



BANK of the FLINT HILLS

Deposit Rates - November 2022

Certificates of Deposit

Term	Interest Rate	Annual Percentage Yield
3 Month	1.24	1.25
6 Month	1.49	1.50
1 Year	2.71	2.74
<i>Tuition Express</i>	<i>2.97</i>	<i>3.00</i>
18 Month	2.34	2.36
2 Year	2.97	3.00
25 Month Special	3.20	3.25
3 Year	3.06	3.10
4 Year	3.20	3.24
5 Year	3.31	3.35

A penalty may be imposed for early withdrawal

Checking and Savings Accounts

	Interest Rate	Annual Percentage Yield
Savings	0.25	0.25
Holiday/Vacation Account	0.63	0.63
Kasasa Cash (\$0-\$15,000.00)	0.05-1.98*	0.05-2.00*
Kasasa Cash (\$15,000.00+)	0.25*	0.25-2.00*
Horizon DDA (<1,000)	0.00	0.00
Legacy DDA (<\$1,500)	0.00	0.00
Horizon DDA (\$1,000-\$4,999.99)	0.12	0.12
Legacy DDA (\$1,500-\$4,999.99)	0.12	0.12
Legacy/Horizon DDA (\$5,000-\$14,999.99)	0.19	0.19
Legacy/Horizon DDA (\$15,000-\$24,999.99)	0.25	0.25
Legacy/Horizon DDA (>\$25,000)	0.35	0.35
MMI (< \$5,000)	0.47	0.47
MMI (\$5,000-\$49,999.99)	0.52	0.52
MMI (\$50,000-\$99,999.99)	0.66	0.66
MMI (\$100,000-\$999,999.99)	1.12	1.13
MMI (> \$1MM)	1.20	1.21

Member FDIC

Interest Rates subject to change without notice.

Fees may reduce earnings.

APY: Annual Percentage Yield

\$500 Minimum balance required to obtain stated APY.

CD interest is compounded and paid quarterly.

Penalty may be imposed for early withdrawal.

Any applicable fees may reduce the earnings on the account.

Additional certificate of deposit terms and rates are available.

Please see a Bank of the Flint Hills representative today to learn more.

***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**

Date of last rate change: 11/23/2022