



R BANK RATE SHEET

Rates Effective 3/18/2020

Rates are subject to change at any time

| Account Product Name | Minimum Opening Deposit | Minimum Balance to Obtain Annual Percentage Yield | Interest Rate | Annual Percentage Yield |
|--|-------------------------|---|---------------|-------------------------|
| Income Checking b | \$200.00 | \$ 1,500.00 c | | |
| Daily Balances of: | | | | |
| \$1,500.00-4,999.99 | | | 0.10% | 0.10% |
| \$5,000.00-24,999.99 | | | 0.10% | 0.10% |
| \$25,000.00-99,999.99 | | | 0.10% | 0.10% |
| \$100,000.00 and up | | | 0.20% | 0.20% |
| R Best Checking b | \$100.00 | \$ 0.01 c | | |
| Portion of Your Daily Balance: | | | | |
| up to \$10,000.00 | | | 2.96% | 3.00% |
| \$10,000.01 and up | | | 0.45% | 3.00% to 0.46% |
| Business Interest Checking b | \$200.00 | \$ 2,500.00 c | | |
| Daily Balances of: | | | | |
| \$2,500.00 and up | | | 0.15% | 0.15% |
| Kids Savers Club Savings b | \$200.00 | \$ 0.01 c | 0.50% | 0.50% |
| Personal Savings b | \$200.00 | \$ 300.00 c | | |
| Daily Balances of: | | | | |
| \$300.00 and up | | | 0.30% | 0.30% |
| Business Savings b | \$200.00 | \$ 500.00 c | | |
| Daily Balances of: | | | | |
| \$500.00 and up | | | 0.30% | 0.30% |
| Personal Money Market b | \$200.00 | \$ 2,500.00 c | | |
| Daily Balances of: | | | | |
| \$2,500.00-4,999.99 | | | 0.10% | 0.10% |
| \$5,000.00-24,999.99 | | | 0.20% | 0.20% |
| \$25,000.00-99,999.99 | | | 0.30% | 0.30% |
| \$100,000.00-249,999.99 | | | 0.35% | 0.35% |
| \$250,000.00 and up | | | 0.50% | 0.50% |
| Business Money Market b | \$200.00 | \$ 2,500.00 c | | |
| Daily Balances of: | | | | |
| \$2,500.00-4,999.99 | | | 0.10% | 0.10% |
| \$5,000.00-24,999.99 | | | 0.20% | 0.20% |
| \$25,000.00-99,999.99 | | | 0.30% | 0.30% |
| \$100,000.00-249,999.99 | | | 0.35% | 0.35% |
| \$250,000.00 and up | | | 0.50% | 0.50% |
| Premium Money Market b | \$2,500.00 | \$ 10,000.00 c | | |
| Daily Balances of: | | | | |
| \$10,000.00-24,999.99 | | | 0.15% | 0.15% |
| \$25,000.00-49,999.99 | | | 0.20% | 0.20% |
| \$50,000.00-99,999.99 | | | 0.30% | 0.30% |
| \$100,000.00-249,999.99 | | | 0.35% | 0.35% |
| \$250,000.00 and up | | | 0.50% | 0.50% |
| High Yield Money Market b | \$2,500.00 | \$ 25,000.00 c | | |
| \$25,000.00-149,999.99 | | | 0.57% | 0.57% |
| \$150,000.00-299,999.99 | | | 0.86% | 0.86% |
| \$300,000.00 and up | | | 1.26% | 1.27% |
| 3 Month Certificate of Deposit a | \$1,000.00 | \$ 1,000.00 c | 0.60% | 0.60% |
| 6 Month Certificate of Deposit a | \$1,000.00 | \$ 1,000.00 c | 0.80% | 0.80% |
| 12 Month Certificate of Deposit a | \$1,000.00 | \$ 1,000.00 c | 1.20% | 1.21% |
| 18 Month Certificate of Deposit a | \$1,000.00 | \$ 1,000.00 c | 1.28% | 1.29% |
| 24 Month Certificate of Deposit a | \$1,000.00 | \$ 1,000.00 c | 1.29% | 1.30% |
| 36 Month Certificate of Deposit a | \$1,000.00 | \$ 1,000.00 c | 1.23% | 1.24% |
| 3 Month Jumbo Certificate of Deposit a | \$100,000.00 | \$100,000.00 c | 0.64% | 0.64% |
| 6 Month Jumbo Certificate of Deposit a | \$100,000.00 | \$100,000.00 c | 0.89% | 0.89% |
| 12 Month Jumbo Certificate of Deposit a | \$100,000.00 | \$100,000.00 c | 1.16% | 1.17% |
| 18 Month Jumbo Certificate of Deposit a | \$100,000.00 | \$100,000.00 c | 1.23% | 1.24% |
| 24 Month Jumbo Certificate of Deposit a | \$100,000.00 | \$100,000.00 c | 1.18% | 1.19% |

| | | | | |
|--|--------------|----------------|-------|-------|
| 36 Month Jumbo Certificate of Deposit a | \$100,000.00 | \$100,000.00 c | 1.12% | 1.13% |
|--|--------------|----------------|-------|-------|

| Account Product Name | Minimum Opening Deposit | Minimum Balance to Obtain Annual Percentage Yield | Interest Rate | Annual Percentage Yield |
|--|--------------------------------|--|----------------------|--------------------------------|
| Special 7 Month Certificate of Deposit a | \$10,000.00 | \$10,000.00 c | 1.16% | 1.17% |
| Special 10 Month Certificate of Deposit a | \$10,000.00 | \$10,000.00 c | 1.21% | 1.22% |
| Health Savings Account b | \$25.00 | \$ 0.01 c | | |
| Daily Balances of: | | | | |
| up to \$999.99 | | | 0.10% | 0.10% |
| \$1,000.00-4,999.99 | | | 0.25% | 0.25% |
| \$5,000.00-14,999.99 | | | 0.75% | 0.75% |
| \$15,000.00 and up | | | 1.25% | 1.26% |
| 12 Month Individual Retirement Account a | \$1,000.00 | \$ 1,000.00 c | 1.35% | 1.36% |
| 24 Month Individual Retirement Account a | \$1,000.00 | \$ 1,000.00 c | 1.39% | 1.40% |
| 36 Month Individual Retirement Account a | \$1,000.00 | \$ 1,000.00 c | 1.63% | 1.64% |
| 60 Month Individual Retirement Account a | \$1,000.00 | \$ 1,000.00 c | 1.86% | 1.88% |

- a) A penalty may be imposed for early withdrawal.
- b) The interest rate and annual percentage yield may change after account opening.
- c) Daily balance. The amount of the principal in the account each day.

**Fees could reduce the earnings on the account.
For current rate information call (844) 722-6589.
Member FDIC**

Rates effective March 18, 2020 and are subject to change at any time

R Bank prides itself on our ability to provide the most competitive rates to our customers within the communities we serve. To take advantage of our rates, call us at 844-722-6589 to schedule a local appointment or visit us at one of our branches to talk with a Personal Banker. We look forward to being able to serve everyone in the state of Texas in the near future.