

Platinum Savings (Premium Interest Rate)

Your Platinum Savings Account requires an opening balance of \$50,000. If the balance falls below \$50,000, the interest rate reverts to the Classic Savings rate until such a time as the balance again reaches \$50,000. If the daily balance falls below \$200, a monthly maintenance fee of \$2.00 will be charged.

Interest: Your Platinum Savings Account will earn interest on the daily balance, at the current rate.* Interest rates are subject to change daily. Interest will be credited and compounded quarterly.

Platinum Plus Statement Savings (Premium Interest Rate)

Your Platinum Plus Statement Savings Account requires an opening balance of \$50,000. If the balance falls below \$50,000, the interest rate reverts to the Classic Savings rate until such a time as the balance again reaches \$50,000. Accounts with balances of \$100,000 or more earn interest at an elevated rate tier. If the daily balance falls below \$200, a monthly maintenance fee of \$2.00 will be charged.

Interest: Your Platinum Plus Statement Savings Account will earn interest on the daily balance, at the current rate.* Interest rates are subject to change daily. Interest will be credited and compounded quarterly.

Classic Savings Account

Your Classic Savings Account requires an opening balance of \$200. If the minimum daily balance falls below \$200, a monthly maintenance fee of \$2.00 will be charged. This maintenance fee does not apply to customers under age 18.

ATM transactions are free** if you maintain an account balance of \$250 or more during the entire month. If you prefer not to keep the \$250 minimum balance your ATM fees will be \$.30 per each withdrawal or attempted withdrawal during the month from Automated Teller Machines not owned by Great Midwest Bank.**

Interest: Your Classic Savings Account will earn interest on the daily balance, at the current rate.* Interest rates are subject to change daily. Interest will be credited and compounded quarterly.

Personal Account Schedule of Fees and Services

ACCOUNT FEES & CHARGES:

Charge to Return Checks/ACHitems(unpaid)	\$20/item
Overdraft/ NSF Charge (paid)	\$20/item
Overdraft Protection (ODP) (must complete application)	
-Transfer from savings or checking with balance over \$2,500	Free
-Transfer from savings or checking with balance under \$2,500 (ODP Transfer Charge)	\$10/occurrence
Stop Payment Request on Check/ACH	\$12/item
Deposited item returned	\$10/item
Telephone Transfer	
Via 24 Hour Phone Banking System	Free
Staff Assisted	\$2
Online Banking	Free
Bill Pay	Free
Debit Card	Free
Debit Card Reissue	\$5
Account Closing within 90 days of opening	\$5
Replacement of lost Passbook or CD	\$10
Levy or Garnishment Fee	\$40
Research	\$20/ hour
Copy of paid check	\$2/item
Duplicate statement	\$4/statement
Account history printout	\$2
Bank Check	First check free
Additional checks	\$2/item

WIRE TRANSFER FEES:

Domestic Incoming	Free
Domestic Outgoing	\$12
International Incoming	\$35
International Outgoing	\$35



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Rules of Account Addendum and Schedule of Fees

www.GreatMidwestBank.com

Member
FDIC

**Additional surcharge fees assessed by the ATM owner may apply.

Simply Checking

Your Simply Checking account requires an opening balance of \$200. The special features offered include:

- No minimum balance (After opening balance)
- Unlimited check writing
- Free Check safekeeping
- No Per-check charge
- No monthly service charge
- Optional Debit Card

NOW Account (Interest on Checking)

Your NOW account requires an opening balance of \$200 and is available without a monthly maintenance fee if you meet one of the following conditions:

\$500 minimum daily balance in the NOW account; or \$2,000 in a savings account or certificate of deposit; or are a mortgage loan customer, or are a Senior Citizen (62 years or older). (Please let us know if you qualify).

Interest: Your NOW account will earn interest on the daily collected balance in the account at the current rate.* Interest rates are subject to change daily. Interest will be credited and compounded monthly. Should you prefer not to meet any of the above mentioned conditions, you will still earn interest on the collected funds in your account; however, your maintenance fee will be \$6.00 per month plus \$.30 per debit per statement period. (Including any other charge against your account and any withdrawals via Debit Card from Automated Teller Machines not owned by Great Midwest Bank).**

Investment Checking (Super NOW Account)

Your Investment Checking Account requires an opening balance of \$2,500.

Interest: Your Investment Checking Account will earn interest on the daily collected balance. Accounts under \$2,500 earn interest at the current NOW Account rate. Accounts with a balance of \$2,500 or more earn interest at the current Investment Checking (Super NOW Account) rate.* Interest rates are subject to change daily. Interest will be credited and compounded monthly.

Your Investment Checking Account is available without a monthly maintenance fee if you maintain a \$2,500 minimum daily balance.

Should you prefer not to keep the above mentioned balance, your maintenance fee will be \$8.00 per month plus \$.30 per debit per statement period. (Including any other charge against your account and any withdrawals via Debit Card from Automated Teller Machines not owned by Great Midwest Bank).**

Health Savings Account (HSA)

Your Health Savings Account (HSA) requires no minimum balance to open. Per IRS regulations, this account is for qualified medical expenses of persons who have a qualifying high deductible health insurance plan. Your Health Savings Account features: no minimum balance, unlimited check writing, no per-check charge, and no monthly service charge.

Interest: Your Health Savings Account will earn interest on the daily collected balance, at the current rate.* Interest rates are subject to change daily. Interest will be credited and compounded monthly.

Insured Investment Fund (IIF) Money Market Account

Your Insured Investment Fund requires an opening balance of \$2,500.

Interest: Your Insured Investment Fund will earn interest on the daily collected balance, at a rate available on our website and within each office.

Interest on your Insured Investment Fund will be credited and compounded monthly. Accounts under \$2,500 earn interest at the NOW Account rate. Accounts with a balance of \$2,500 to \$25,000 earn interest at the current money market rate.* Accounts with balances of \$25,000 earn interest at a premium money market rate. Interest rates are subject to change daily.

You may make as many withdrawals as you wish from your Insured Investment Fund by mail, in person at a teller window, or via Automated Teller Machines.

Great Midwest Bank limits preauthorized and automatic transfers and withdrawals (including telephone transfers) from savings and money market accounts to 6 per monthly statement cycle. For money market accounts, no more than 3 of the 6 may be made by check, draft, Debit Card or similar order to third parties. If more than three checks or 6 transfers are completed in a statement period, a fee of \$6.00 will be assessed.

In addition there will be a \$.30 charge for each check over 3 or each transfer over 6 during a statement period.

A transaction will be considered complete on the day it is posted to your account (e.g., a check written late in one statement period and clearing the Bank early in the following statement period will be counted among the transactions of the later statement period).

Your Insured Investment Fund is free of monthly maintenance fees if you maintain a minimum daily balance of \$500 during the statement period and do not exceed the above transaction limitations. Should you prefer not to keep a \$500 minimum daily balance your maintenance fee will be \$6.00 per month plus \$.30 per debit. (Including any other charge against your account and any withdrawals via Debit Card from Automated Teller Machines not owned by Great Midwest Bank).**

Premium Savings (Premium Interest Rate)

Your Premium Savings Account requires an opening balance of \$10,000. If the balance falls below \$10,000, the interest rate reverts to the Classic Savings rate until such a time as the balance again reaches \$10,000. If the daily balance falls below \$200, a monthly maintenance fee of \$2.00 will be charged.

Interest: Your Premium Savings Account will earn interest on the daily balance, at the current rate.* Interest rates are subject to change daily. Interest will be credited and compounded quarterly.

Premium Plus Savings (Premium Interest Rate)

Your Premium Plus Savings Account requires an opening balance of \$25,000. If the balance falls below \$25,000, the interest rate reverts to the Classic Savings rate until such a time as the balance again reaches \$25,000. If the daily balance falls below \$200, a monthly maintenance fee of \$2.00 will be charged.

Interest: Your Premium Plus Savings Account will earn interest on the daily balance, at the current rate.* Interest rates are subject to change daily. Interest will be credited and compounded quarterly.

** For current rates, please check our website at www.greatmidwestbank.com or inquire at one of our branch offices.*



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Loan Servicing Fees

Amortization Schedule (approximate)	\$25
Construction Extension Fee	\$250
Duplicate Satisfaction or Lien Release	\$50
E-Recording Fee	\$5.25 per document
Faxed Payoff Statement	\$20
Home Equity Line of Credit - Over Limit Fee	\$50
Loan File Research	@25 per ½ hour (1/2 hour minimum)
Mortgage/Note Document Copies	\$10 per file
NSF Fee for any Loan Payment	\$30
Payment History Request	\$10 for each year
Re-Amortization/Modification of Loan Payments	\$200 (10% Principal Curtailment)
Revised Payoff Statement	\$25
Rushed Payoff Statement (< 24 hours)	\$50
Stop Payment for Tax Escrow Check Issued	\$30
Subordination Agreement	\$100
Verification of Mortgage	\$20
Verification of Mortgage With 12 Month History	\$25

Contact Loan Servicing with Questions
servicing@greatmidwestbank.com
(262) 784-4400





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First Mortgage:

- Fixed Rate:
 - Conventional /Secondary Market
 - WHEDA
 - -FHA
- Portfolio Fixed Rate
 - Fully Amortizing Express Refinance
- Portfolio Adjustable Rate
 - Purchase and Refinance
 - Owner Occupied
 - Non-Owner Occupied
 - Construction
 - Lot Loans
 - 1st Mortgage Home Equity Loans, including Home

Improvement Second Mortgage:

- Home Equity Installment Loan
- Home Equity Line of Credit



CLOSING FEES

Fees	Purchase Loan	Refinance Loan	Construction Loan	Home Equity Loan	Home Equity Plus Loan	Lot Loan	Line of Credit
Origination Fee							
Inspection Fee			\$600				
Flood Zone Determination	\$10	\$10	\$10	Waived	Waived	None	Waived
Mortgage Insurance	Based on Loan Amount	Based on Loan Amount	Based on Loan Amount				
Closing Fee	\$250	\$250	\$250			\$250	
Title Insurance	\$450	\$450	\$450	Waived	Waived	\$450	Waived
Recording Fee	\$60	\$30	\$60	Waived	Waived	\$60	Waived
Electronic Recording Fee	\$20	\$20	\$20	Waived	Waived	\$20	Waived
Builders Credit Report			\$40				
Other			Recert Appraisal \$250				
Appraisal Fee	\$600 \$550 4-family	\$600 \$550 4-family	\$600 \$550 4-family		\$600 if needed	\$500	
Credit Report Fee	\$100 individual \$125 joint	\$100 individual \$125 joint	\$100 individual \$125 joint	\$100 individual \$125 joint	\$100 individual \$125 joint	\$100 individual \$125 joint	
Underwriting/Processing Fee	\$425	\$425	\$425				

3/31/2023