

## CONSUMER

# DEPOSIT RATES

**Rates effective beginning March 5, 2010**

Rate Subject to Change- APY=Annual Percentage Yield

	APY	Interest Rate
<b>Power Checking</b>		
<p>\$100 minimum to open. No monthly service fees. To qualify for Power Rate, must complete minimum of 10 check card (excludes ATM &amp; PIN) transactions, have Direct Deposit or automatic debit and a Secure Statement.*</p>		
\$0.00-\$25,000.00	3.75%	3.690%
\$25,000.01 and above	0.75%	0.750%
Non-qualifying rate	0.05%	0.050%

<b>Relationship Checking</b>		
<p>Personal investment account offering unlimited check writing. \$1,000.00 minimum to open. Minimum balance of \$1,000.00 or \$25,000.00 total deposit relationship** required to avoid monthly service fees.</p>		
\$0.00-\$999.99	0.05%	0.050%
\$1,000.00-\$4,999.99	0.10%	0.100%
\$5,000.00-\$24,999.99	0.10%	0.100%
\$25,000.00-\$49,999.99	0.15%	0.150%
\$50,000.00-\$99,999.99	0.25%	0.250%
\$100,000.00 and above	0.30%	0.300%

<b>Connections Club Checking</b>		
<p>Personal investment account offering unlimited check writing. Minimum of \$1,000.00 required to open. Minimum balance of \$1,000.00 or \$10,000.00 total relationship** required to avoid monthly service fees.</p>		
\$0.00-\$999.99	0.05%	0.050%
\$1,000.00-\$4,999.99	0.10%	0.100%
\$5,000.00-\$24,999.99	0.15%	0.150%
\$25,000.00-\$49,999.99	0.15%	0.150%
\$50,000.00-\$99,999.99	0.25%	0.250%
\$100,000.00 and above	0.30%	0.300%

<b>Consumer Savings</b>		
<p>\$100.00 minimum to open. Minimum balance of \$100.00 to avoid monthly service fees.</p>		
	0.20%	0.200%

<b>Kids Club Savings</b>		
<p>Account for customers age 17 and under. \$10.00 minimum to open. No minimum daily balance.</p>		
	0.20%	0.200%

<b>Money Market Account</b>		
<p>FDIC insured account earning money market interest rates. \$1,000.00 minimum deposit required to open. Minimum balance of \$1,000.00 to avoid service fees.</p>		
\$0.00-\$9,999.99	0.20%	0.200%
\$10,000.00-\$24,999.99	0.20%	0.200%
\$25,000.00-\$49,999.99	0.45%	0.450%
\$50,000.00-\$99,999.99	0.65%	0.650%
\$100,000.00-\$249,999.99	0.75%	0.750%
\$250,000.00 and above	0.75%	0.750%



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\* Accounts not meeting the minimum monthly qualifications will receive the non-qualifying rate. Refunds up to \$25.00 per qualification cycle will be made for domestic ATM surcharges paid as well as Non-MidWestOne Owned ATM Usage Fees. Credit is applied on statement cycle date for current month. Must qualify for Power Rate to receive this refund. ATM surcharges greater than \$4.99 are not automatically refunded and require the presentation of a receipt for refund.

\*\* This relationship includes personal checking, savings, certificate of deposit and IRA accounts, as well as current balance on consumer loans. Residential real estate loans, Demand Deposit Loans and Fresh Start loans are excluded from relationship total. Relationship total is determined by adding average statement cycle balance on all depository accounts plus the current balance on consumer loans.

Above accounts are variable rate. Daily Balance Method is used to calculate interest on accounts. This method applies a daily periodic rate to the principal balance in the account each day. Interest will compound monthly on all checking, money market and savings accounts. Interest begins to accrue not later than the business day we receive credit for the deposit of non-cash items (i.e., checks). Fees could reduce the earnings on the above accounts. Rates are subject to change without notice. See Personal Banker for more details.

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# DEPOSIT RATES

Rates effective beginning March 5, 2010

Rate Subject to Change- APY=Annual Percentage Yield

	APY	Interest Rate		APY	Interest Rate
<b>■ Certificates of Deposit</b>					
Automatically renewable. Rate remains the same throughout the investment period. \$1,000.00 minimum deposit to open and receive stated APY (unless otherwise noted).					
<b>1 month</b>					
\$10,000.00-\$24,999.99	0.70%	0.700%			
\$25,000.00 and above	0.70%	0.700%			
<b>2 months</b>					
\$10,000.00-\$24,999.99	0.75%	0.750%			
\$25,000.00 and above	0.75%	0.750%			
<b>3 months</b>					
\$1,000.00-\$9,999.99	0.35%	0.350%			
\$10,000.00-\$24,999.99	0.70%	0.700%			
\$25,000.00 and above	0.80%	0.800%			
<b>6 months</b>					
\$1,000.00-\$9,999.99	0.65%	0.650%			
\$10,000.00-\$24,999.99	1.00%	1.000%			
\$25,000.00 and above	1.00%	1.000%			
<b>9 months</b>					
\$1,000.00-\$9,999.99	0.70%	0.700%			
\$10,000.00-\$24,999.99	1.20%	1.190%			
\$25,000.00 and above	1.20%	1.190%			
<b>12 months</b>					
\$1,000.00-\$9,999.99	0.70%	0.700%			
\$10,000.00-\$24,999.99	1.35%	1.340%			
\$25,000.00 and above	1.35%	1.340%			
<b>18 months</b>					
\$1,000.00-\$9,999.99	0.85%	0.850%			
\$10,000-\$24,999.99	1.55%	1.540%			
\$25,000.00 and above	1.55%	1.540%			
<b>24 months</b>					
\$1,000.00-\$9,999.99	0.90%	0.900%			
\$10,000.00-\$24,999.99	1.65%	1.640%			
\$25,000.00 and above	1.65%	1.640%			
<b>30 months</b>					
\$1,000.00-\$9,999.99	1.10%	1.100%			
\$10,000.00-\$24,999.99	2.05%	2.030%			
\$25,000.00 and above	2.05%	2.030%			
<b>36 months</b>					
\$1,000.00-\$9,999.99	1.45%	1.440%			
\$10,000.00-\$24,999.99	2.20%	2.180%			
\$25,000.00 and above	2.20%	2.180%			
<b>48 months</b>					
\$1,000.00-\$9,999.99	1.85%	1.840%			
\$10,000.00-\$24,999.99	2.35%	2.330%			
\$25,000.00 and above	2.35%	2.330%			
<b>60 months</b>					
\$1,000.00-\$9,999.99	2.25%	2.230%			
\$10,000.00-\$24,999.99	2.75%	2.720%			
\$25,000.00 and above	2.75%	2.720%			
<b>■ Flex CD</b>					
A flexible term, variable rate CD, requiring a \$100 minimum deposit to open and receive stated APY. Additional deposits allowed. Rates subject to change without notice.					
<b>12 months</b>					
\$0.00-\$999.99	0.05%	0.050%			
\$1,000.00-\$9,999.99	0.45%	0.450%			
\$10,000.00-\$24,999.99	0.80%	0.800%			
\$25,000.00 and above	1.20%	1.190%			
<b>18 months</b>					
\$0.00-\$999.99	0.15%	0.150%			
\$1,000.00-\$9,999.99	0.65%	0.650%			
\$10,000.00-\$24,999.99	1.00%	1.000%			
\$25,000.00 and above	1.40%	1.390%			
<b>24 months</b>					
\$0.00-\$999.99	0.20%	0.200%			
\$1,000.00-\$9,999.99	0.70%	0.700%			
\$10,000.00-\$24,999.99	1.05%	1.050%			
\$25,000.00 and above	1.45%	1.440%			



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Daily Balance Method is used to calculate interest on accounts. This method applies a daily periodic rate to the principal balance in the account each day. Interest will compound quarterly on all certificates of deposit 3 months and longer. Interest will compound at maturity on CDs shorter than 3 months. Rates are subject to change without notice. A penalty may be imposed for early withdrawal. See Personal Banker for more details. Member FDIC.

## Certificate of Deposit Specials

# ***DEPOSIT RATES***

Rates effective beginning March 5, 2010

### ▪ CD Specials...with a Relationship Bump

<b>11 Month Special</b>	<b>APY</b>	<b>Interest Rate</b>	<b>Relationship APY Bump</b>	<b>Bumped APY</b>	<b>Interest Rate</b>
\$1,000.00-\$9,999.99	1.00%	1.000%	-	-	-
\$10,000.00-\$24,999.99	1.50%	1.490%	-	-	-
\$25,000 and above	1.50%	1.490%	0.10%	1.60%	1.59%
<b>22 Month Special</b>					
\$1,000.00-\$9,999.99	1.50%	1.490%	-	-	-
\$10,000.00-\$24,999.99	2.00%	1.985%	-	-	-
\$25,000 and above	2.00%	1.985%	0.15%	2.15%	2.13%
<b>33 Month Special</b>					
\$1,000.00-\$9,999.99	2.00%	1.985%	-	-	-
\$10,000.00-\$24,999.99	2.50%	2.480%	-	-	-
\$25,000 and above	2.50%	2.480%	0.20%	2.70%	2.67%

#### To Qualify for the Relationship Bump:

- Have, or open, a Personal Checking Account (Power, Free, Relationship, or Connections Club), and
- Deposit a minimum of \$25,000 that is not currently on deposit at MidWestOne Bank into the CD

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