

CONSUMER

DEPOSIT RATES

Rates accurate as of January 19, 2018

Rate Subject to Change- APY=Annual Percentage Yield

	APY	Interest Rate
Power Checking		
<p>\$100 minimum to open. No monthly service fees. To qualify for Power Rate, must complete minimum of 10 check card (excludes ATM & PIN) transactions, have Direct Deposit or automatic debit and a Secure Statement.*</p>		
\$0.00-\$25,000.00	1.50%	1.49%
\$25,000.01 and above	1.50% to 0.10%	0.10%
Non-qualifying rate	0.05%	0.05%

	APY	Interest Rate
Relationship Checking		
<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%	0.05%
\$1,000.00-\$4,999.99	0.05%	0.05%
\$5,000.00-\$24,999.99	0.10%	0.10%
\$25,000.00-\$49,999.99	0.10%	0.10%
\$50,000.00-\$99,999.99	0.15%	0.15%
\$100,000.00 and above	0.15%	0.15%

	APY	Interest Rate
Connections Club Checking		
<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%	0.05%
\$1,000.00-\$4,999.99	0.05%	0.05%
\$5,000.00-\$24,999.99	0.10%	0.10%
\$25,000.00-\$49,999.99	0.10%	0.10%
\$50,000.00-\$99,999.99	0.15%	0.15%
\$100,000.00 and above	0.15%	0.15%

	APY	Interest Rate
Consumer Savings		
<p>\$100.00 minimum to open. Minimum balance of \$100.00 to avoid monthly service fees.</p>		
	0.10%	0.10%

	APY	Interest Rate
Kids Club Savings		
<p>Account for customers age 17 and under. \$10.00 minimum to open. No minimum daily balance.</p>		
	0.10%	0.10%

	APY	Interest Rate
Health Savings Account (HSA)		
<p>The MidWestOne HSA has no minimum balance to open or maintain. Other restrictions apply. See product brochure and schedule of fees for full details.</p>		
\$0.00-\$999.99	0.05%	0.05%
\$1,000.00-\$4,999.99	0.05%	0.05%
\$5,000.00-\$24,999.99	0.10%	0.10%
\$25,000.00-\$49,999.99	0.10%	0.10%
\$50,000.00-\$99,999.99	0.15%	0.15%
\$100,000.00 and above	0.15%	0.15%

	APY	Interest Rate
Money Market Account		
<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	0.10%	0.10%
\$10,000.00-\$24,999.99	0.10%	0.10%
\$25,000.00-\$49,999.99	0.15%	0.15%
\$50,000.00-\$99,999.99	0.15%	0.15%
\$100,000.00-\$249,999.99	0.20%	0.20%
\$250,000.00 and above	0.20%	0.20%

	APY	Interest Rate
IRA Savings		
<p>FDIC insured account with tiered interest rates.</p>		
\$0.00-\$14,999.99	0.05%	0.05%
\$15,000-\$49,999.99	0.10%	0.10%
\$50,000-\$99,999.99	0.15%	0.15%
\$100,000 and above	0.20%	0.20%



* Accounts not meeting the minimum monthly qualifications will receive the non-qualifying rate. Refunds up to \$15.00 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.

Rates may vary on above accounts. 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. Member FDIC.

CD DEPOSIT RATES

Rates accurate as of January 19, 2018

Rate Subject to Change- APY=Annual Percentage Yield

	APY	Interest Rate
■ Certificates of Deposit		
Automatically renewable. Rate remains the same throughout the investment period. \$1,000.00 minimum deposit to open and receive stated APY (unless otherwise noted).		
1 month		
\$10,000.00-\$24,999.99	0.10%	0.10%
\$25,000.00 and above	0.10%	0.10%
2 months		
\$10,000.00-\$24,999.99	0.10%	0.10%
\$25,000.00 and above	0.10%	0.10%
3 months		
\$1,000.00-\$9,999.99	0.10%	0.10%
\$10,000.00-\$24,999.99	0.15%	0.15%
\$25,000.00 and above	0.15%	0.15%
6 months		
\$1,000.00-\$9,999.99	0.15%	0.15%
\$10,000.00-\$24,999.99	0.20%	0.20%
\$25,000.00 and above	0.20%	0.20%
9 months		
\$1,000.00-\$9,999.99	0.15%	0.15%
\$10,000.00-\$24,999.99	0.25%	0.25%
\$25,000.00 and above	0.25%	0.25%
12 months		
\$1,000.00-\$9,999.99	0.20%	0.20%
\$10,000.00-\$24,999.99	0.30%	0.30%
\$25,000.00 and above	0.30%	0.30%
18 months		
\$1,000.00-\$9,999.99	0.25%	0.25%
\$10,000-\$24,999.99	0.40%	0.40%
\$25,000.00 and above	0.40%	0.40%
24 months		
\$1,000.00-\$9,999.99	0.30%	0.30%
\$10,000.00-\$24,999.99	0.50%	0.50%
\$25,000.00 and above	0.50%	0.50%
30 months		
\$1,000.00-\$9,999.99	0.35%	0.35%
\$10,000.00-\$24,999.99	0.55%	0.55%
\$25,000.00 and above	0.55%	0.55%

	APY	Interest Rate
36 months		
\$1,000.00-\$9,999.99	0.45%	0.45%
\$10,000.00-\$24,999.99	0.75%	0.75%
\$25,000.00 and above	0.75%	0.75%
48 months		
\$1,000.00-\$9,999.99	0.60%	0.60%
\$10,000.00-\$24,999.99	0.80%	0.80%
\$25,000.00 and above	0.80%	0.80%
60 months		
\$1,000.00-\$9,999.99	0.80%	0.80%
\$10,000.00-\$24,999.99	1.00%	1.00%
\$25,000.00 and above	1.00%	1.00%

■ Flex CD

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.

12 months		
\$100.00-\$999.99	0.05%	0.05%
\$1,000.00-\$9,999.99	0.20%	0.20%
\$10,000.00-\$24,999.99	0.30%	0.30%
\$25,000.00 and above	0.30%	0.30%
18 months		
\$100.00-\$999.99	0.10%	0.10%
\$1,000.00-\$9,999.99	0.25%	0.25%
\$10,000.00-\$24,999.99	0.40%	0.40%
\$25,000.00 and above	0.40%	0.40%
24 months		
\$100.00-\$999.99	0.15%	0.15%
\$1,000.00-\$9,999.99	0.30%	0.30%
\$10,000.00-\$24,999.99	0.50%	0.50%
\$25,000.00 and above	0.50%	0.50%



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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.

CD SPECIAL DEPOSIT RATES

Rates accurate as of January 19, 2018

▪ CD Specials...with a Relationship Bump

	APY	Interest Rate	Relationship APY Bump	Bumped APY	Bumped Interest Rate
11 Month Special					
\$1,000.00-\$9,999.99	1.00%	0.9963%	0.25%	1.25%	1.2442%
\$10,000.00-\$24,999.99	1.30%	1.2937%	0.35%	1.65%	1.6399%
\$25,000.00 and above	1.30%	1.2937%	0.35%	1.65%	1.6399%
22 Month Special					
\$1,000.00-\$9,999.99	1.15%	1.1451%	0.25%	1.40%	1.3927%
\$10,000.00-\$24,999.99	1.45%	1.4422%	0.35%	1.80%	1.7880%
\$25,000.00 and above	1.45%	1.4422%	0.35%	1.80%	1.7880%
30 Month Investors' Option*					
\$1,000.00-\$9,999.99	1.64%	1.6300%	0.25%	1.89%	1.8768%
\$10,000.00-\$24,999.99	1.99%	1.9753%	0.35%	2.34%	2.3197%
\$25,000.00 and above	1.99%	1.9753%	0.35%	2.34%	2.3197%
37 Month Special					
\$1,000.00-\$9,999.99	1.35%	1.3432%	0.25%	1.60%	1.5905%
\$10,000.00-\$24,999.99	1.65%	1.6399%	0.35%	2.00%	1.9852%
\$25,000.00 and above	1.65%	1.6399%	0.35%	2.00%	1.9852%
59 Month Special					
\$1,000.00-\$9,999.99	1.55%	1.5411%	0.25%	1.80%	1.7880%
\$10,000.00-\$24,999.99	1.90%	1.8866%	0.35%	2.25%	2.2313%
\$25,000.00 and above	1.90%	1.8866%	0.35%	2.25%	2.2313%

To qualify for the Relationship Bump: Have, or open, a Personal Checking Account

▪ CD Special

	APY	Interest Rate
45 Day Special		
\$1,000.00-\$9,999.99	1.00%	0.9963%
\$10,000.00-\$24,999.99	1.00%	0.9963%
\$25,000.00 and above	1.00%	0.9963%

To qualify for the 45 Day Special: Have, or open, a Personal Checking Account

Automatically renewable. APY = Annual Percentage Yield. Rate remains the same throughout the investment period. \$1,000.00 minimum deposit to open and receive stated APY (unless otherwise noted). 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. Individual Retirement Accounts (IRAs) are eligible to receive the Relationship Bump. Relationship bump cannot be combined with any other specials or relationship offers. See Personal Banker for more details. Member FDIC.

*The rate can be increased one time during the initial term, upon customer request to bank, based on the prevailing 30 Month Investors' Option applicable rate tier. Automatically renews into standard 30 Month Fixed CD product.

