

## Current Personal Account Rates as of October 22nd, 2024

<u>Personal Checking</u> \$0.01 and over	<u>APY</u> 0.00%	<u>APR</u> 0.000%
Personal Interest Checking		
\$0.01 - \$1,999.99	0.05%	0.050%
\$2,000.00 and over	0.30%	0.300%
Personal Money Market		
\$0.01 - \$9,999.99	0.05%	0.050%
\$10,000.00 - \$99,999.99	0.65%	0.648%
\$100,000.00 - \$249,999.99	0.75%	0.747%
\$250,000.00 - \$499,999.99	1.00%	0.995%
\$500,000.00 and over	1.10%	1.094%
Personal Savings		
\$0.01 - \$9,999.99	0.50%	0.499%
\$10,000.00 - \$99,999.99	0.75%	0.748%
\$100,000.00 - \$249,999.99	0.85%	0.847%
\$250,000.00 - \$499,999.99	1.10%	1.095%
\$500,000.00 and over	1.20%	1.195%
IRA (Variable)	_	_
\$0.01 and over	2.50%	2.477%
IRA (Fixed)		
\$0.01 - \$99,999.99	3.75%	3.698%
\$100,000.00 and over	4.00%	3.941%

The Annual Percentage Yield (APY) assumes interest payments are compounded monthly, on CD & Demand Accounts, and quarterly, on Savings Accounts, and will remain on deposit. A withdrawal may reduce earnings. Fees may reduce earnings. Accrued interest payable will not be paid if closed before interest is paid.

All rates are set by the Board of Directors of Cowboy Bank and are subject to change at any time.

