

Bank of Houston Deposit Product Rate Sheet
Annual Percentage Yield (APY) is accurate as of July 23, 2024

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 | 2.47% | 2.50% | |
| | \$100,000.01 to \$500,000.00 | 3.45% | 3.50% | |
| | \$500,000.01 to \$1,000,000.00 | 4.03% | 4.10% | |
| | \$1,000,000.01 to \$5,000,000.00 | 4.41% | 4.50% | |
| | >\$5,000,000.01 | 4.90% | 5.00% | |
| Certificate of Deposit | | | | |
| Term | Minimum Balance | Compounded | Interest Rate | APY |
| 30 Days | \$1,000.00 | At Maturity | 1.98% | 2.00% |
| 3 Months | \$1,000.00 | At Maturity | 3.44% | 3.50% |
| 6 Months | \$1,000.00 | Quarterly | 4.91% | 5.00% |
| 12 Months | \$1,000.00 | Quarterly | 4.72% | 4.80% |
| 24 Months | \$1,000.00 | Quarterly | 4.43% | 4.50% |
| 36 Months | \$1,000.00 | Quarterly | 4.23% | 4.30% |
| 60 Months | \$1,000.00 | Quarterly | 4.14% | 4.20% |
| PROMO - Certificate of Deposit | | | | |
| Term | Minimum Balance | Compounded | Interest Rate | APY |
| 15 Month One-Time Step Up CD | \$50,000.00 | Quarterly | 4.76% | 4.85% |
| IRA | | | | |
| Term | Minimum Balance | Compounded | Interest Rate | APY |
| 12 Months | \$250.00 | Quarterly | 4.72% | 4.80% |
| 18 Months | \$250.00 | Quarterly | 4.43% | 4.50% |
| CDARS | | | | |
| Term | Minimum Balance | Compounded | Interest Rate | APY |
| 13 Weeks | \$10,000.00 | At Maturity | 2.23% | 2.25% |
| 26 Weeks | \$10,000.00 | Quarterly | 4.20% | 4.25% |
| 52 Weeks | \$10,000.00 | Quarterly | 4.30% | 4.40% |
| 2 Years | \$10,000.00 | Quarterly | 4.28% | 4.35% |
| 3 Years | \$10,000.00 | Quarterly | 4.28% | 4.35% |
| Insured Cash Sweep (ICS) | | | | |
| Minimum Balance | Balance Tiers | Interest Rate | APY | |
| \$100,000.00 | \$100,000.01 to \$250,000.00 | 3.20% | 3.25% | |
| | \$250,000.01 to \$500,000.00 | 3.20% | 3.25% | |
| | \$500,000.01 to \$1,000,000.00 | 3.78% | 3.85% | |
| | \$1,000,000.01 to \$2,500,000.00 | 4.26% | 4.35% | |
| | \$2,500,000.01 to \$5,000,000.00 | 4.26% | 4.35% | |
| | >\$5,000,000.01 | 4.26% | 4.35% | |

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