



Mid America Bank

Business Account Rates

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

<u>Checking</u>	Minimum Opening Deposit	Balance Tier	Interest Rate	APY
Business Checking	\$50	—	--	--
Select Business Checking	\$1,000	\$1,000 — \$19,999.99	--	--
		\$20,000 +	0.20%	0.20%
Platinum Business Checking <i>Business Online Required</i> <i>Base fee \$35</i> <i>(Earned credits reduce fees.)</i>	\$1,000	Balance Tier	Credits	
		\$1,000 — \$19,999.99	--	
		\$20,000 — \$49,999.99	0.20%	
		\$50,000 — \$99,999.99	0.30%	
		\$100,000 — \$499,999.99	0.40%	
		\$500,000 +	0.50%	

<u>Savings</u>	Minimum Opening Deposit	Balance Tier	Interest Rate	APY
Business Savings	\$50	\$10 +	0.25%	0.25%
Business 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%

<u>Certificate of Deposit (CD) & IRA</u>		<u>Standard</u>		<u>Jumbo**</u>	
Minimum Opening Deposit	Term Length	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. Fees may 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.

