

# Incommons Bank

Member FDIC  
 Mexia Waco Fairfield  
 Coolidge Mart Rosebud

Annual percentage yield is  
 accurate as of  
 11/24/2020

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	0.05%	0.05%
* Interest Checking	\$50.00	Monthly	0.20%	0.20%
* MARS Checking	\$25.00	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-\$10,000	\$50.00	Monthly	1.98%	2.00%
*Kasasa Cash - Tier \$10,000.01 and up			0.25%	(#) 0.43% to 2.00%
*Kasasa Cash Non-Qualifying			0.05%	(##) 0.05%
*Kasasa Saver - 0-\$100,000	\$100.00	Monthly	0.75%	(###) 0.75%
*Kasasa Saver - \$100,000.01 and up			0.25%	(#) 0.50% to 0.75%
*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	0.25%	0.25%
One Year	\$1,000.00	Monthly	0.50%	0.50%
Eighteen Month	\$1,000.00	Monthly	0.55%	0.55%
Two Years	\$1,000.00	Monthly	0.60%	0.60%
Three Years	\$1,000.00	Quarterly	0.70%	0.70%
Four Years	\$1,000.00	Quarterly	0.75%	0.75%
Five Year	\$1,000.00	Quarterly	0.80%	0.80%
Twelve Month IRA	\$500.00	Monthly	0.50%	0.50%
Eighteen Month IRA	\$500.00	Monthly	0.55%	0.55%
Twenty-Four Month IRA	\$500.00	Monthly	0.60%	0.60%

**\*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