

DEPOSIT RATES



EFFECTIVE DATE:

CERTIFICATES OF DEPOSIT				MINIMUM BALANCE TO OPEN \$1,000			
Maturity	Minimum Balance Required to Earn Interest	Annual Percentage Yield (APY)	Interest Rate	Maturity	Minimum Balance Required to Earn Interest	Annual Percentage Yield (APY)	Interest Rate
31 DAY CD	\$0.00 – \$9,999 \$10,000 – \$49,999 \$50,000 – \$94,999 \$95,000 & above			3 YEAR CD	\$0.00 – \$9,999 \$10,000 – \$49,999 \$50,000 – \$94,999 \$95,000 & above		
6 MONTH CD	\$0.00 – \$9,999 \$10,000 – \$49,999 \$50,000 – \$94,999 \$95,000 & above			4 YEAR CD	\$0.00 – \$9,999 \$10,000 – \$49,999 \$50,000 – \$94,999 \$95,000 & above		
12 MONTH CD	\$0.00 – \$9,999 \$10,000 – \$49,999 \$50,000 – \$94,999 \$95,000 & above			5 YEAR CD	\$0.00 – \$9,999 \$10,000 – \$49,999 \$50,000 – \$94,999 \$95,000 & above		
2 YEAR CD	\$0.00 – \$9,999 \$10,000 – \$49,999 \$50,000 – \$94,999 \$95,000 & above						

INDIVIDUAL RETIREMENT ACCOUNTS						
Account Type	Annual Percentage Yield (APY)	Interest Rate	Minimum Balance to Earn Interest	Minimum Balance to Open	Interest Frequency	Minimum Additional Deposits
IRA BUILDER SAVINGS				\$100	QUARTERLY	\$20
MONEY MAKER IRA				\$2,500	MONTHLY	\$20
18 MONTH ADD-ON VARIABLE RATE CD				\$1,000	QUARTERLY	\$500

For all IRA CD rates, see CD rates above.

The Annual Percentage Yield (APY) assumes that the initial deposit and interest earned will remain on deposit for one year. Withdrawals of interest will reduce earnings. Interest will be compounded and credited to CDs quarterly. On CDs with terms of 3 months or less, interest will be compounded and credited at maturity. A penalty may be imposed for early withdrawal. The APYs on CD maturities of less than one year, variable rate CDs, savings accounts and checking accounts are estimated at the current rates stated on this publication. Actual APYs may vary due to rate changes on variable accounts or on time deposits with maturities of less than one year. Fees could reduce earnings on accounts.

INTEREST-BEARING CHECKING & SAVINGS ACCOUNTS



EFFECTIVE DATE:

CHECKING ACCOUNTS

Account Type	Annual Percentage Yield (APY)	Interest Rate	Minimum Balance to Earn Interest	Minimum Balance to Open	Interest Frequency
PREFERRED CLUB CHECKING				\$50	MONTHLY
PLATINUM CHECKING				\$50	MONTHLY
MONEY MARKET CHECKING			\$0.00 – \$2,499 \$2,500 – \$9,999 \$10,000 – \$99,999 \$100,000 – \$249,999 \$250,000 – \$4,999,999 \$5,000,000 & above	\$100	MONTHLY
MONEY MARKET CHECKING WITH RELATIONSHIP CHECKING ACCOUNT*			\$0.00 – \$2,499 \$2,500 – \$9,999 \$10,000 – \$99,999 \$100,000 – \$249,999 \$250,000 – \$4,999,999 \$5,000,000 & above	\$100	MONTHLY
HEALTH SAVINGS ACCOUNT			\$0.00 – \$2,499 \$2,500 – \$4,999 \$5,000 & above	\$0	MONTHLY
BUSINESS MONEY MARKET CHECKING			\$0.00 – \$2,499 \$2,500 – \$9,999 \$10,000 – \$99,999 \$100,000 – \$249,999 \$250,000 – \$4,999,999 \$5,000,000 & above	\$100	MONTHLY

SAVINGS ACCOUNTS

Account Type	Annual Percentage Yield (APY)	Interest Rate	Minimum Balance to Earn Interest	Minimum Balance to Open	Interest Frequency
SAVINGS REGULAR			\$100	\$100	QUARTERLY
SAVINGS REGULAR WITH RELATIONSHIP CHECKING**			\$100	\$100	QUARTERLY
COOL BLUE SAVINGS				\$50	QUARTERLY

*Rate on this account is .05% higher with a Relationship Checking Account. Relationship Checking Accounts include Preferred Club, Platinum Checking, and Investor Account.

**Rate on this account is .05% higher with a Relationship Checking Account. Relationship Checking Accounts include Preferred Club, Arvest Club, Platinum Checking and Investor Account.

***Rates on Checking & Savings Accounts are variable rates. The APY and Rate may change at any time. Fees could reduce earnings on accounts.