

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 ¹	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.

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

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¹*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.