



**Deposit Rates Effective  
12/19/2024**

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

<b>Certificate of Deposit (CD) and Individual Retirement Accounts (IRA)</b>		<b>(\$1,000 - \$99,999)</b>	
	<b>Interest Rate</b>	<b>APY</b>	
6 Month	4.23%	4.30%	
9 Month	3.84%	3.90%	
12 Month	4.18%	4.25%	
18 Month	4.09%	4.15%	
24 Month	3.99%	4.05%	
36 Month	3.94%	4.00%	
60 Month	3.94%	4.00%	
<b>Jumbo Certificate of Deposit (CD) and Individual Retirement Accounts (IRA)</b>		<b>(minimum \$100,000)</b>	
	<b>Interest Rate</b>	<b>APY</b>	
6 Month	4.23%	4.30%	
9 Month	3.84%	3.90%	
12 Month	4.18%	4.25%	
18 Month	4.09%	4.15%	
24 Month	3.99%	4.05%	
36 Month	3.94%	4.00%	
60 Month	3.94%	4.00%	
<b>Special Certificate of Deposit (CD) and Individual Retirement Accounts (IRA)</b>		<b>Interest Rate</b>	<b>APY</b>
<b>13 Month Senior Select CD or IRA (age requirements apply)</b>			
\$5,000 minimum	3.70%	3.75%	
<b>15 Month FlexRate CD or IRA</b>			
\$1,000 minimum	3.99%	4.05%	
<b>59 Month FlexRate CD or IRA</b>			
\$5,000 minimum	3.60%	3.65%	
<b>60 Month FlexRate IRA</b>			
\$250 minimum <sup>1</sup>	3.60%	3.65%	
<b>6 Month CD (non-profits only)</b>			
\$1,000 minimum <sup>1</sup>	4.23%	4.30%	

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

<sup>1</sup> 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.