



**All Markets
Effective 1.1.25**

Interest Bearing Transaction Accounts

Account Type	Balance Requirement	Yield (Annual Percentage Yield)	Interest Rate
Checking with Interest	\$1,000.00 Minimum	0.05	0.05
Health Savings Account	No Minimum Balance	0.10	0.10
Statement Savings	\$100.00 Minimum	0.05	0.05
IOLTA Arkansas Checking	No Minimum Balance	2.88	2.85
IOLTA Oklahoma Checking	No Minimum Balance	2.88	2.85
IOLTA Texas Checking	No Minimum Balance	3.42	3.38
Business Checking with Interest	\$1,000.00 Minimum	0.02	0.02

Blue Chip Money Market
\$10,000.00 Minimum

Blue Chip Money Market Table		
\$ 0 - \$ 9,999.99	0.01	0.01
\$ 10,000.00 - \$24,999.99	0.01	0.01
\$ 25,000.00 - \$49,999.99	0.05	0.05
\$ 50,000.00 - \$99,999.99	0.05	0.05
\$ 100,000.00 and Above	0.10	0.10

MyStart Savings

MyStart Savings		
Balance below \$5,000.00	4.00	3.92
Equal to or greater than \$5,000.00	4.00 - 0.10	0.10

Certificate of Deposits

Terms Available	Yield (Annual Percentage Yield)	Interest Rate
1 Month	0.05	0.05
3 Month	0.05	0.05
6 Month	0.15	0.15
7 Day	1.75	1.73
9 Month	3.25	3.20
12 Month	0.25	0.25
24 Month	0.35	0.35
36 Month	0.50	0.50
48 Month	0.60	0.60
60 Month	0.75	0.75

Individual Retirement Accounts

Terms Available	Yield (Annual Percentage Yield)	Interest Rate
9 Month	3.25	3.20
12 Month	0.25	0.25
24 Month	0.35	0.35
36 Month	0.50	0.50
48 Month	0.60	0.60
60 Month	0.75	0.75