

CURRENT RATES

Rates Effective as of April 4, 2025
Rate and APY are subject to change without notice

Certificates of Deposit Rates

Term	Interest Rate	Annual Percentage Yield
7-29 Days	0.05%	0.05%
30-59 Days	0.05%	0.05%
60-89 Days	0.05%	0.05%
90-179 Days	0.05%	0.05%
180-364 Days	0.10%	0.10%
1 Year Fixed or Variable ¹	0.15%	0.15%
2 Years	0.20%	0.20%
3 Years	0.25%	0.25%
4 Years	0.30%	0.30%
5 Years	0.35%	0.35%

\$1,000 minimum is required to open account. \$1,000 daily minimum balance to obtain annual percentage yield. A fee will be imposed for early withdrawal from CDs. Fees could reduce the earnings on the account. All interest is compounded quarterly and can be paid out or capitalized quarterly based on customer's discretion. Interest payments requested on a basis more frequent than quarterly will have a reduced APY.

¹For variable rate accounts, the rate may change after the account is opened.

PlainsCapital CD Specials

Account Term	Interest Rate	Annual Percentage Yield
8-Month	5.10%	5.14%

The annual percentage yield quoted above is current as of May 5, 2023. Interest rate is 5.10% for 8 months. All rates are subject to change at Bank's discretion. CD renews automatically into a 8 month CD with the current 180-364 days rate at time of expiration. Interest will be paid at maturity. A penalty will be imposed for early withdrawal and will reduce earnings. Fees could reduce earnings on the account. \$1,000 minimum balance required to open CD. \$2.5 million maximum per Tax ID number. Offer does not apply to public funds.

Business Certificates of Deposit Rates

Term	Interest Rate	Annual Percentage Yield
6 months	0.10%	0.10%
1 Year	0.15%	0.15%
2 Years	0.20%	0.20%
3 Years	0.25%	0.25%

\$1,000 minimum is required to open account. \$1,000 daily minimum balance to obtain annual percentage yield. A fee will be imposed for early withdrawal from CDs. Fees could reduce the earnings on the account.

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Individual Retirement Account Rates

Account Term	Interest Rate	Annual Percentage Yield
1 Year	0.15%	0.15%
2 Years	0.20%	0.20%
3 Years	0.25%	0.25%
4 Years	0.30%	0.30%
5 Years	0.35%	0.35%

\$100 minimum is required to open account. \$100 daily minimum balance to obtain annual percentage yield. A fee will be imposed for early withdrawal. Fees could reduce the earnings on the account.

Money Market Account Rates

Balance Tiers	Interest Rate	Annual Percentage Yield
\$2,500 - \$4,999	0.05%	0.05%
\$5,000 - \$24,999	0.05%	0.05%
\$25,000-\$99,999	0.05%	0.05%
\$100,000-\$499,999	0.10%	0.10%
\$500,000-\$999,999	0.15%	0.15%
\$1,000,000-\$1,999,999	0.20%	0.20%
\$2,000,000-\$4,999,999	0.20%	0.20%
\$5,000,000 and above	0.25%	0.25%

\$2,500 minimum is required to open account. \$2,500 Daily Minimum Balance to obtain annual percentage yield. Fees may reduce earnings. The rate may change after the account is opened.

Personal Savings Account Rates

Balances	Interest Rate	Annual Percentage Yield
\$100+	0.05%	0.05%

\$100 minimum is required to open account. \$100 daily minimum balance to obtain annual percentage yield. Fees may reduce earnings.

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LegacyAccess Account Rates

Balances	Interest Rate	Annual Percentage Yield
\$1,000+	1.05%	1.06%

\$1000 daily minimum balance to obtain annual percentage yield. The rate may change after the account is opened. Fees may reduce earnings.

Youth Savings Program Rates

Balances	Interest Rate	Annual Percentage Yield
\$1+	0.05%	0.05%

\$1 minimum is required to open account. \$1 Daily Minimum Balance to obtain annual percentage yield. Fees may reduce earnings. Only available to children under age 18. Child must have a parent or guardian age 18 or older as a co-owner of their account. When account owner turns 18, the account terms and structure will convert to Personal Savings. For more information, please go to <https://plainscapitalmulti.wpxnew.riefmedia.com//personal/banking/savings-money-market/youth-savings-program/>

PremierAccess Checking Rates

Balance Tiers	Interest Rate	Annual Percentage Yield
\$5,000 - \$24,999	0.05%	0.05%
\$25,000 - \$99,999	0.05%	0.05%
\$100,000-\$499,999	0.10%	0.10%
\$500,000 +	0.15%	0.15%

\$100 minimum is required to open account. \$5,000 Daily Minimum Balance to obtain annual percentage yield. Fees may reduce earnings.

Health Savings Account Rates

Balances	Interest Rate	Annual Percentage Yield
All	0.05%	0.05%

\$100 minimum is required to open account. \$100 Daily Minimum Balance to obtain annual percentage yield.

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Coverdell Education Savings Account Rates

Term	Interest Rate	Annual Percentage Yield
1 Year	0.15%	0.15%
2 Year	0.20%	0.20%
3 Year	0.25%	0.25%
4 Year	0.30%	0.30%
5 Year	0.35%	0.35%

\$100 minimum is required to open account. \$100 Daily Minimum Balance to obtain annual percentage yield. A fee will be imposed for early withdrawal from CDs. Rate may change after the account is opened. Annual percentage yield earned on all balances. Fees may reduce earnings.

Business Interest Rates

Balances	Interest Rate	Annual Percentage Yield
\$5,000+	0.05%	0.05%

\$100 minimum is required to open account. \$5,000 Daily Minimum Balance to obtain annual percentage yield. Fees may reduce earnings.