

CURRENT DEPOSIT RATES¹

Annual Percentage Yield (APY) accurate as of April 9, 2019



Independent Bank

CHECKING AND SAVINGS ACCOUNTS

ACCOUNT TYPE	MINIMUM TO OPEN	BALANCE TIERS	INTEREST RATE	APY ²
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%	1.50% 0.15% 0.01%
REALSaver ACCOUNT	\$150	< \$15,001 ≥ \$15,001 If monthly qualifications are not met	0.50% 0.15% 0.01%	0.50% 0.15% 0.01%
NOW CHECKING	\$50	≥ \$1,500 < \$1,500	0.10% 0.05%	0.10% 0.05%
IOLTA (Texas-Interest on Lawyer Trust Account) COLTAF (Colorado Lawyer Trust Account)	\$1,500 \$1,500		1.50% 1.88%	1.51% 1.90%
MONEY MARKET	\$2,500	≥ \$500,000 \$250,000 - \$499,999.99 \$100,000 - \$249,999.99 \$25,000 - \$99,999.99 ≤ \$24,999.99	0.35% 0.35% 0.25% 0.15% 0.15%	0.35% 0.35% 0.25% 0.15% 0.15%
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%	0.30% 0.25% 0.20% 0.10%
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%	1.76% 1.51% 1.41% 1.31% 0.50%
PLATINUM CHECKING For those 50 and older	\$50		0.05%	0.05%
SAVINGS	\$150	≥ \$50 < \$50	0.15% 0.00%	0.15% 0.00%

CERTIFICATE OF DEPOSIT MINIMUM BALANCE: \$1,000

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

CERTIFICATE OF DEPOSIT MINIMUM BALANCE: \$100,000

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

IRA CD MINIMUM BALANCE: \$250

TERM	INTEREST RATE	APY ³
1 Year	0.60%	0.60%
18 Month	0.60%	0.60%
3 Year	1.00%	1.00%
5 Year	1.50%	1.51%

IRA CD MINIMUM BALANCE: \$100,000

TERM	INTEREST RATE	APY ³
1 Year	0.60%	0.60%
18 Month	0.60%	0.60%
3 Year	1.00%	1.00%
5 Year	1.50%	1.51%

- 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.