

# CURRENT DEPOSIT RATES<sup>1</sup>

Annual Percentage Yield (APY) accurate as of January 15, 2019



## Independent Bank

### CHECKING AND SAVINGS ACCOUNTS

ACCOUNT TYPE	MINIMUM TO OPEN	BALANCE TIERS	INTEREST RATE	APY <sup>2</sup>
REWARDS CHECKING To earn rewards: clear 12 debit card purchase transactions and 1 ACH Direct Deposit or Auto Debit; receive eStatements	\$100	< \$10,001 ≥ \$10,001 If monthly qualifications are not met	1.49% 0.15% 0.01%	<b>1.50%</b> <b>0.15%</b> <b>0.01%</b>
REALSaver ACCOUNT	\$150	< \$15,001 ≥ \$15,001 If monthly qualifications are not met	0.50% 0.15% 0.01%	<b>0.50%</b> <b>0.15%</b> <b>0.01%</b>
NOW CHECKING	\$1,500	≥ \$500 < \$500	0.05% 0.00%	<b>0.05%</b> <b>0.00%</b>
IOLTA (Texas-Interest on Lawyer Trust Account) COLTAF (Colorado Lawyer Trust Account)	\$1,500 \$1,500		1.50% 1.88%	<b>1.51%</b> <b>1.90%</b>
MONEY MARKET	\$2,500	≥ \$500 < \$500	0.10% 0.00%	<b>0.10%</b> <b>0.00%</b>
INDEX FUND ACCOUNT	\$25,000	≥ \$100,000 \$50,000 – \$99,999.99 \$25,000 – \$49,999.99 < \$25,000	0.30% 0.25% 0.20% 0.10%	<b>0.30%</b> <b>0.25%</b> <b>0.20%</b> <b>0.10%</b>
HIGH-YIELD INDEX FUND ACCOUNT	\$25,000	≥ \$5,000,000 \$1,000,000 – \$4,999,999.99 \$500,000 – \$999,999.99 \$250,000 – \$499,999.99 ≤ \$249,999.99	1.75% 1.50% 1.40% 1.30% 0.50%	<b>1.76%</b> <b>1.51%</b> <b>1.41%</b> <b>1.31%</b> <b>0.50%</b>
PLATINUM CLUB ACCOUNT For those 55 and older	\$1,500	≥ \$500 < \$500	0.25% 0.00%	<b>0.25%</b> <b>0.00%</b>
SAVINGS	\$150	≥ \$50 < \$50	0.15% 0.00%	<b>0.15%</b> <b>0.00%</b>

### CERTIFICATE OF DEPOSIT MINIMUM BALANCE: \$1,000

TERM	INTEREST RATE	APY <sup>3</sup>
30 Day	0.05%	<b>0.05%</b>
90 Day	0.10%	<b>0.10%</b>
180 Day	0.30%	<b>0.30%</b>
1 Year	0.60%	<b>0.60%</b>
2 Year	0.70%	<b>0.70%</b>
3 Year	1.00%	<b>1.00%</b>
5 Year	1.50%	<b>1.51%</b>
3 Year Step Up <sup>4</sup>	1.75%	<b>1.76%</b>
13 Month (promotional)	2.65%	<b>2.68%</b>

### CERTIFICATE OF DEPOSIT MINIMUM BALANCE: \$100,000

TERM	INTEREST RATE	APY <sup>3</sup>
30 Day	0.05%	<b>0.05%</b>
90 Day	0.10%	<b>0.10%</b>
180 Day	0.30%	<b>0.30%</b>
1 Year	0.60%	<b>0.60%</b>
2 Year	0.70%	<b>0.70%</b>
3 Year	1.00%	<b>1.00%</b>
5 Year	1.50%	<b>1.51%</b>
3 Year Step Up <sup>4</sup>	1.75%	<b>1.76%</b>

### IRA CD MINIMUM BALANCE: \$250

TERM	INTEREST RATE	APY <sup>3</sup>
1 Year	0.60%	<b>0.60%</b>
18 Month	0.60%	<b>0.60%</b>
3 Year	1.00%	<b>1.00%</b>
5 Year	1.50%	<b>1.51%</b>

### IRA CD MINIMUM BALANCE: \$100,000

TERM	INTEREST RATE	APY <sup>3</sup>
1 Year	0.60%	<b>0.60%</b>
18 Month	0.60%	<b>0.60%</b>
3 Year	1.00%	<b>1.00%</b>
5 Year	1.50%	<b>1.51%</b>

- Rates are subject to change. Call your branch to confirm rates. Other terms and conditions may apply.
- Annual Percentage Yield (APY) on variable accounts are for comparison only and may change after the account is opened. Fees may reduce earnings.
- 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.
- Contact your local branch for additional details.