

# CURRENT RATES

Rates Effective as of January 13, 2026  
Rate and APY are subject to change without notice

## Personal Money Market Rates

| Balance Tiers           | Interest Rate | Annual Percentage Yield |
|-------------------------|---------------|-------------------------|
| \$2,500 - \$4,999       | 1.75%         | 1.76%                   |
| \$5,000 - \$24,999      | 1.80%         | 1.81%                   |
| \$25,000-\$99,999       | 1.90%         | 1.92%                   |
| \$100,000-\$499,999     | 2.00%         | 2.02%                   |
| \$500,000-\$999,999     | 2.10%         | 2.12%                   |
| \$1,000,000-\$1,999,999 | 2.25%         | 2.27%                   |
| \$2,000,000-\$4,999,999 | 2.30%         | 2.32%                   |
| \$5,000,000-\$7,499,999 | 2.65%         | 2.68%                   |
| \$7,500,000 and above   | 3.13%         | 3.18%                   |

*\$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.*

## Business Certificates of Deposit Rates

| Term                                  | Interest Rate | Annual Percentage Yield |
|---------------------------------------|---------------|-------------------------|
| 30 Days                               | 2.00%         | 2.02%                   |
| 60 Days                               | 2.75%         | 2.78%                   |
| 90 Days                               | 3.15%         | 3.19%                   |
| 180 Days                              | 3.05%         | 3.07%                   |
| 1 Year Fixed or Variable <sup>1</sup> | 2.95%         | 2.98%                   |
| 2 Years                               | 2.80%         | 2.83%                   |
| 3 Years                               | 2.75%         | 2.78%                   |
| 4 Years                               | 2.65%         | 2.67%                   |
| 5 Years                               | 2.60%         | 2.62%                   |

*\$1,000 minimum is required to open account. A fee will be imposed for early withdrawal from CDs. Fees could reduce the earnings on the account. For CDs with maturities of 7 days through 364 days, interest is paid at the end of the term. For CDs with maturities of 1 year or greater, interest is paid quarterly and can be paid out or capitalized based on customer's discretion. Interest payments requested on a basis more frequent than quarterly will have a reduced APY. Posted APY may vary depending on term chosen.*

<sup>1</sup>For variable rate accounts, the rate may change after the account is opened.

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## Personal Certificates of Deposit Rates

| Term                                  | Interest Rate | Annual Percentage Yield |
|---------------------------------------|---------------|-------------------------|
| 30 Days                               | 2.00%         | 2.02%                   |
| 60 Days                               | 2.75%         | 2.78%                   |
| 90 Days                               | 3.15%         | 3.19%                   |
| 180 Days                              | 3.05%         | 3.07%                   |
| 1 Year Fixed or Variable <sup>1</sup> | 2.95%         | 2.98%                   |
| 2 Years                               | 2.80%         | 2.83%                   |
| 3 Years                               | 2.75%         | 2.78%                   |
| 4 Years                               | 2.65%         | 2.67%                   |
| 5 Years                               | 2.60%         | 2.62%                   |

*\$1,000 minimum is required to open account. A fee will be imposed for early withdrawal from CDs. Fees could reduce the earnings on the account. For CDs with maturities of 7 days through 364 days, interest is paid at the end of the term. For CDs with maturities of 1 year or greater, interest is paid quarterly and can be paid out or capitalized based on customer's discretion. Interest payments requested on a basis more frequent than quarterly will have a reduced APY. Posted APY may vary depending on term chosen.*

<sup>1</sup>For variable rate accounts, the rate may change after the account is opened.

## Individual Retirement Account Rates

| Account Term | Interest Rate | Annual Percentage Yield |
|--------------|---------------|-------------------------|
| 1 Year       | 2.95%         | 2.98%                   |
| 2 Years      | 2.80%         | 2.83%                   |
| 3 Years      | 2.75%         | 2.78%                   |
| 4 Years      | 2.65%         | 2.67%                   |
| 5 Years      | 2.60%         | 2.62%                   |

*\$100 minimum is required to open account. A fee may be imposed for early withdrawal. Fees could reduce the earnings on the account.*

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## Money Market Account Rates

| Balance Tiers           | Interest Rate | Annual Percentage Yield |
|-------------------------|---------------|-------------------------|
| \$2,500 - \$4,999       | 1.75%         | 1.76%                   |
| \$5,000 - \$24,999      | 1.80%         | 1.81%                   |
| \$25,000-\$99,999       | 1.90%         | 1.92%                   |
| \$100,000-\$499,999     | 2.00%         | 2.02%                   |
| \$500,000-\$999,999     | 2.10%         | 2.12%                   |
| \$1,000,000-\$1,999,999 | 2.25%         | 2.27%                   |
| \$2,000,000-\$4,999,999 | 2.30%         | 2.32%                   |
| \$5,000,000-\$7,499,999 | 2.65%         | 2.68%                   |
| \$7,500,000 and above   | 3.13%         | 3.18%                   |

*\$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 |
|----------|---------------|-------------------------|
| All      | 0.90%         | 0.90%                   |

*\$100 minimum is required to open account. The rate may change after the account is opened. Fees may reduce earnings.*

## LegacyAccess Account Rates

| Balances | Interest Rate | Annual Percentage Yield |
|----------|---------------|-------------------------|
| All      | 0.25%         | 0.25%                   |

*\$100 minimum is required to open account. The rate may change after the account is opened. Fees may reduce earnings.*

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## Youth Savings Program Rates

| Balances | Interest Rate | Annual Percentage Yield |
|----------|---------------|-------------------------|
| All      | 1.00%         | 1.00%                   |

*\$1 minimum is required to open account. The rate may change after the account is opened. 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://www.plainscapital.com//personal/banking/savings-money-market/youth-savings-program/>*

## PremierAccess Checking Rates

| Balance Tiers       | Interest Rate | Annual Percentage Yield |
|---------------------|---------------|-------------------------|
| \$5,000 - \$24,999  | 0.35%         | 0.35%                   |
| \$25,000 - \$99,999 | 0.40%         | 0.40%                   |
| \$100,000-\$499,999 | 0.45%         | 0.45%                   |
| \$500,000 +         | 0.50%         | 0.50%                   |

*\$100 minimum is required to open account. \$5,000 Daily Minimum Balance to obtain annual percentage yield. The rate may change after the account is opened. Fees may reduce earnings.*

## Health Savings Account Rates

| Balances | Interest Rate | Annual Percentage Yield |
|----------|---------------|-------------------------|
| All      | 0.90%         | 0.90%                   |

*\$100 minimum is required to open account. The rate may change after the account is opened. Fees may reduce earnings.*

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## Coverdell Education Savings Account Rates

| Term   | Interest Rate | Annual Percentage Yield |
|--------|---------------|-------------------------|
| 1 Year | 2.95%         | 2.98%                   |
| 2 Year | 2.80%         | 2.83%                   |
| 3 Year | 2.75%         | 2.78%                   |
| 4 Year | 2.65%         | 2.67%                   |
| 5 Year | 2.60%         | 2.62%                   |

*\$100 minimum is required to open account. A fee will be imposed for early withdrawal from CDs. Annual percentage yield earned on all balances. Fees may reduce earnings.*

## Business Interest Rates

| Balances | Interest Rate | Annual Percentage Yield |
|----------|---------------|-------------------------|
| \$5,000+ | 0.25%         | 0.25%                   |

*\$100 minimum is required to open account. \$5,000 Daily Minimum Balance to obtain annual percentage yield. The rate may change after the account is opened. Fees may reduce earnings.*