

# CURRENT RATES

Rates Effective as of August 8, 2025  
Rate and APY are subject to change without notice

## Personal Money Market Rates

Balance Tiers	Interest Rate	Annual Percentage Yield
\$2,500 - \$4,999	2.00%	2.02%
\$5,000 - \$24,999	2.00%	2.02%
\$25,000-\$99,999	2.00%	2.02%
\$100,000-\$499,999	2.05%	2.07%
\$500,000-\$999,999	2.20%	2.22%
\$1,000,000-\$1,999,999	3.00%	3.04%
\$2,000,000-\$4,999,999	3.05%	3.09%
\$5,000,000-\$7,499,999	3.40%	3.45%
\$7,500,000 and above	3.88%	3.95%

*\$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	2.25%	2.27%
60 Days	3.00%	3.04%
90 Days	3.80%	3.85%
180 Days	3.75%	3.79%
1 Year Fixed or Variable <sup>1</sup>	3.65%	3.70%
2 Years	3.50%	3.55%
3 Years	3.25%	3.29%
4 Years	3.15%	3.19%
5 Years	3.10%	3.14%

*\$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.

# CURRENT RATES

Rates Effective as of August 8, 2025  
Rate and APY are subject to change without notice

## Personal Certificates of Deposit Rates

Term	Interest Rate	Annual Percentage Yield
30 Days	2.25%	2.27%
60 Days	3.00%	3.04%
90 Days	3.80%	3.85%
180 Days	3.75%	3.79%
1 Year Fixed or Variable <sup>1</sup>	3.65%	3.70%
2 Years	3.40%	3.44%
3 Years	3.25%	3.29%
4 Years	3.15%	3.19%
5 Years	3.10%	3.14%

*\$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	3.65%	3.70%
2 Years	3.40%	3.44%
3 Years	3.25%	3.29%
4 Years	3.15%	3.19%
5 Years	3.10%	3.14%

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

# CURRENT RATES

Rates Effective as of August 8, 2025  
Rate and APY are subject to change without notice

## Money Market Account Rates

Balance Tiers	Interest Rate	Annual Percentage Yield
\$2,500 - \$4,999	2.00%	2.02%
\$5,000 - \$24,999	2.00%	2.02%
\$25,000-\$99,999	2.00%	2.02%
\$100,000-\$499,999	2.05%	2.07%
\$500,000-\$999,999	2.20%	2.22%
\$1,000,000-\$1,999,999	3.00%	3.04%
\$2,000,000-\$4,999,999	3.05%	3.09%
\$5,000,000-\$7,499,999	3.40%	3.45%
\$7,500,000 and above	3.88%	3.95%

*\$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	1.00%	1.00%

*\$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	0.45%	0.45%

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

# CURRENT RATES

Rates Effective as of August 8, 2025  
Rate and APY are subject to change without notice

## 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	0.55%	0.55%
\$25,000 - \$99,999	0.60%	0.60%
\$100,000-\$499,999	0.65%	0.65%
\$500,000 +	0.70%	0.70%

*\$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	1.00%	1.00%

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

# CURRENT RATES

Rates Effective as of August 8, 2025  
Rate and APY are subject to change without notice

## Coverdell Education Savings Account Rates

Term	Interest Rate	Annual Percentage Yield
1 Year	3.65%	3.70%
2 Year	3.40%	3.44%
3 Year	3.25%	3.29%
4 Year	3.15%	3.19%
5 Year	3.10%	3.14%

*\$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+	0.45%	0.45%

*\$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.*