



# HIGH PLAINS BANK

Employee Owned • Community Driven

## Deposit Products & Rates

Account Name	Min Opening Deposit	Min Balance for APY	Interest Rate	APY
<b>Free Checking (personal or business)</b>	\$25	NA	NA	NA
<b>High Yield Savings*</b> <b>Your Daily Balance:</b> \$0.01 - \$4,999.99 \$5,000 - \$49,999.99 \$50,000 - \$99,999.99 \$100,000 - \$249,999.99 \$250,000 - \$499,999.99 \$500,000 and up	\$25	\$0.01	0.23% 0.45% 0.90% 1.35% 2.50% 3.75%	0.23% 0.45% 0.90% 1.36% 2.53% 3.82%
<b>Higher Yield CDs** (certificates of deposit)</b> 3 Month CD 6 Month CD 1 Year CD 2 Year CD 3 Year CD	\$250	\$250	3.75% 3.56% 3.19% 2.71% 2.69%	3.82% 3.62% 3.24% 2.75% 2.73%
<b>Health Savings Account (HSA)*</b>	\$25	\$0.01	0.50%	0.50%

\* The interest rate and the APY may change after account opening.

Fees could reduce earnings on the account.

\*\* A penalty may be imposed for early withdrawal.

**Interest Rate and APY (Annual Percentage Yield) are current as of October 1, 2025.**