

Rates Effective as of October 23, 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	2.00%	2.02%
\$500,000-\$999,999	2.10%	2.12%
\$1,000,000-\$1,999,999	2.75%	2.78%
\$2,000,000-\$4,999,999	2.80%	2.84%
\$5,000,000-\$7,499,999	3.15%	3.20%
\$7,500,000 and above	3.63%	3.69%

<sup>\$2,500</sup> 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	3.45%	3.50%
180 Days	3.45%	3.48%
1 Year Fixed or Variable <sup>1</sup>	3.30%	3.34%
2 Years	3.20%	3.24%
3 Years	3.15%	3.18%
4 Years	3.05%	3.08%
5 Years	3.00%	3.03%

<sup>\$1,000</sup> 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>&</sup>lt;sup>1</sup>For variable rate accounts, the rate may change after the account is opened.



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#### **Individual Retirement Account Rates**

Account Term	Interest Rate	Annual Percentage Yield
1 Year	3.30%	3.34%
2 Years	3.20%	3.24%
3 Years	3.15%	3.18%
4 Years	3.05%	3.08%
5 Years	3.00%	3.03%

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

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



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### **Money Market Account Rates**

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\$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	2.00%	2.02%
\$500,000-\$999,999	2.10%	2.12%
\$1,000,000-\$1,999,999	2.75%	2.78%
\$2,000,000-\$4,999,999	2.80%	2.84%
\$5,000,000-\$7,499,999	3.15%	3.20%
\$7,500,000 and above	3.63%	3.69%

<sup>\$2,500</sup> 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%

<sup>\$100</sup> 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	0.35%	0.35%

\$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	0.45%	0.45%
\$25,000 - \$99,999	0.50%	0.50%
\$100,000-\$499,999	0.55%	0.55%
\$500,000 +	0.60%	0.60%

\$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.



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### **Coverdell Education Savings Account Rates**

Term	Interest Rate	Annual Percentage Yield
1 Year	3.30%	3.34%
2 Year	3.20%	3.24%
3 Year	3.15%	3.18%
4 Year	3.05%	3.08%
5 Year	3.00%	3.03%

\$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+	0.35%	0.35%

\$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.