



# MIDDLETON COMMUNITY BANK

RATES EFFECTIVE: February 16, 2012 through February 22, 2012

## Personal Accounts

	MINIMUM OPENING DEPOSIT	MINIMUM BALANCE TO OBTAIN APY*	INTEREST RATE	ANNUAL PERCENTAGE YIELD
Regular Savings	\$200	None	.10%	.10%
Minor Savings (established as an UTMA)	None	None	.10%	.10%
Money Market Savings	\$2,000	\$0 - \$9,999.99	.10%	.10%
		\$10,000 and above	.25%	.25%
Investment Money Market	\$10,000	\$0 - \$9,999.99	.10%	.10%
		\$10,000 - \$24,999.99	.25%	.25%
		\$25,000 - \$49,999.99	.35%	.35%
		\$50,000 and above	.50%	.50%
Ultimate Checking	\$100	When account conditions are met**: \$0- \$25,000	2.09%	2.11%
		Over \$25,000	.05%	2.11 to .57% (Depending on balance in account)
Good Neighbor Checking with Interest	\$200	\$0 - \$4,999.99	.05%	.05%
		\$5,000 - \$9,999.99	.10%	.10%
		\$10,000 and above	.15%	.15%
Good Neighbor Gold (55+) with Interest	\$200	\$0- \$4,999.99	.05%	.05%
		\$5,000 - \$9,999.99	.10%	.10%
		\$10,000 and above	.15%	.15%

\*For all accounts (except for Ultimate Checking), the bank pays on the entire balance in the account the stated interest rate that corresponds to the applicable balance tier. For the Ultimate Checking, the bank pays the stated interest rate only on that portion of the balance within the specified tier.

\*\*Ultimate Checking account conditions, per statement cycle, required to earn the higher interest rate include: e-statement, 1 Online Banking login, a direct deposit, and 16 debit card point of sale purchase transactions posted. If these account conditions are not met, the entire account balance will earn the lower interest rate.

## Health Savings Account

	MINIMUM OPENING DEPOSIT	MINIMUM BALANCE TO OBTAIN APY	INTEREST RATE	ANNUAL PERCENTAGE YIELD
		\$0 - \$999.99	.05%	.05%
N/A		\$1,000 - \$4,999.99	.10%	.10%
		\$5,000 - \$24,999.99	.25%	.25%
		\$25,000 and above	.35%	.35%

## Business Accounts

	BALANCE TIER	INTEREST RATE	ANNUAL PERCENTAGE YIELD
Business Regular Savings	None	.10%	.10%
Business Money Market	\$0 - \$24,999.99	.25%	.25%
	\$25,000 and above	.35%	.35%
Business Investment Money Market	\$0 - \$24,999.99	.35%	.35%
	\$25,000 and above	.50%	.50%
IBRETA & IOLTA Checking	\$0- \$4,999.99	.05%	.05%
	\$5,000 - \$9,999.99	.10%	.10%
	\$10,000 and above	.15%	.15%

## Certificates of Deposit

TERM	MINIMUM BALANCE TO OPEN AND OBTAIN APY	INTEREST RATE	ANNUAL PERCENTAGE YIELD
91 Day	\$1,000	.10%	.10%
182 Day	\$1,000	.15%	.15%
182 Add On	\$500	.15%	.15%
12 Month	\$1,000	.25%	.25%
12 Month Add On	\$500	.25%	.25%
18 Month	\$1,000	.30%	.30%
24 Month	\$1,000	.50%	.50%
30 Month	\$1,000	.70%	.70%
36 Month	\$1,000	.85%	.85%
48 Month	\$1,000	1.05%	1.05%
60 Month	\$1,000	1.15%	1.15%

## CD Specials

TERM	MINIMUM BALANCE TO OPEN AND OBTAIN APY	INTEREST RATE	ANNUAL PERCENTAGE YIELD
12 Month	\$5,000	.70%	.70%
18 Month	\$5,000	.80%	.80%
24 Month	\$5,000	.90%	.90%

## MEMBER FDIC

### Disclosures:

- Fees could reduce the earnings on the account. Refer to account disclosures for further details.
- The rates are accurate as of the dates shown above and are subject to change at any time. The rates may change after the account is opened for all accounts other than CDs.
- CDs: We may impose a penalty for early withdrawal. Add On CDs have a maximum balance of \$25,000 and additional deposits can be made anytime with a minimum of \$100. CDs are available as investments for retirement plans.



608-824-3200



608-424-0090



608-455-5090



608-643-2265