


COMMERCIAL

DEPOSIT RATES

Rates effective March 5, 2010

Rate Subject to Change- APY=Annual Percentage Yield

	APY	Interest Rate		APY	Interest Rate
Business Interest Checking Investment account for sole proprietorships, governmental agencies and municipalities. \$100.00 minimum to open. Minimum balance of \$1,000.00 required to avoid monthly service fees.			Business Savings \$100.00 minimum to open. Minimum balance of \$200.00 to avoid monthly service fees.		
\$0.00-\$999.99	0.05%	0.050%		0.20%	0.20%
\$1,000.00-\$4,999.99	0.10%	0.100%	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.		
\$5,000.00-\$24,999.99	0.10%	0.100%	\$0.00-\$9,999.99	0.15%	0.150%
\$25,000.00-\$49,999.99	0.15%	0.150%	\$10,000.00-\$24,999.99	0.15%	0.150%
\$50,000.00-\$99,999.99	0.25%	0.250%	\$25,000.00-\$49,999.99	0.40%	0.400%
\$100,000.00 and above	0.30%	0.300%	\$50,000.00-\$99,999.99	0.65%	0.650%
Ag Interest Checking Investment account for agricultural-related sole proprietorships. \$100.00 minimum to open. Minimum balance of \$1,000.00 required to avoid monthly service fees.			\$100,000.00-\$249,999.99	0.75%	0.750%
\$0.00-\$999.99	0.05%	0.050%	\$250,000.00 and above	0.75%	0.750%
\$1,000.00-\$4,999.99	0.10%	0.100%	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.		
\$5,000.00-\$24,999.99	0.10%	0.100%	UNDER \$25,000	0.15%	
\$25,000.00-\$49,999.99	0.15%	0.150%	\$25,000-\$99,999	0.40%	
\$50,000.00-\$99,999.99	0.25%	0.250%	\$100,000-249,999	0.65%	
\$100,000.00 and above	0.30%	0.300%	\$250,000-\$499,999	0.75%	
Non-Profit Checking Investment account for non-profit organizations. \$100.00 minimum to open and no minimum balance.			\$500,000-\$999,999	0.75%	
\$0.00-\$999.99	0.00%	0.000%	\$1,000,000 AND ABOVE	0.75%	
\$1,000.00-\$4,999.99	0.05%	0.050%	*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.		
\$5,000.00-\$24,999.99	0.10%	0.100%			
\$25,000.00-\$49,999.99	0.15%	0.150%	1-800-247-4418 · www.midwestone.com		
\$50,000.00-\$99,999.99	0.25%	0.250%			
\$100,000.00 and above	0.30%	0.300%			

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