

# Midwest Bank Rate Sheet

613 Hwy 10 E  
 Detroit Lakes, MN 56501  
 (218)847-4771

Member of the Federal Deposit Insurance Corporation

This Rate Sheet contains information about Interest Rate(s) and Annual Percentage Yields (APY's) for some of the accounts we offer.

	Minimum Deposit To Open Account	Minimum Balance To Obtain APY	Interest Rate	APY
<b><i>CERTIFICATE OF DEPOSIT</i></b>				
91 Day Certificate of Deposit*	\$1,000	\$1,000**	0.25%	0.25%
182 Day Certificate of Deposit*	\$1,000	\$1,000**	0.40%	0.40%
12 Month Certificate of Deposit*	\$1,000	\$1,000**	0.70%	0.70%
24 Month Certificate of Deposit*	\$1,000	\$1,000**	0.90%	0.90%
30 Month Certificate of Deposit*	\$1,000	\$1,000**	1.00%	1.00%
36 Month Certificate of Deposit*	\$1,000	\$1,000**	1.15%	1.15%
48 Month Certificate of Deposit*	\$1,000	\$1,000**	1.44%	1.45%
60 Month Certificate of Deposit*	\$1,000	\$1,000**	1.59%	1.60%
12 Month Certificate of Deposit \$25,000 or more*	\$25,000	\$25,000**	0.85%	0.85%
24 Month Certificate of Deposit \$25,000 or more *	\$25,000	\$25,000**	1.05%	1.05%
36 Month Certificate of Deposit \$25,000 or more *	\$25,000	\$25,000**	1.24%	1.25%
48 Month Certificate of Deposit \$25,000 or more *	\$25,000	\$25,000**	1.59%	1.60%
60 Month Certificate of Deposit \$25,000 or more *	\$25,000	\$25,000**	1.74%	1.75%
30 Month Adjust –A- Rate Certificate of Deposit * ++	\$5,000	\$5,000**	0.90%	0.90%
17 Month Certificate of Deposit “Special”*	\$5,000	\$5,000**	1.15%	1.15%
54 Month Certificate of Deposit “Special”*	\$5,000	\$5,000**	1.79%	1.80%

- \* A penalty may be imposed for early withdrawal.  
 \*\* Daily balance. The amount of principal in the account each day.  
 ++ The interest rate and annual percentage yield may change after account opening.  
 ~ Fees could reduce the earnings on the account.

Interest Rates and Annual Percentage yields are current as of the date at the top of this Rate Sheet.  
 For current rate information, call (218) 847-4771 or your local Midwest Bank office.

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<b>CHECKING</b>				
<b>Midwest Rewards Checking ++</b>	\$100	\$0.01**		
If requirements are met, interest paid on balances up to \$25,000			1.50%	1.51%
If requirements are met, interest paid on portion of balance above \$25,000			0.20%	0.20% <sup>^</sup>
If requirements are NOT met			0.10%	0.10%
<u>Rewards Checking Requirements per Monthly Qualification Cycle:</u>				
Have at least one posted direct deposit; Be enrolled to receive electronic statements; Have a minimum of 10 posted debit card purchases.				
<sup>^</sup> Earn up to 1.51% Annual Percentage Yield (APY) on balances between one penny and \$25,000, and balances over \$25,000 earn 0.20% interest rate on the portion of balance over \$25,000, resulting in a range of 1.51% to 0.53% APY depending on the balance. If you do not meet the requirements per cycle, your account will still function as a free checking account earning 0.10% APY.				
<b>Midwest Interest Checking ++ ~</b>	\$500	\$0.01**		
Daily Balance: \$0.01-\$9,999.99			0.05%	0.05%
Daily Balance: \$10,000.00-\$49,999.99			0.10%	0.10%
Daily Balance: \$50,000.00-\$99,999.99			0.15%	0.15%
Daily Balance: \$100,000.00-\$9,999,999.99			0.20%	0.20%
<b>Midwest Advantage Checking ++ ~</b>	\$100	\$500**	0.10%	0.10%
<b>Midwest Advantage Plus Checking ++ ~</b>	\$100	\$500**	0.10%	0.10%
<b>Midwest Commercial Checking with Interest ++ ~</b>	\$100	\$0.01**		
Daily Balance: \$0.01-\$9,999.99			0.05%	0.05%
Daily Balance: \$10,000.00-\$49,999.99			0.10%	0.10%
Daily Balance: \$50,000.00-\$99,999.99			0.15%	0.15%
Daily Balance: \$100,000.00-\$9,999,999.99			0.20%	0.20%
<b>Midwest HSA Checking ++ ~</b>	\$100	\$0.01**	0.35%	0.35%

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<b>SAVINGS</b>				
<b>Money Market Savings</b> ++ ~	\$1,000	\$0.01**		
Daily Balance: \$0.01-\$9,999.99			0.15%	0.15%
Daily Balance: \$10,000.00-\$49,999.99			0.25%	0.25%
Daily Balance: \$50,000.00-\$99,999.99			0.30%	0.30%
Daily Balance: \$100,000.00-\$499,999.99			0.40%	0.40%
Daily Balance: \$500,000.00-\$9,999,999.99			0.50%	0.50%
<b>Midwest Savings</b> ++ ~	\$100	\$0.01**	0.10%	0.10%
<b>Midwest Young Savers</b> ++	\$0	\$0.01**	0.10%	0.10%
<b>IRA</b>				
Midwest IRA Savings ++	\$100	\$0.01**	1.00%	1.00%
12 Month IRA Certificate of Deposit*	\$1,000	\$1,000**	0.70%	0.70%
24 Month IRA Certificate of Deposit*	\$1,000	\$1,000**	0.90%	0.90%
36 Month IRA Certificate of Deposit*	\$1,000	\$1,000**	1.15%	1.15%
48 Month IRA Certificate of Deposit*	\$1,000	\$1,000**	1.44%	1.45%
60 Month IRA Certificate of Deposit*	\$1,000	\$1,000**	1.59%	1.60%

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