Consumer Deposit Rates

Effective November 1, 2026

Checking

ACCOUNT PRODUCT	RATE	APY
EnVision Interest Checking (b)	0.10%	0.10%
Minimum opening deposit: $50.00		
Great Rewards Checking (b)		
Minimum opening deposit: $50.00		
Daily balance of:		
$0.00 - $20,000 (meets qualifications)	2.00%	2.02%
$20,000.01 - and up (meets qualifications)	1.00%	1.03-2.02%
Does not meet qualifications	0.01%	0.01%

Savings & Money Market Accounts

ACCOUNT PRODUCT	RATE	APY
Basic Savings (b)		
Minimum opening deposit: $100.00		
Daily balance of:		
$250.00 - $99,999.99	0.10%	0.10%
$100,000.00 and up	0.50%	0.50%
Health Savings Account (b)		
Daily balance of:		
$0.00 - $9,999.99	0.50%	0.50%
$10,000.00 - $19,999.99	0.75%	0.75%
$20,000.00 and up	1.00%	1.00%
Premier Money Market Savings Account (b)		
Minimum opening deposit: $50.00		
Daily balance of:		
$10,000.00 - $24,999.99	1.00%	1.00%
$25,000.00 - $99,999.99	1.50%	1.51%
$100,000.00 - $249,999.99	2.65%	2.68%
$250,000.00 - $499,999.99	3.15%	3.20%
$500,000.00 and up	3.15%	3.20%

Premier Money Market Savings Additional Detail

If balance falls below $10,000 any day of the month, a $10 monthly service charge will be assessed. There is a maximum of 12 withdrawals allowed per month for this account type Of these, 6 of the withdrawals may be made by check or debit card POS transaction. Seperately, there is a limit of 6 other withdrawals or transfers from the account each month (includes ACH, in person, ATM, telephone, AFT, wire transfer, online or any other type of withdrawal or transfer).

Any withdrawals, transfers or checks over these limits will not automatically post to the account and could result in failed transfers or withdrawals, declined debit card transactions, and returned checks. If the withdrawal restrictions on this account are exceeded on more than an occasional basis, Bank Midwest reserves the right to transfer this account to another interest-bearing account type that does not limit withdrawals.

Individual Retirement Accounts

ACCOUNT PRODUCT	RATE	APY
Variable Rate IRA Savings Account (b)		
Minimum opening deposit: $50.00		
Daily balance of:		
$0.00 - $9,999.99	0.05%	0.05%
$10,000.00 - $24,999.99	0.10%	0.10%
$25,000.00 and up	0.25%	0.25%

Certificate of Deposits

ACCOUNT PRODUCT	RATE	APY
Minimum opening deposit: $500.00		
182-day Certificate of Deposit (a)		
$0.00 - $249,999.99	3.30%	3.33%
$250,000.00 and up	3.40%	3.43%
12-month Certificate of Deposit (a)		
$0.00 - $249,999.99	3.30%	3.35%
$250,000.00 and up	3.40%	3.45%
18-month Certificate of Deposit (a)		
$0.00 - $249,999.99	3.30%	3.35%
$250,000.00 and up	3.40%	3.45%
24-month Certificate of Deposit (a)		
$0.00 - $249,999.99	3.40%	3.45%
$250,000.00 and up	3.50%	3.55%
30-month Certificate of Deposit (a)		
$0.00 - $249,999.99	3.40%	3.45%
$250,000.00 and up	3.50%	3.55%
36-month Certificate of Deposit (a)		
$0.00 - $249,999.99	3.40%	3.45%
$250,000.00 and up	3.50%	3.55%
48-month Certificate of Deposit (a)		
$0.00 - $249,999.99	3.50%	3.55%
$250,000.00 and up	3.60%	3.65%
60-month Certificate of Deposit (a)		
$0.00 - $249,999.99	3.60%	3.65%
$250,000.00 and up	3.70%	3.75%

Certificates of Deposit in each of our term lengths are also available as IRA investments. Rate and APY applied will match CD balance tier, $0.00 - $249,999.99, regardless of IRA deposit balance.

a) A penalty will be imposed for early withdrawal. The penalty for early withdrawal from a time deposit having a maturity of 182 days or less will be equal to 90 days of simple interest. If the maturity is 12 to 24 months, the penalty will be equivalent to 180 days of simple interest. If the maturity is 30 to 60 months, the penalty will be equivalent to 360 days of simple interest. Penalty does not apply if withdrawal is requested upon the death or judicially declared incompetence of the owner.

b) The interest rate and annual percentage yield may change after account opening. Fees could reduce earnings on the account. IRS penalties may apply to withdrawals made from an IRA account prior to age 59-1/2.

Great Rewards Checking Additional Detail: Monthly qualifications to earn the premium rates: 14 debit card purchases, 1 automatic debit or direct deposit, and enroll and receive online statements. Each monthly qualification cycle the qualifications are met: balances up to $20,000 receive APY of 2.02%; and balances over $20,000 earn 1.00% interest rate on the portion of the balance over $20,000, resulting in 1.03% - 2.02% APY, depending on the balance. If qualifications are not met, all balances earn 0.01% APY.

Call 888.902.5662 or ask an employee for current rates or more information.

Bank Midwest

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Business Deposit Rates

Effective November 1, 2026

Checking

ACCOUNT PRODUCT	RATE	APY
Business Interest Checking (a)		
Minimum opening deposit: $100.00		
Daily balance of:		
$0.01 - $24,999.99	0.35%	0.35%
$25,000.00 - $99,999.99	0.55%	0.35-0.50%
$100,000.00 - $249,999.99	0.65%	0.50-0.59%
$250,000.00 - $499,999.99	1.10%	0.49-0.85%
$500,000.00 and up	1.30%	0.85-1.28%

Savings

ACCOUNT PRODUCT	RATE	APY
Business Savings (a)	0.05%	0.05%
Minimum opening deposit: $100.00		

Insured Cash Sweep

ACCOUNT PRODUCT	RATE	APY
Insured Cash Sweep (a)		
Daily balance of:		
$0.01 - $24,999.99	0.35%	0.35%
$25,000.00 - $99,999.99	0.55%	0.55%
$100,000.00 - $249,999.99	0.65%	0.65%
$250,000.00 - $499,999.99	1.10%	1.11%
$500,000.00 - $999,999.99	1.30%	1.31%
$1,000,000.00 - $4,999,999.99	1.40%	1.41%
$5,000,000.00 - $9,999,999.99	1.95%	1.97%
$10,000,000.00 and up	2.45%	2.48%

a) The interest rate and annual percentage yield may change after account opening. Fees could reduce earnings on the account.

Use of the ICS service is subject to the terms, conditions, and disclosure set forth in the applicable program agreements. Limits and customer eligibility criteria may apply. ICS program withdrawals are limited to six per month when using the ICS savings option. ICS, Insured Cash Sweep, are registered service marks of IntraFi Network, LLC

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