



BANK of HOUSTON

Established 1893

Deposit Product Rate Sheet

Annual Percentage Yield (APY) is accurate as of February 15, 2023

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 \$100,000.00	1.04%	1.05%
	\$100,000.01 to \$500,000.00	3.20%	3.25%
	\$500,000.01 to \$1,000,000.00	3.68%	3.75%
	\$1,000,000.01 to \$10,000,000.00	3.92%	4.00%
	>\$10,000,000.01	4.16%	4.25%

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	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				
<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	4.34%	4.40%

IRA				
<u>Term</u>	<u>Minimum Balance</u>	<u>Compounded</u>	<u>Interest Rate</u>	<u>APY</u>
12 Months	\$250.00	Quarterly	4.34%	4.40%
18 Months	\$250.00	Quarterly	4.34%	4.40%

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