PlainsCapital Bank

CURRENT RATES

Rates Effective as of November 1, 2026
Rate and APY are subject to change without notice

Individual Retirement Account Rates

Account Term	Interest Rate	Annual Percentage Yield
1 Year	3.15%	3.19%
2 Years	3.00%	3.03%
3 Years	2.95%	2.98%
4 Years	2.85%	2.88%
5 Years	2.80%	2.83%

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

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	3.30%	3.33%
1 Year Fixed or Variable[1]	3.15%	3.19%
2 Years	3.00%	3.03%
3 Years	2.95%	2.98%
4 Years	2.85%	2.88%
5 Years	2.80%	2.83%

$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.*

Personal Savings Account Rates

Please contact your local branch for current rates.

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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.

Youth Savings Program Rates

Please contact your local branch for current rates.

PremierAccess Checking Rates

Balance Tiers	Interest Rate	Annual Percentage Yield
$5,000 - $24,999	0.25%	0.25%
$25,000 - $99,999	0.30%	0.30%
$100,000-$499,999	0.35%	0.35%
$500,000 +	0.40%	0.40%

$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.

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Personal Money Market Rates

Balance Tiers	Interest Rate	Annual Percentage Yield
$2,500 - $4,999	1.65%	1.66%
$5,000 - $24,999	1.70%	1.71%
$25,000-$99,999	1.80%	1.81%
$100,000-$499,999	1.90%	1.92%
$500,000-$999,999	2.20%	2.22%
$1,000,000-$1,999,999	2.35%	2.38%
$2,000,000-$4,999,999	2.40%	2.43%
$5,000,000-$7,499,999	2.75%	2.78%
$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.

Momentum Max Savings Account Rates

Balance Tiers	Interest Rates	Annual Percentage Yield
Core Rate	2.13%	2.15%
Enhanced Rate[1]	2.62%	2.65%
Max Rate[2]	3.11%	3.15%

$100 min. daily balance required to avoid a $5 monthly service fee

[1]Must have a Momentum Max or Momentum Max Plus checking account with a minimum average daily balance of $50,000 is required to receive rate.

[2]Must have a momentum Max or Momentum Max Plus checking account with a minimum average daily balance of $50,000. Must have $40,000 in monthly merchant volume is required to receive rate. Rate based on prior-month balance and merchant service volume.

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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	3.30%	3.33%
1 Year Fixed or Variable[1]	3.15%	3.19%
2 Years	3.00%	3.03%
3 Years	2.95%	2.98%
4 Years	2.85%	2.88%
5 Years	2.80%	2.83%

$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.*

Business Interest Account 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.

Business Money Market Rates

Please contact your local branch for current rates.

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CURRENT RATES

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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.

Coverdell Education Savings Account Rates

Term	Interest Rate	Annual Percentage Yield
1 Year	3.15%	3.19%
2 Year	3.00%	3.03%
3 Year	2.95%	2.98%
4 Year	2.85%	2.88%
5 Year	2.80%	2.83%

$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.