Deposit Rates | August 2025



Certificates of Deposit

TERM	INTEREST RATE	ANNUAL PERCENTAGE YIELD
3 Month	4.25	4.31
6 Month	4.15 4.21	
9 Month Special	4.05	4.11
Tuition Express	4.00	4.06
1 Year	4.00	4.06
18 Month	3.80	3.85
2 Year	3.80	3.85
3 Year	3.80	3.85
4 Year	3.70	3.75
5 Year	3.65	3.70

Date of Last Rate Change: 8/12/2025

Interest Rates are subject to change without notice. A \$500 minimum balance is required to obtain the stated Annual Percentage Yield (APY). CD Interest is compounded and paid quarterly. Any applicable fees may reduce earnings on the account. A penalty may be imposed for early withdrawal. Additional Certificates of Deposit (CD) terms and rates are available, please speak with a Bank of the Flint Hills Representative to learn more.



Deposit Rates | August 2025



Checking and Savings Accounts

ACCOUNT	QUALIFYING BALANCE CRITERIA	INTEREST RATE	ANNUAL PERCENTAGE YIELD
Savings	n/a	0.73	0.73
Holiday/Vacation Account	n/a	1.26	1.26
Kasasa Cash	\$0-\$14,999.99	0.05-1.98*	0.05-2.00*
Kasasa Cash	\$15,000.00+	0.25*	0.25-2.00*
Legacy DDA	\$0-\$1,499.99	0.00	0.00
Legacy DDA	\$1,500-\$4,999.99	0.23	0.23
Legacy DDA	\$5,000-\$14,999.99	0.28	0.28
Legacy DDA	\$15,000-\$24,999.99	0.43	0.43
Legacy DDA	\$25,000+	0.58	0.58
MMI	\$0-4,999.99	0.83	0.83
MMI	\$5,000-\$49,999.99	1.25	1.26
MMI	\$50,000-\$99,999.99	1.67	1.68
MMI	\$100,000-\$999,999.99	2.70	2.73
MMI	\$1MM+	4.00	4.07

Date of Last Rate Change: 8/12/2025

*When your Kasasa Cash account qualifications are met during a monthly qualification cycle, daily balances up to \$15,000 earn an interest rate of 1.98% resulting in an APY of 2.00%. Daily balances of \$15,000 and above earn an interest rate of 0.25% on the portion of the daily balance of \$15,000 and above, resulting in a range from 0.25% to 2.00% depending on the account's daily balance

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