

COMMERCIAL

DEPOSIT RATES

Rates effective February 3, 2012

Rate Subject to Change- APY=Annual Percentage Yield

	APY	Interest Rate
Business Interest Checking		
\$100.00 minimum to open. Minimum balance of \$1,000.00 required to avoid monthly service fees.		
\$0.00-\$999.99	0.05%	0.05%
\$1,000.00-\$4,999.99	0.10%	0.10%
\$5,000.00-\$24,999.99	0.15%	0.15%
\$25,000.00-\$49,999.99	0.15%	0.15%
\$50,000.00-\$99,999.99	0.20%	0.20%
\$100,000.00 and above	0.20%	0.20%

	APY	Interest Rate
Non-Profit Checking		
Investment account for non-profit organizations. \$100.00 minimum to open and no minimum balance.		
\$0.00-\$999.99	0.00%	0.00%
\$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	0.15%	0.15%
\$50,000.00-\$99,999.99	0.20%	0.20%
\$100,000.00 and above	0.20%	0.20%

	APY	Interest Rate
Business Savings		
\$100.00 minimum to open. Minimum balance of \$200.00 to avoid monthly service fees.		
	0.15%	0.15%

	APY	Interest Rate
Business Money Market		
Business investment account offering limited check writing. \$2,500.00 minimum deposit required to open. Minimum balance of \$2,500.00 to avoid service fees.		
\$0.00-\$9,999.99	0.15%	0.15%
\$10,000.00-\$24,999.99	0.15%	0.15%
\$25,000.00-\$49,999.99	0.25%	0.25%
\$50,000.00-\$99,999.99	0.35%	0.35%
\$100,000.00-\$249,999.99	0.45%	0.45%
\$250,000.00 and above	0.45%	0.45%

	APY	Interest Rate
Commercial Funds Management		
This account combines all the features of a Commercial Checking account with an automatic investment feature. *The result is a single funds management account that allows you to take full advantage of your surplus funds.		
UNDER \$25,000		0.15%
\$25,000-\$99,999		0.25%
\$100,000-249,999		0.45%
\$250,000-\$499,999		0.45%
\$500,000-\$999,999		0.45%
\$1,000,000 AND ABOVE		0.45%

*The Repurchase Agreement Investment Account is not insured by the FDIC. However, all funds in the account are invested in marketable securities which are guaranteed liquid by established repurchase agreements. The interest rate is subject to change daily.



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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. Member FDIC.

DEPOSIT RATES

Rates effective beginning February 3, 2012

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	0.15%	0.15%
\$25,000.00 and above	0.15%	0.15%
2 months		
\$10,000.00-\$24,999.99	0.20%	0.20%
\$25,000.00 and above	0.20%	0.20%
3 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%
6 months		
\$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%
9 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%
12 months		
\$1,000.00-\$9,999.99	0.40%	0.40%
\$10,000.00-\$24,999.99	0.65%	0.65%
\$25,000.00 and above	0.65%	0.65%
18 months		
\$1,000.00-\$9,999.99	0.50%	0.50%
\$10,000-\$24,999.99	0.85%	0.85%
\$25,000.00 and above	0.85%	0.85%
24 months		
\$1,000.00-\$9,999.99	0.60%	0.60%
\$10,000.00-\$24,999.99	1.00%	1.00%
\$25,000.00 and above	1.00%	1.00%
30 months		
\$1,000.00-\$9,999.99	0.70%	0.700%
\$10,000.00-\$24,999.99	1.10%	1.095%
\$25,000.00 and above	1.10%	1.095%

	APY	Interest Rate
36 months		
\$1,000.00-\$9,999.99	0.80%	0.80%
\$10,000.00-\$24,999.99	1.20%	1.19%
\$25,000.00 and above	1.20%	1.19%
48 months		
\$1,000.00-\$9,999.99	1.25%	1.24%
\$10,000.00-\$24,999.99	1.55%	1.54%
\$25,000.00 and above	1.55%	1.54%
60 months		
\$1,000.00-\$9,999.99	1.50%	1.49%
\$10,000.00-\$24,999.99	1.70%	1.69%
\$25,000.00 and above	1.70%	1.69%

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		
\$0.00-\$999.99	0.05%	0.05%
\$1,000.00-\$9,999.99	0.40%	0.40%
\$10,000.00-\$24,999.99	0.65%	0.65%
\$25,000.00 and above	0.65%	0.65%
18 months		
\$0.00-\$999.99	0.15%	0.15%
\$1,000.00-\$9,999.99	0.50%	0.50%
\$10,000.00-\$24,999.99	0.85%	0.85%
\$25,000.00 and above	0.85%	0.85%
24 months		
\$0.00-\$999.99	0.20%	0.20%
\$1,000.00-\$9,999.99	0.60%	0.60%
\$10,000.00-\$24,999.99	1.00%	1.00%
\$25,000.00 and above	1.00%	1.00%



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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.