

CURRENT DEPOSIT RATES¹

Annual Percentage Yield (APY) accurate as of September 11, 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)	\$1,500		1.50%	1.51%
COLTAF (Colorado Lawyer Trust Account)	\$1,500	≥ \$1,000,000 \$500,000 - \$999,999.99 \$100,000 - \$499,999.99 \$50,000 - \$99,999.99 ≤ \$49,999.99	1.35% 1.00% 0.75% 0.60% 0.45%	1.36% 1.01% 0.75% 0.60% 0.45%
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)	1.95%	1.96%

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%
13 Month (promotional)	1.95%	1.96%

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%

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. Contact your local branch for additional details.