

Business Checking Account Details

Account Details	Pro Essential	Pro Interest
Minimum opening deposit	\$100	\$100
Monthly service charge	\$0	\$15
Service charge will be waived		With a minimum daily balance of \$2,500, or a combined balance of \$10,000
Number of items included per month	350	250
Excess transaction/item fee ¹	\$0.50 per transaction over 350	\$0.25 per transaction over 250
Earns Interest ²		Yes
Minimum daily balance to earn interest		\$1.00
Interest Rates and Tiers		
		\$1 - \$9,999.99 0.01%
		Annual Percentage Yield 0.01%
		\$10,000 - \$49,999.99 0.02%
		Annual Percentage Yield 0.02%
		\$50,000 - \$99,999.99 0.03%
		Annual Percentage Yield 0.03%
		\$100,000 - \$249,999.99 0.07%
		Annual Percentage Yield 0.07%
		\$250,000 + 0.10%
		Annual Percentage Yield 0.10%

1- Transactions include deposit tickets, deposited items, checks, ACH, wires and other transactions. The Excess Item Fee will be charged for each additional transaction over the maximum number of transactions available at no charge per statement cycle.

2- Concerning Interest Bearing Accounts: Minimum daily balance to obtain the disclosed annual percentage yield is \$1.00. Accrual of interest on noncash deposits - Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks). Your interest rate and annual percentage yield may change at any time at our discretion. The interest rate and annual percentage yield for these tiers may change at any time at our discretion. Compounding and Crediting - Interest will be compounded every month. Interest will be added back to the principal every month. If you close your account before interest is credited, you will receive the accrued interest. Balance Computation Method - We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day. We reserve the right to at any time require not less than 7 days notice in writing before any withdrawal from an interest bearing account.

General disclaimer concerning all Business Checking Account Types. Collection of service charge: If funds are not available in your account at the time your service charge is assessed, the monthly service charge will overdraw your account. Overdrafts will result in additional fees. A \$40 fee will be charged when an account is closed within 180 days after opening.

Consumer, Business and Public Fund Service Fees

This section describes the fees the Bank charges for services it provides. As noted throughout this section, fees are based on the type of account you have and the services you use. Some services may be available to non-customers for a different fee. The following Service fees schedule replaces the Service Fees schedule that governs your account.

If you have questions about fees and services, please contact us at 1-855-696-4352.

Account closing

Early closure (within 180 days after opening an account) \$40

Account research and verification

Research (\$35 minimum charge) \$35 per hour
Verification of account, per document \$20 each

ATM access – Midland States Bank ATMs

There is no fee to access your account at a Midland ATM \$0

ATM access – non-Midland States Bank ATMs¹

Transaction fee – including cash, inquiries and denials (each transaction) \$2.50 each transaction

Other fees – fees charged by non-Midland States Bank ATM owner/operator apply (unless waived by terms of your account) in addition to those described above.

¹See the account description within your account agreement for fee waiver details.

ATM card and replacement

Replacement card \$10
Rush order – next day or two-day delivery \$40 per order

Cashed/deposited item returned unpaid

If you cash or deposit an item into your account, and it is returned unpaid to the Bank for any reason, your account is charged a fee. \$12 per item

Cashier's checks

Cashier's checks may be ordered at any Midland location \$7

Checks

Check printing (prices vary by quantity, style and design) varies
Temporary checks (counter checks) \$5 for set of 8

Collections – domestic and international

Incoming and outgoing \$30 per item
Foreign Incoming and outgoing \$40 per item

Other fees – Third parties or other banks may impose charges in addition to those described above

Collection Agency \$30

Currency and cash/coin handling

Coin counting (% of amount) 1%
Non-customer check cashing fee ("On Us Checks only") \$0

Document copy fee

Additional copies of checks, statements and deposit items² \$10 each
²12 months of document storage, including statements and check images, are available at no cost within Online Banking. Registration is required. If your statement check images are truncated, you may elect to receive check images at any time and without additional cost. Online Banking account history also includes stored individual check images (front and back) at no cost. 3 months of account history is normally available through account history. Charges associated with copies of checks, deposited items and statements cover our costs for handling the requests and searching for documents. Depending on the nature of the request, you may be charged the \$10 per copy fee plus a research fee per hour.

Dormant accounts

Checking accounts become dormant when there has been no account activity for one (1) year.
Savings accounts become dormant when there has been no account activity for two (2) years. \$10 per month

Excess activity fee for savings and money market accounts

There is a fee for withdrawals and transfers from a savings or money market account exceeding the federal Regulation D limit of six (6) per monthly statement period. Please refer to your specific account for complete details. \$15 per transaction

Legal process fee

Abandoned or unclaimed accounts/property \$40 per account
Includes levy, writ, garnishment and any other legal documents that requires funds to be attached, frozen, withdrawn, or remitted. \$100 per request

Overdraft items and returned items (Non-Sufficient Funds/NSF)

No more than 6 overdraft/Non-sufficient fund fees will be charged per business day.
Overdraft items and returned items (Non-Sufficient Funds/NSF) paid or unpaid \$36 per item

Debit Card Overdraft Services

With your consent, this optional service may be added to a consumer checking account so that your ATM and everyday (one-time) debit card transactions may be approved at the bank's discretion if you do not have enough money in your

account or linked overdraft protection account to cover your transactions.

- If an ATM or everyday debit card transaction overdraws your account, you will pay the overdraft fee as described above.
- There is no fee if your account is overdrawn during the day and you make a sufficient deposit or transfer before the posted cut off time on the same business day. Deposits are subject to our funds availability policy.
- Other transactions such as checks, recurring or automatic payments (such as ACH payments), and Bill Pay transactions may continue to be paid into overdraft (at our discretion) whether or not Debit Card Overdraft Service has been added and our standard overdraft fees will apply.
- Refer to your Believable Banking Brochure for complete details.
- Not available for certain accounts, such as Liv On Checking.

Continuous overdraft, beginning on the fifth (5th) business day, every 5th business day \$36

Continuous overdraft begins the day of your first overdraft, per overdraft occurrence. How this charge is calculated: If your account is overdrawn, a continuous overdraft fee of \$36 is charged every 5 business days up to the 25th day.

Courtesy Refund: A one-time Courtesy Refund of \$36 per year is available upon request.

Other fees- Third parties or other banks may impose additional charges for returned items.

Overdraft protection transfer/advance

Enrollment in overdraft protection is free. If you use Savings Transfer³ overdraft protection, the fee to transfer funds to cover the overdraft is charged to your checking account that incurred the overdraft.

From Savings or Money Market Account \$10 per transfer³

³Coverage is based on the available money market or savings account balance. The amount transferred is in \$100 increments.

From a Reserve Line of Credit \$10 per transfer

Safe deposit boxes

Annual rent Varies by size
 Late fee (after 10 days delinquent) \$10
 Key replacement (set of 2) \$150

Stop payment / ACH block and filter

Request stop payments \$36 each

You can block a company from debiting your account \$36 each

You can place limits on debits initiated by a company \$36 each

Wire transfers

Wire transfers are a safe and convenient way to transfer money within the United States and Internationally. You may send and

receive transfers in U.S. dollars. If you send money to other people on a regular basis, you can set up repetitive wire transfers.

Third parties and other financial institutions may impose additional charges for wire transfers. Incoming and outgoing domestic wires that contain incorrect information may be subject to multiple fees assessed by the Bank and/or other financial institutions that process the wire.

Incoming – Domestic (customer)	\$15 each
Incoming – Foreign (customer)	\$30 each
Outgoing – Domestic	\$30 each
Outgoing – International	\$60 each

Online funds transfer to external accounts and person-to-person online payment (Popmoney)	\$0 each
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Other fees

IRA transfer fee to another financial institution	\$40
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Night deposit bags are available for purchase and vary based on size and additional attachments.

Night drop-additional bag, with zipper	\$15
Nigh drop- additional bag, with lock	\$25
Night drop – additional key, per key	\$10
Phone payment	\$15 each
Medallion stamp	\$30
Undeliverable mail fee (monthly)	\$7
Telephone funds transfer fee	\$10
Bill payment inactivity fee	\$7.50

Bill payment inactivity occurs when bills have not been paid within your online banking bill pay account for 90 days if never used and 180 days if previously used.

Business Service Fees

The following fees are only applicable to Businesses and Public Fund Agencies.

Currency and cash/coin handling

Change orders and cash/coin deposit services	Quote
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Cash Handling Fees – (for analyzed accounts)

Coin purchased, per roll	\$0.08
Currency orders, first \$5,000 per month	\$0
Currency orders, if more than \$5,000 per month (per \$1,000)	\$1.00
Cash deposited, first \$5,000 per month	\$0
Cash deposited, if more than \$5,000 per month (per \$1,000)	\$1.00

Secure File Transmission , per customer, per month	\$25
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Money Services and Special Services

Asset Based Account Monitoring, per month	\$250
Money Service Business, per account, per month	\$250

Sweep Services

Loan sweep, per month	\$50 each
Repurchase Sweep, per month	\$50 each
Credit Sweep Plus (Loan, Deposit, Investment), per month	\$125 each
ICS Sweep, per account, per month	\$50 each