COWBOY FIRST BANK
– Build Your Brand –

Current Deposit Account Rates as of October 15th, 2026

	APY	Rate
Checking		
$0.01 and over	0.00%	0.000%
*Minimum Deposit to Open: **$100.00**		
Interest Checking ***3,4,5,6***		
$0.01 - $1,999.99	0.04%	0.040%
$2,000.00 and over	0.20%	0.200%
*Minimum Deposit to Open: **$2,000.00**		
Money Market ***3,4,5,6***		
$0.01 - $9,999.99	0.04%	0.040%
$10,000.00 - $99,999.99	0.45%	0.449%
$100,000.00 - $249,999.99	0.55%	0.549%
$250,000.00 - $499,999.99	0.70%	0.698%
$500,000.00 and over	0.85%	0.847%
*Minimum Deposit to Open: **$10,000.00**		
Savings ***3,4,5,6***		
$0.01 - $9,999.99	0.30%	0.300%
$10,000.00 - $99,999.99	0.50%	0.499%
$100,000.00 - $249,999.99	0.60%	0.599%
$250,000.00 - $499,999.99	0.70%	0.698%
$500,000.00 and over	0.80%	0.798%
*Minimum Deposit to Open: **$100.00**		
12 Month IRA (Variable) ***1,3,4,5***		
$0.01 and over	2.25%	2.231%
*Minimum Deposit to Open: **$1,000.00**		
12 Month IRA (Fixed) ***1,3,4,5***		
$0.01 and over	3.85%	3.796%
*Minimum Deposit to Open: **$1,000.00**		

1) A penalty may be imposed for early withdrawl. 2) Existing CDs automatically renewing for time periods other than those listed will earn the Interest Rate and Annual Percentage Yield for the next-lower CD Term time period. 3) The Annual Percentage Yield (APY) assumes interest payments are compounded monthly, on CD & Demand Accounts, and quarterly, on Savings Accounts & IRA Accounts, and will remain on deposit. 4) A withdrawal may reduce earnings. Fees may reduce earnings. Transactions may be approved that overdraw the account and fees may be incurred. 5) Accrued interest payable will not be paid if the account is closed before interest is paid. 6) Deposit products, interest rates, and Annual Percentage Yields may vary for businesses, financial institutions, and public funds, and are not available to brokers or dealers.

All rates are set by the Board of Directors of Cowboy First Bank and are subject to change at any time. Contact a Bank representative for more information about applicable terms & fees.

Member FDIC