

PERSONAL DEPOSIT RATES¹



ANNUAL PERCENTAGE YIELD (APY) ACCURATE AS OF SEPTEMBER 23, 2024

CHECKING, SAVINGS AND MONEY MARKET ACCOUNTS

Account Type	Minimum to Open	Balance Tiers	Interest Rate	APY ²
Interest Checking	\$25	\$.01 and up	0.20%	0.20%
Premier Checking	\$25	\$.01 and up	0.50%	0.50%
Basic Savings	\$25	\$.01 and up	1.00%	1.00%
Money Market	\$25	Up to \$9,999	1.00%	1.00%
		\$10,000 - \$24,999	1.00%	1.00%
		\$25,000 - \$49,999	3.69%	3.75%
		\$50,000 - \$99,999	3.93%	4.00%
		\$100,000 - \$249,999	3.93%	4.00%
		\$250,000 - \$499,999	3.93%	4.00%
Premier Money Market	\$25	\$500,000 or greater	3.93%	4.00%
		Up to \$9,999	1.00%	1.00%
		\$10,000 - \$24,999	1.00%	1.00%
		\$25,000 - \$49,999	3.69%	3.75%
		\$50,000 - \$99,999	3.93%	4.00%
		\$100,000 - \$249,999	3.93%	4.00%
		\$250,000 - \$499,999	3.93%	4.00%
		\$500,000 - \$999,999	3.93%	4.00%
\$1,000,000 - \$4,999,999	3.93%	4.00%		
\$5,000,000 - \$9,999,999	4.17%	4.25%		
\$10,000,000 or greater	4.17%	4.25%		

CERTIFICATE OF DEPOSIT MINIMUM BALANCE: \$1,000

Term	Interest Rate	APY ³
30-Day	0.05%	0.05%
90-Day	0.05%	0.05%
180-Day	4.43%	4.50%
1-Year	0.25%	0.25%
2-Year	2.48%	2.50%
3-Year	0.75%	0.75%
5-Year	0.85%	0.85%

PROMOTIONAL CERTIFICATE OF DEPOSIT

MINIMUM BALANCE: \$1,000

Term	Interest Rate	APY ³
11-Month	3.94%	4.00%

IRA CERTIFICATE OF DEPOSIT MINIMUM BALANCE: \$250

Term	Interest Rate	APY ³
1-Year	0.20%	0.20%
18-Month	0.75%	0.75%
3-Year	0.65%	0.65%
5-Year	0.75%	0.75%

(1) Rates are subject to change. Call your branch to confirm rates. Other terms and conditions may apply. (2) Annual Percentage Yield (APY) on variable accounts are for comparison only and may change after the account is opened. Fees may reduce earnings. (3) Annual Percentage Yield (APY) assumes reinvestment of principal and interest at the original rate for one year. There is a penalty for early withdrawal on CDs. Other terms and conditions may apply. Independent Financial is a trademark of Independent Bank, Member FDIC. Equal Housing Lender.

BUSINESS DEPOSIT RATES¹



ANNUAL PERCENTAGE YIELD (APY) ACCURATE AS OF SEPTEMBER 23, 2024

CHECKING, SAVINGS AND MONEY MARKET ACCOUNTS

Account Type	Minimum to Open	Balance Tiers	Interest Rate	APY ²
Business Savings	\$25	\$.01 and up	0.65%	0.65%
Business Money Market	\$25	Up to \$9,999	0.65%	0.65%
		\$10,000 - \$24,999	0.75%	0.75%
		\$25,000 - \$49,999	0.85%	0.85%
		\$50,000 - \$99,999	0.90%	0.90%
		\$100,000 - \$249,999	1.00%	1.00%
		\$250,000 - \$499,999	1.24%	1.25%
Business Premier Money Market	\$25	\$500,000 or greater	1.49%	1.50%
		Up to \$9,999	0.65%	0.65%
		\$10,000 - \$24,999	0.75%	0.75%
		\$25,000 - \$49,999	0.85%	0.85%
		\$50,000 - \$99,999	0.90%	0.90%
		\$100,000 - \$249,999	1.00%	1.00%
		\$250,000 - \$499,999	1.24%	1.25%
		\$500,000 - \$999,999	1.49%	1.50%
IOLTA (Texas - Interest on Lawyer Trust Account)	\$1,500	–	3.00%	3.04%
		–	3.00%	3.04%
COLTAF (Colorado Lawyer Trust Account)	\$1,500	–	3.00%	3.04%

CERTIFICATE OF DEPOSIT MINIMUM BALANCE: \$1,000

Term	Interest Rate	APY ³
30-Day	0.05%	0.05%
90-Day	0.05%	0.05%
180-Day	4.43%	4.50%
1-Year	0.25%	0.25%
2-Year	2.48%	2.50%
3-Year	0.75%	0.75%
5-Year	0.85%	0.85%

PROMOTIONAL CERTIFICATE OF DEPOSIT

MINIMUM BALANCE: \$1,000

Term	Interest Rate	APY ³
11-Month	3.94%	4.00%

BUSINESS HIGH YIELD MONEY MARKET

MINIMUM TO OPEN: \$25,000 NEW MONEY⁴

Balance Tiers	Interest Rate	APY ²
Up to \$9,999	0.01%	0.01%
\$10,000 - \$24,999	0.01%	0.01%
\$25,000 - \$49,999	3.69%	3.75%
\$50,000 - \$99,999	3.69%	3.75%
\$100,000 - \$249,999	3.69%	3.75%
\$250,000 - \$499,999	3.69%	3.75%
\$500,000 - \$999,999	3.69%	3.75%
\$1,000,000 - \$4,999,999	3.69%	3.75%
\$5,000,000 - \$9,999,999	3.69%	3.75%
\$10,000,000 or greater	3.69%	3.75%

(1) Rates are subject to change. Call your branch to confirm rates. Other terms and conditions may apply. (2) Annual Percentage Yield (APY) on variable accounts are for comparison only and may change after the account is opened. Fees may reduce earnings. (3) Annual Percentage Yield (APY) assumes reinvestment of principal and interest at the original rate for one year. There is a penalty for early withdrawal on CDs. Other terms and conditions may apply. (4) \$25,000 opening deposit must be in new money funded from a non-Independent Financial account. \$25 monthly fee if daily balance falls below \$25,000. Fees may reduce earnings. Independent Financial is a trademark of Independent Bank, Member FDIC. Equal Housing Lender.