



Mid America Bank

Consumer Account Rates

Rates are effective as of 02-16-2024
and are current to date.

Checking

	Minimum Opening Deposit	Balance Tier	Interest Rate	APY
Classic Checking	\$50	–	--	--
Super NOW Checking	\$1,000	–	0.30%	0.30%
Premier Checking	\$100	\$0 – \$19,999.99	2.00%*	2.01%*
		\$20,000 +	0.20%	0.20%

Savings

	Minimum Opening Deposit	Balance Tier	Interest Rate	APY
Savings	\$50	\$10 +	0.25%	0.25%
Money Market	\$2,500	\$2,500 – \$4,999.99	1.00%	1.00%
		\$5,000 – \$19,999.99	1.10%	1.11%
		\$20,000 – \$49,999.99	1.30%	1.31%
		\$50,000 – \$99,999.99	3.25%	3.30%
		\$100,000 – \$499,999.99	3.50%	3.56%
		\$500,000 – \$999,999.99	4.25%	4.33%
		\$1,000,000.00 +	4.75%	4.85%
Health Savings (HSA)	\$50	–	1.00%	1.00%

Certificate of Deposit (CD) & IRA

Minimum Opening Deposit	Term Length	<u>Standard</u>		<u>Jumbo**</u>	
		Interest Rate	APY	Interest Rate	APY
\$500	91 Day CD	4.25%	4.32%	4.50%	4.58%
	182 Day CD	4.25%	4.30%	4.50%	4.55%
	1 Year CD or IRA	5.00%	5.06%	5.25%	5.32%
	18 Month CD or IRA	4.75%	4.81%	5.00%	5.06%
	24 Month CD or IRA	4.25%	4.30%	4.50%	4.55%
	30 Month CD or IRA	4.25%	4.30%	4.50%	4.55%
	36 Month CD or IRA	4.25%	4.30%	4.50%	4.55%
	48 Month CD or IRA	4.00%	4.04%	4.25%	4.30%
	60 Month CD or IRA	4.00%	4.04%	4.25%	4.30%

*Premier Checking Account bonus rate only applies when additional requirements are met

** Jumbo CD rates are available for certificate balances \$250,000 & above. Rates only apply when additional qualifications are met.

APY = Annual Percentage Yield. The annual percentage yield assumes interest will remain on deposit for one year.

Interest will be compounded and credited to the Certificate of Deposit semi-annually. A withdrawal of interest will reduce earnings.

A penalty may be imposed for early withdrawal. Rates listed above may change at our discretion and may be subject to additional requirements.

Fees can reduce earnings.

