



Deposit Rates Effective 08/25/2025

Interest rates and annual percentage yields (APYs) are current as of the date shown above.
For current rate information, call 972.716.7100.

| Certificate of Deposit (CD) and Individual Retirement Accounts (IRA) | | (\$1,000 - \$99,999) | |
|------------------------------------------------------------------------------|---------------|----------------------|-----|
| | Interest Rate | APY | |
| 6 Month | 3.99% | 4.05% | |
| 9 Month | 3.45% | 3.50% | |
| 12 Month | 4.04% | 4.10% | |
| 18 Month | 4.09% | 4.15% | |
| 24 Month | 3.94% | 4.00% | |
| 36 Month | 3.70% | 3.75% | |
| 60 Month | 3.80% | 3.85% | |
| Jumbo Certificate of Deposit (CD) and Individual Retirement Accounts (IRA) | | (minimum \$100,000) | |
| | Interest Rate | APY | |
| 6 Month | 3.99% | 4.05% | |
| 9 Month | 3.45% | 3.50% | |
| 12 Month | 4.04% | 4.10% | |
| 18 Month | 4.09% | 4.15% | |
| 24 Month | 3.94% | 4.00% | |
| 36 Month | 3.70% | 3.75% | |
| 60 Month | 3.80% | 3.85% | |
| Special Certificate of Deposit (CD) and Individual Retirement Accounts (IRA) | | Interest Rate | APY |
| 13 Month Senior Select CD or IRA (age requirements apply) | | | |
| \$5,000 minimum | 3.70% | 3.75% | |
| 15 Month FlexRate CD or IRA | | | |
| \$1,000 minimum | 3.99% | 4.05% | |
| 59 Month FlexRate CD or IRA | | | |
| \$5,000 minimum | 3.60% | 3.65% | |
| 60 Month FlexRate IRA | | | |
| \$250 minimum ¹ | 3.60% | 3.65% | |
| 6 Month CD (non-profits only) | | | |
| \$10,000 minimum | 3.99% | 4.05% | |

The minimum to open and obtain the APY is stated for each product. A penalty may be imposed for early withdrawal.

¹ This account may be opened with a balance of \$250, provided a \$50 minimum monthly transfer from a North Dallas Bank checking, money market or savings account is established. If no transfer is established, the minimum balance to open this account is \$1,000.