



# HIGH-YIELD SAVINGS

*Secure your family's future with MidWestOne's High-Yield Savings Account*

Balance to Obtain APY <sup>1</sup>	Introductory APY <sup>2</sup>
\$2,000,000.00 and above	3.75%
\$1,000,000.00 - \$1,999,999.99	3.50%
\$500,000.00 - \$999,999.99	3.25%
\$250,000.00 - \$499,999.99	3.00%
\$100,000.00 - \$249,999.99	2.75%
\$25,000.00 - \$99,999.99	2.50%
\$0.00 - \$24,999.99	0.00%

## Why choose a MidWestOne High-Yield Savings Account?

- **Better Returns:** Traditional savings accounts typically offer lower interest rates, meaning your money grows more slowly.
- **Inflation Protection:** Higher interest rates help your savings keep pace with inflation, preserving your purchasing power.
- **Goal-Oriented Savings:** Whether you're saving for a big purchase, an emergency fund, or future investments, a high-yield savings account helps you get there faster.



**MidWestOne.bank** | Member FDIC

<sup>1</sup>Advertised Annual Percentage Yields (APYs) are for new accounts only and are effective as of 05/15/2025 and subject to change without notice. Rates may change after the account is opened. Your actual APY may vary based on your actual account balance and activity during your statement cycle. <sup>2</sup>Advertised introductory interest rates and APYs are subject to availability and may be discounted at any time. Limit one promotional account per customer. Minimum balance to obtain the APY is \$25,000.00. Requires new money not already on deposit with MidWestOne Bank. Matured MidWestOne Certificates of Deposit can be deposited into this account and will qualify as new money. The bank reserves the right to deny deposit accounts over \$5,000,000.00. See a Personal Banker for current rates and account terms. Minimum balance to avoid \$10.00 service fee is \$25,000.00. Fees could reduce earnings.

# Private Banking Deposit Rates



Rates accurate in Minnesota/Western Wisconsin (Hudson, Osceola, St. Croix Falls) as of 7/25/2025

## PRIVATE BANKING POWER CHECKING\*\*2

\$25 minimum deposit to open. No monthly service fees.

To qualify for Power Checking Rewards, each qualification cycle you must\*:

- make at least 15 debit card purchases that post and clear (ATM transactions aren't included)
- make at least one direct deposit, automatic debit from a third party, or bill pay transaction post and clear
- receive electronic statements

	APY	Interest Rate
\$0.00 - \$25,000.00	1.75%	1.74%
\$25,000.01 and above	1.75% to 0.10%	0.10%
Non-qualifying (base) rate	0.05%	0.05%

## PRIVATE BANKING CHECKING\*\*2

	APY	Interest Rate
\$0.00 - \$799.99	0.00%	0.00%
\$800.00 - \$2,499.99	0.10%	0.10%
\$2,500.00 - \$24,999.99	0.10%	0.10%
\$25,000.00 +	0.15%	0.15%

# Private Wealth Deposit Rates

Rates accurate in Minnesota/Western Wisconsin (Hudson, Osceola, St. Croix Falls) as of 7/25/2025

## CD SPECIALS WITH A PRIVATE WEALTH RELATIONSHIP BUMP\*1

	APY	Interest Rate	Private Wealth APY Bump	Bumped APY	Bumped Interest Rate
<b>7 month special</b> <i>renewal term: 6 month fixed rate CD</i>					
\$1,000.00 - \$9,999.99	3.75%	3.70%	0.40%	4.15%	4.09%
\$10,000.00 - \$24,999.99	3.75%	3.70%	0.40%	4.15%	4.09%
\$25,000.00 and above	3.75%	3.70%	0.40%	4.15%	4.09%
<b>13 month special</b> <i>renewal term: 12 month fixed rate CD</i>					
\$1,000.00 - \$9,999.99	3.70%	3.65%	0.40%	4.10%	4.04%
\$10,000.00 - \$24,999.99	3.70%	3.65%	0.40%	4.10%	4.04%
\$25,000.00 and above	3.70%	3.65%	0.40%	4.10%	4.04%
<b>22 month special</b> <i>renewal term: 18 month fixed rate CD</i>					
\$1,000.00 - \$9,999.99	3.65%	3.60%	0.40%	4.05%	3.99%
\$10,000.00 - \$24,999.99	3.65%	3.60%	0.40%	4.05%	3.99%
\$25,000.00 and above	3.65%	3.60%	0.40%	4.05%	3.99%

## PRIVATE WEALTH CHECKING\*2

	APY	Interest Rate
\$0.00 - \$24,999.99	0.10%	0.10%
\$25,000.00 - \$99,999.99	0.35%	0.35%
\$100,000.00 +	0.50%	0.50%

## PRIVATE WEALTH MONEY MARKET\*2

	APY	Interest Rate
\$0.00 - \$9,999.99	0.70%	0.70%
\$10,000.00 - \$24,999.99	0.75%	0.75%
\$25,000.00 - \$49,999.99	0.85%	0.85%
\$50,000.00 - \$99,999.99	1.01%	1.00%
\$100,000.00 - \$249,999.99	1.16%	1.15%
\$250,000.00 +	1.26%	1.25%

APY = Annual Percentage Yield. CD = Certificate of Deposit. Rates are subject to change without notice. Daily Balance Method is used to calculate interest on accounts which applies a daily periodic rate to the principal balance in the account each day. Fees could reduce the earnings on the above accounts. Interest begins to accrue not later than the business day we receive credit for the deposit of non-cash items (i.e. checks).

<sup>1</sup> Interest will compound quarterly on all CDs 3 months and longer. Interest will compound at maturity on CDs shorter than 3 months. A penalty may be imposed for early withdrawal.

<sup>2</sup> Interest will compound monthly on Private Banking Checking, Private Banking Power Checking, Private Wealth Checking and Private Wealth Money Market. Rates may change after the accounts are opened.

\*Private Wealth relationship qualification is \$1,000,000 deposit relationship and/or Assets Under Management or at least 20% ownership in a business with \$1,000,000 deposit relationship and/or Assets Under Management. Private Wealth Relationship APY bump cannot be combined with any other specials or relationship offers.

\*\*Private Banking relationship qualification is \$300k income\* and /or \$1MM moveable assets. Requires proof of deposit relationship balance or assets under management.

See a banker for more details.