



Deposit Rates
Effective 7/29/2024

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

Savings Accounts	Interest Rate	APY
Business Money Market/Personal Money Market		
\$1,000,000 and greater	3.93%	4.00%
\$250,000 - \$999,999	3.45%	3.50%
\$50,000 - \$249,999	2.96%	3.00%
\$25,000 - \$49,999	1.98%	2.00%
\$10,000 - \$24,999	1.49%	1.50%
\$2,500 - \$9,999	1.34%	1.35%
Select Savings		
\$1,000,000 and greater	3.40%	3.45%
\$250,000 - \$999,999	2.67%	2.70%
\$100,000 - \$249,999	2.23%	2.25%
\$50,000 - \$99,999	1.78%	1.80%
\$2,500 - \$49,999	1.34%	1.35%
Personal Savings		
All Balances	0.80%	.80%
Business Savings		
\$1,000,000 and greater	3.40%	3.45%
\$250,000 - \$999,999	2.67%	2.70%
\$100,000 - \$249,999	2.23%	2.25%
\$50,000 - \$99,999	1.79%	1.80%
\$2,500 - \$49,999	1.34%	1.35%
Health Savings Account		
\$10,000 and greater	0.35%	0.35%
\$2,500 - \$9,999	0.30%	0.30%
\$500 - \$2,499	0.30%	0.30%
\$1 - \$499	0.30%	0.30%

Checking Accounts	Interest Rate	APY
Interest Checking		
\$500 and greater	1.00%	1.00%
Premier Checking		
\$500 and greater	1.98%	2.00%
Celebration Club		
All balances	1.98%	2.00%
Community Checking		
\$2,000 and greater	1.00%	1.00%
Interest on Lawyer Trust Accounts (IOLTA)		
All balances	1.98%	2.00%

The minimum to open a savings or checking account is \$100. Rates are subject to change after the account is opened.



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Certificate of Deposit (CD) and Individual Retirement Accounts (IRA)		(\$1,000 - \$99,999)	
	Interest Rate	APY	
6 Month	4.91%	5.00%	
9 Month	4.21%	4.25%	
12 Month	4.67%	4.75%	
18 Month	4.67%	4.75%	
24 Month	4.67%	4.75%	
36 Month	3.94%	4.00%	
60 Month	3.94%	4.00%	
Jumbo Certificate of Deposit (CD) and Individual Retirement Accounts (IRA)		(minimum \$100,000)	
	Interest Rate	APY	
6 Month	4.91%	5.00%	
9 Month	4.18%	4.25%	
12 Month	4.67%	4.75%	
18 Month	4.67%	4.75%	
24 Month	4.67%	4.75%	
36 Month	3.94%	4.00%	
60 Month	3.94%	4.00%	
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	3.94%	4.00%	
15 Month FlexRate CD or IRA			
\$1,000 minimum	2.48%	2.50%	
59 Month FlexRate CD or IRA			
\$5,000 minimum	2.72%	2.75%	
60 Month FlexRate IRA			
\$250 minimum ¹	2.72%	2.75%	
6 Month CD (non-profits only)			
\$1,000 minimum ¹	4.91%	5.00%	

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.