

## MidWestOne Bank is Senior Friendly

For all of our customers we provide a wide variety of banking services. Some of the most popular items for seniors are:

- All of our locations are barrier free
- Connections Club – For those 50 or older with a minimum average balance of \$1,000. This account includes unlimited check writing, free online banking, free image statements, photo check card, special events, and more!
- Trust Department – We offer a full menu of trust options designed to protect one's assets and insure that one's wishes are carried out.
- Bank Your Change – Every time you make a purchase with your MidWestOne Check Card the amount is rounded up to the next whole dollar and the difference is automatically deposited into your savings account. This is a great way to contribute to a grandchild's savings!
- Free Notary Services
- Online Learning Center
- Retirement Planning
- Certificates of Deposit
- Signature Guarantee
- International Services
- Loan Center
- Fraud Protection
- Telebank
- Hands On Advice – Online financial advice for your stage in life at [www.HandsOnAdvice.com](http://www.HandsOnAdvice.com)

We hire qualified persons of all ages. We provide the following for our employees:

### Benefits:

- Medical Insurance administered by Iowa Bankers Association, the largest private plan in Iowa
- Dental Insurance
- Vision Insurance – contacts and glasses
- Flexible Spending Account – pre-tax benefits for out of pocket medical, dependent care and parking expenses
- Employee Stock Ownership Program
- 401 (k) – including matching contributions

### Time Off:

- Vacation – 1-4 years based on years of service
- Short Term Disability – the potential to replace 100% of income up to 90 calendar days during a medical leave of absences with the option to purchase additional coverage
- Long Term Disability – funded by the Bank replaces approximately 65% of income
- Ten paid holidays

### Other:

- Employee assistance program – access to counselors and other resources
- Wellness – turn time spent exercising and practicing healthy lifestyle habits into cash
- A variety of free or discounted banking services
- Educational assistance for banking specific courses