



BANK of HOUSTON

Established 1893

Deposit Product Rate Sheet

RATES EFFECTIVE NOVEMBER 17, 2022

All rates are subject to change without notice.

Deposit Account			
<u>Account Type</u>	<u>Minimum Balance</u>	<u>Interest Rate</u>	<u>APY</u>
NOW Account	\$1,500.00	0.20%	0.20%
Savings Account	\$150.00	0.20%	0.20%

Money Market Account			
<u>Minimum Balance</u>	<u>Balance Tiers</u>	<u>Interest Rate</u>	<u>APY</u>
\$2,500.00	\$2,500.00 to \$50,000.00	0.50%	0.50%
	\$50,000.01 to \$100,000.00	0.75%	0.75%
	\$100,000.01 to \$500,000.00	2.96%	3.00%
	\$500,000.01 to \$1,000,000.00	3.20%	3.25%
	\$1,000,000.01 to \$10,000,000.00	3.44%	3.50%
	>\$10,000,000.01	3.92%	4.00%

Certificate of Deposit				
<u>Term</u>	<u>Minimum Balance</u>	<u>Compounded</u>	<u>Interest Rate</u>	<u>APY</u>
30 Days	\$1,000.00	At Maturity	0.50%	0.50%
3 Months	\$1,000.00	At Maturity	1.99%	2.00%
6 Months	\$1,000.00	Quarterly	3.02%	3.05%
12 Months	\$1,000.00	Quarterly	3.94%	4.00%
24 Months	\$1,000.00	Quarterly	3.70%	3.75%
36 Months	\$1,000.00	Quarterly	3.70%	3.75%
60 Months	\$1,000.00	Quarterly	3.70%	3.75%

PROMO - Certificate of Deposit				
<u>Term</u>	<u>Minimum Balance</u>	<u>Compounded</u>	<u>Interest Rate</u>	<u>APY</u>
15 Month One-Time Step Up CD	\$50,000.00	Quarterly	3.46%	3.50%

IRA				
<u>Term</u>	<u>Minimum Balance</u>	<u>Compounded</u>	<u>Interest Rate</u>	<u>APY</u>
12 Months	\$250.00	Quarterly	3.94%	4.00%
18 Months	\$250.00	Quarterly	3.94%	4.00%

To obtain current rates or for more information, please contact Bank of Houston at

(713) 497-1515