

[Online Banking](#)[Loan Application](#)

Personal

Checking Account Options

More Value. More Flexibility. More Control. Get More with Midland!

Each new personal checking account includes:

- FREE Debit Card with UChoose Rewards
- FREE foreign ATM transactions*
- FREE Online Banking, Mobile Banking and Bill Pay
- FREE eStatements with check images
- FREE Enfact Debit Card protection
- Up to \$25 for your old debit card and unused checks

All of our deposit accounts can be opened with just a \$50 deposit. And with several interest-bearing checking accounts available, you also get more variety.

Open an account now and we will also give you up to \$25 for your debit card and unused checks from your current bank! Just bring them in when you open your new account.

Read on to see which account is right for you!

[View Rates](#)

Simplicity Account

Need an easy account with no minimum balance and no interest?

- No minimum balance requirement
- No monthly fee

- Non-interest bearing
- Free Electronic Statements or \$3 monthly paper statement fee

Depending on account activity, certain charges such as overdraft fees, foreign ATM usage fees, etc. may be incurred.

Interest Account

Do you want to earn more interest on higher balances?

- Tiered interest earned on balances of \$1,500 and \$5,000
- Interest is compounded and credited monthly
- Free Electronic Statements or \$3 monthly paper statement fee
- First check order of 50 checks at no charge
- Maintain a balance of \$1,500 to avoid a \$6 monthly service fee

Depending on account activity, certain charges such as overdraft fees, foreign ATM usage fees, etc. may be incurred.

Green Account

Do you prefer to bank electronically?

- Account earns competitive interest on balances over \$1,500
- Interest compounded and credited monthly
- No monthly service charge
- No minimum balance requirement
- Free Electronic Statements (required on Green Account)

Depending on account activity, certain charges such as overdraft fees, foreign ATM usage fees, etc. may be incurred.

Value Account

Are you looking for an account with something extra?

- No minimum balance
- Interest earned on balances of \$1,500 or more
- Interest compounded and credited monthly
- Electronic or Paper Statements included at no charge
- Two orders (300) checks per year at no charge
- Three free Money orders or Cashier's Checks per month
- Free 2x5 Safe Deposit box for one year
- \$6 monthly service fee

Depending on account activity, certain charges such as overdraft fees, foreign ATM usage fees, etc. may be incurred.

Notice for all Midland Interest-bearing Demand Deposit Accounts:

We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day. Interest is calculated on the average daily balance on all interest bearing deposit accounts. The interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on the account. Interest begins to accrue on the business day you deposit non-cash items (for example, checks). Interest will be compounded monthly and will be credited to the account monthly. If the account is closed before interest is credited you will not receive the accrued interest.

*ATM Fee Reimbursement Program: Receive reimbursement of Midland National Bank's and the host bank's fees for up to three foreign ATM transactions per month incurred outside the city limits of Newton, KS by presenting the receipts within 30 days of the transaction date. Offer good on personal accounts only.

Main Bank

527 Main Street
Newton, KS 67114
316-283-1700

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