



Consumer Interest Rates

As of: May 4, 2021

Member FDIC

Texas Capital Bank Deposits

| Product Name | Balance Requirements | Interest Rate | APY |
|--|-----------------------|---------------|-------|
| CAPITAL INTEREST CHECKING \$500 Minimum to accrue interest | \$500 - \$99,999 | 0.03% | 0.03% |
| | \$100,000 - \$499,999 | 0.05% | 0.05% |
| | \$500,000 or more | 0.05% | 0.05% |
| CONSUMER SAVINGS | All Balances | 0.05% | 0.05% |
| SAVINGS-MINOR | All Balances | 0.05% | 0.05% |
| MONEY MARKET ACCOUNT \$500 Minimum to accrue interest | \$500 - \$9,999 | 0.05% | 0.05% |
| | \$10,000 - \$24,999 | 0.05% | 0.05% |
| | \$25,000 - \$99,999 | 0.05% | 0.05% |
| | \$100,000 - \$999,999 | 0.10% | 0.10% |
| MONEY MARKET IRA | \$0 - \$24,999 | 0.05% | 0.05% |
| | \$25,000 - \$99,999 | 0.10% | 0.10% |
| | \$100,000 - \$999,999 | 0.10% | 0.10% |
| | \$1,000,000 or more | 0.15% | 0.15% |

Premier Relationship Banking*

*Maintain a combined deposit balance of \$25,000 across all related Premier Checking, Premier Money Market and/or Premier Certificate of Deposit accounts to maintain eligibility for Premier Relationship Banking.

| Product Name | Balance Requirements | Interest Rate | APY |
|---|-----------------------|---------------|-------|
| PREMIER CHECKING | All Balances | 0.05% | 0.05% |
| PREMIER MONEY MARKET \$500 Minimum to accrue interest | \$500 - \$24,999 | 0.05% | 0.05% |
| | \$25,000 - \$99,999 | 0.10% | 0.10% |
| | \$100,000 - \$999,999 | 0.15% | 0.15% |
| | \$1,000,000 or more | 0.15% | 0.15% |

Rates on all checking, savings and money market account types are for personal accounts only and are subject to change at any time without notice. Interest on checking and money market accounts is compounded daily on the collected balance and paid monthly. For savings accounts, interest calculates and accrues on a daily basis and is paid quarterly. \$100 minimum opening deposit for above products except Savings-Minor that has a \$25 minimum opening deposit. Fees may reduce earnings on accounts.

Certificates of Deposit (CDs) Rates

\$1,000 Minimum to Open Account

| Deposit Term | Texas Capital Bank CDs | | Premier CDs* | |
|---------------|------------------------|-------|---------------|-------|
| | Interest Rate | APY | Interest Rate | APY |
| 30 - 89 Day | 0.10% | 0.10% | 0.10% | 0.10% |
| 90 - 179 Day | 0.15% | 0.15% | 0.15% | 0.15% |
| 180 - 364 Day | 0.25% | 0.25% | 0.25% | 0.25% |
| 12 Months | 0.35% | 0.35% | 0.35% | 0.35% |
| 18 Months | 0.30% | 0.30% | 0.30% | 0.30% |
| 24 Months | 0.25% | 0.25% | 0.30% | 0.30% |
| 36 Months | 0.25% | 0.25% | 0.30% | 0.30% |
| 48 Months | 0.25% | 0.25% | 0.30% | 0.30% |
| 60 Months | 0.25% | 0.25% | 0.30% | 0.30% |

All Annual Percentage Yields (APYs) and Interest Rates shown are offered on accounts accepted by Texas Capital Bank, N.A. and effective per the dates shown above, unless otherwise noted. APYs represent the yield on a 365 day basis including the effect of compounding and interest reinvestment. APYs on term deposits assumes reinvestment of principal and interest at maturity, fees may reduce earnings on accounts. Premier CD's are available for consumers only. Interest is compounded daily and paid monthly. Interest is calculated and accrued daily based on the daily collected balances in the account. Fixed Terms and Rates, penalty may be incurred if funds are withdrawn prior to maturity.