Deposit Rates Effective 9/21/2026

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	3.65%	3.70%
9 Month	4.09%	4.15%
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%
Jumbo Certificate of Deposit (CD) and Individual Retirement Accounts (IRA)	**(minimum $100,000) Interest Rate**	**APY**
6 Month	3.65%	3.70%
9 Month	4.09%	4.15%
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%
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	3.36%	3.40%
15 Month FlexRate CD or IRA		
$1,000 minimum	3.41%	3.45%
59 Month FlexRate CD or IRA		
$5,000 minimum	3.26%	3.30%
60 Month FlexRate IRA		
$250 minimum[1]	3.26%	3.30%
6 Month CD (non-profits only)		
$1,000 minimum[1]	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.

[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.