



**Deposit Rates Effective  
7/2/2026**

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	3.65%	3.70%	
9 Month	3.94%	4.00%	
12 Month	3.70%	3.75%	
18 Month	3.75%	3.80%	
24 Month	3.80%	3.85%	
36 Month	4.04%	4.10%	
60 Month	4.04%	4.10%	
<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	3.65%	3.70%	
9 Month	3.94%	4.00%	
12 Month	3.70%	3.75%	
18 Month	3.75%	3.80%	
24 Month	3.80%	3.85%	
36 Month	4.04%	4.04%	
60 Month	4.04%	4.04%	
<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	3.36%	3.40%	
<b>15 Month FlexRate CD or IRA</b>			
\$1,000 minimum	3.41%	3.45%	
<b>59 Month FlexRate CD or IRA</b>			
\$5,000 minimum	3.26%	3.30%	
<b>60 Month FlexRate IRA</b>			
\$250 minimum <sup>1</sup>	3.26%	3.30%	
<b>6 Month CD (non-profits only)</b>			
\$1,000 minimum <sup>1</sup>	3.65%	3.70%	

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

Withdrawal of interest reduces earnings.

**FlexRate Feature:** The account holder may elect to increase the interest rate once during the term of the 15-month FlexRate CD and twice during the term of the 59-month FlexRate CD. Contact a banker for complete terms and conditions.

<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.