0.00% 0.01% 0.03% 0.04%
Business Accounts				
MoneyMarket4Business \$0 - \$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	0.30% 1.00% 1.30% 2.15% 2.50%	0.30% 1.00% 1.31% 2.17% 2.53%
Savings4Business \$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%
IOLTA \$0 - \$24,999.99 \$25,000 - \$49,999.99 \$50,000 - \$99,999.99 \$100,000 - \$249,999.99 \$250,000 and over	\$0.00	\$0.01	0.30% 1.00% 1.30% 2.15% 2.50%	0.30% 1.00% 1.31% 2.17% 2.53%
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% 0.01% 0.01% 0.03%	0.00% 0.01% 0.01% 0.03%
Earnings Credit – Business Analysis Checking rate – 1.500% for April 2025. 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 36 Month Term**	\$50,000.00	\$5,000.00		
First 6 Months			2.80%	
Next 6 Months			3.10%	
Next 6 Months			3.40%	3.58%
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 - \$24,999.99			2.50%	2.52%
Tier 2: \$25,000 - \$49,999.99			2.90%	2.93%
Tier 3: \$50,000 - \$99,999.99			3.00%	3.03%
Tier 4: \$100,000 and over			3.10%	3.13%
12 Month	\$1,000.00	\$1,000.00		
Tier 1: \$1,000 - \$24,999.99			2.50%	2.50%
Tier 2: \$25,000 - \$49,999.99			3.45%	3.45%
Tier 3: \$50,000 - \$99,999.99			3.55%	3.55%
Tier 4: \$100,000 and over			3.65%	3.65%
18 Month	\$1,000.00	\$1,000.00		
Tier 1: \$1,000 - \$24,999.99			0.10%	0.10%
Tier 2: \$25,000 - \$49,999.99			3.00%	3.03%
Tier 3: \$50,000 - \$99,999.99			3.00%	3.03%
Tier 4: \$100,000 and over			3.00%	3.03%
24 Month	\$1,000.00	\$1,000.00		
Tier 1: \$1,000 - \$24,999.99			0.10%	0.10%
Tier 2: \$25,000 - \$49,999.99			3.00%	3.04%
Tier 3: \$50,000 - \$99,999.99			3.00%	3.04%
Tier 4: \$100,000 and over			3.00%	3.04%
36 Month	\$1,000.00	\$1,000.00		
Tier 1: \$1,000 - \$24,999.99			0.10%	0.10%
Tier 2: \$25,000 - \$49,999.99			2.60%	2.63%
Tier 3: \$50,000 - \$99,999.99			2.70%	2.73%
Tier 4: \$100,000 and over			2.80%	2.83%
48 Month	\$1,000.00	\$1,000.00		
Tier 1: \$1,000 - \$24,999.99			0.10%	0.10%
Tier 2: \$25,000 - \$49,999.99			2.60%	2.63%
Tier 3: \$50,000 - \$99,999.99			2.70%	2.73%
Tier 4: \$100,000 and over			2.80%	2.83%
60 Month	\$1,000.00	\$1,000.00		
Tier 1: \$1,000 - \$24,999.99			0.10%	0.10%
Tier 2: \$25,000 - \$49,999.99			2.60%	2.63%
Tier 3: \$50,000 - \$99,999.99			2.70%	2.73%
Tier 4: \$100,000 and over			2.80%	2.83%

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 7.50% as of 12/19/2024	\$25,000.00	\$25,000.00	4.50%	4.58%
Certificates of Deposit				
Term** 7 Month (Rate applicable to New Money only)	\$25,000.00	\$25,000.00	3.75%	3.78%

Member
FDIC

*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