



BANK of HOUSTON

Established 1893

Deposit Product Rate Sheet

RATES EFFECTIVE DECEMBER 21, 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 | 3.20% | 3.25% |
| 36 Months | \$1,000.00 | Quarterly | 3.20% | 3.25% |
| 60 Months | \$1,000.00 | Quarterly | 3.20% | 3.25% |

| 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 | 3.94% | 4.00% |

| 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