

# Incommons Bank

Member FDIC  
 Mexia Waco Fairfield  
 Coolidge Mart Rosebud

Annual percentage yield is  
 accurate as of  
 5/1/2025

No minimum balance to earn interest on these accounts.

| ACCOUNT TYPE                            | MINIMUM TO OPEN ACCOUNT | COMPOUNDING | INTEREST RATE | ANNUAL PERCENTAGE YIELD ** |
|---|-------------------------|-------------|---------------|----------------------------|
| * Public Funds Account                  | \$100.00                | Monthly     | 0.70%         | 0.70%                      |
| * Regular Savings                       | \$100.00                | Quarterly   | 0.25%         | 0.25%                      |
| * Interest Checking                     | \$50.00                 | Monthly     | 0.20%         | 0.20%                      |
| * Health Savings Account                | \$100.00                | Monthly     | 0.01%         | 0.01%                      |
| * Business Interest Chkg                | \$50.00                 | Monthly     | 0.20%         | 0.20%                      |
| <b>INTEREST BEARING KASASA PRODUCTS</b> |                         |             |               |                            |
| *Kasasa Cash - Tier 0-\$20,000          | \$50.00                 | Monthly     | 5.841%        | 6.00%                      |
| *Kasasa Cash - Tier \$20,000.01 and up  |                         |             | 0.499%        | (#) 1.42% to 6.00%         |
| *Kasasa Cash Non-Qualifying             |                         |             | 0.05%         | (##) 0.05%                 |
| *Kasasa Saver - 0-\$50,000              | \$100.00                | Monthly     | 2.960%        | (###) 3.00%                |
| *Kasasa Saver - \$50,000.01 and up      |                         |             | 0.499%        | (#) 1.33% to 3.00%         |
| *Kasasa Saver Non-Qualifying            |                         |             | 0.05%         | (##) 0.05%                 |

(#) Blended rate for this tier depending on the balance in the account.

(##) When Kasasa Cash qualifications are not met for that qualification cycle. Please see complete disclosure for full details of this product. Rate applies to entire balance in the account.

(###) When related Kasasa Cash account qualifies.

|                          | MINIMUM TO OPEN & EARN INTEREST | COMPOUNDING | INTEREST RATE | ANNUAL PERCENTAGE YIELD ** |
|--------------------------|---------------------------------|-------------|---------------|----------------------------|
| <b>CDs/TIME DEPOSITS</b> |                                 |             |               |                            |
| Six Month                | \$2,500.00                      | At Maturity | 4.21%         | 4.25%                      |
| One Year                 | \$1,000.00                      | Monthly     | 4.07%         | 4.15%                      |
| Eighteen Month           | \$1,000.00                      | Monthly     | 3.93%         | 4.00%                      |
| Two Years                | \$1,000.00                      | Monthly     | 4.12%         | 4.20%                      |
| Three Years              | \$1,000.00                      | Quarterly   | 4.14%         | 4.20%                      |
| Four Years               | \$1,000.00                      | Quarterly   | 0.85%         | 0.85%                      |
| Five Year                | \$1,000.00                      | Quarterly   | 0.75%         | 0.75%                      |
| Twelve Month IRA         | \$500.00                        | Monthly     | 4.07%         | 4.15%                      |
| Eighteen Month IRA       | \$500.00                        | Monthly     | 3.93%         | 4.00%                      |
| Twenty-Four Month IRA    | \$500.00                        | Monthly     | 4.12%         | 4.20%                      |

**\*These accounts bear interest under a variable rate, which can be changed at any time. Contact an employee for further information.**

**\*\*The annual percentage yield (APY) assumes funds will remain on deposit for a full year at the listed rate or until maturity. Withdrawals, fees, and other conditions could reduce earnings.**

**CDs may require a minimum daily balance and/or impose a penalty for early withdrawal. Please ask for a complete Truth in Savings disclosure for the product that interests you.**

Mexia 254-562-3821 Fairfield 903-389-8686  
 Waco 254-420-1007 Mart 714-876-2571  
 Rosebud 254-583-4606 Coolidge 254-786-2297