

Bank of Houston Deposit Product Rate Sheet
Annual Percentage Yield (APY) is accurate as of May 17, 2023

All rates are subject to change without notice.

Deposit Account				
Account Type	Minimum Balance		Interest Rate	APY
NOW Account	\$1,500.00		0.20%	0.20%
Savings Account	\$150.00		0.20%	0.20%
Money Market Account				
Minimum Balance	Balance Tiers		Interest Rate	APY
\$2,500.00	\$2,500.00 to \$100,000.00		1.04%	1.05%
	\$100,000.01 to \$500,000.00		3.21%	3.25%
	\$500,000.01 to \$1,000,000.00		3.69%	3.75%
	\$1,000,000.01 to \$10,000,000.00		3.93%	4.00%
	>\$10,000,000.01		4.17%	4.25%
Certificate of Deposit				
Term	Minimum Balance	Compounded	Interest Rate	APY
30 Days	\$1,000.00	At Maturity	1.00%	1.00%
3 Months	\$1,000.00	At Maturity	2.49%	2.50%
6 Months	\$1,000.00	Quarterly	3.48%	3.51%
12 Months	\$1,000.00	Quarterly	4.34%	4.40%
24 Months	\$1,000.00	Quarterly	3.60%	3.65%
36 Months	\$1,000.00	Quarterly	3.60%	3.65%
60 Months	\$1,000.00	Quarterly	3.60%	3.65%
PROMO - Certificate of Deposit				
Term	Minimum Balance	Compounded	Interest Rate	APY
15 Month One-Time Step Up CD	\$50,000.00	Quarterly	4.34%	4.40%
IRA				
Term	Minimum Balance	Compounded	Interest Rate	APY
12 Months	\$250.00	Quarterly	4.34%	4.40%
18 Months	\$250.00	Quarterly	4.34%	4.40%
CDARS				
Term	Minimum Balance	Compounded	Interest Rate	APY
13 Weeks	\$10,000.00	At Maturity	1.73%	1.75%
26 Weeks	\$10,000.00	Quarterly	2.76%	2.80%
52 Weeks	\$10,000.00	Quarterly	3.84%	3.90%
2 Years	\$10,000.00	Quarterly	3.45%	3.50%
3 Years	\$10,000.00	Quarterly	3.45%	3.50%
Insured Cash Sweep (ICS)				
Minimum Balance	Balance Tiers		Interest Rate	APY
\$100,000.00	\$100,000.01 to \$250,000.00		2.95%	3.00%
	\$250,000.01 to \$500,000.00		2.95%	3.00%
	\$500,000.01 to \$1,000,000.00		3.53%	3.60%
	\$1,000,000.01 to \$2,500,000.00		3.77%	3.85%
	\$2,500,000.01 to \$5,000,000.00		3.77%	3.85%
	>\$5,000,000.01		3.77%	3.85%

Now, Savings, and Money Market Accounts could have maintenance or activity fees. The fees would reduce the earnings on the account. Certificates of Deposit may have an early withdrawal penalty.

To obtain current rates or for more information, please contact Bank of Houston at **(713) 497-1515**.

Member FDIC