

# INDEPENDENT BANK OF TEXAS DEPOSIT INTEREST RATES

6-Nov-09

## CERTIFICATES OF DEPOSIT

UNDER 100,000		
TERM	RATE	ANNUAL PERCENTAGE YIELD (APY)
1 MONTH	0.50%	0.50%
3 MONTH	0.50%	0.50%
6 MONTH	1.15%	1.15%
9 MONTH	1.15%	1.15%
12 MONTH	1.35%	1.36%
18 MONTH	1.35%	1.36%
24 MONTH	2.00%	2.01%
36 MONTH	2.31%	2.33%
48 MONTH	2.41%	2.43%
60 MONTH	2.70%	2.73%
3 Yr Variable	1.00%	1.00%
5 Yr Variable	1.25%	1.25%
IRA 6 MONTH	1.15%	1.15%
IRA 12 MONTH	1.35%	1.36%
IRA 24 MONTH	2.00%	2.01%
IRA 36 MONTH	2.31%	2.33%

OVER 100,000		
TERM	RATE	ANNUAL PERCENTAGE YIELD (APY)
1 MONTH	0.50%	0.50%
3 MONTH	0.50%	0.50%
6 MONTH	1.15%	1.15%
9 MONTH	1.15%	1.15%
12 MONTH	1.35%	1.36%
18 MONTH	1.35%	1.36%
24 MONTH	2.00%	2.01%
36 MONTH	2.31%	2.33%
48 MONTH	2.41%	2.43%
60 MONTH	2.70%	2.73%
3 Yr Variable	1.00%	1.00%
5 Yr Variable	1.25%	1.25%
IRA 6 MONTH	1.15%	1.15%
IRA 12 MONTH	1.35%	1.36%
IRA 24 MONTH	2.00%	2.01%
IRA 36 MONTH	2.31%	2.33%

## MONEY MARKET ACCOUNTS

CONSUMER		
BALANCE	RATE	ANNUAL PERCENTAGE YIELD (APY)
Below 10,000	1.00%	1.00%
10,000 - 24,999.99	1.00%	1.00%
25,000 - 49,999.99	1.10%	1.11%
50,000 - 99,999.99	1.10%	1.11%
100,000 - 199,999.99	1.10%	1.11%
200,000 +	1.10%	1.11%

COMMERCIAL		
BALANCE	RATE	ANNUAL PERCENTAGE YIELD (APY)
Below 10,000	1.00%	1.00%
10,000 - 24,999.99	1.00%	1.00%
25,000 - 49,999.99	1.10%	1.11%
50,000 - 99,999.99	1.10%	1.11%
100,000 - 199,999.99	1.10%	1.11%
200,000 +	1.10%	1.11%

## NOW ACCOUNTS

CONSUMER/COMMERCIAL (DBA'S)		
BALANCE	RATE	ANNUAL PERCENTAGE YIELD (APY)
Below 100	0.00%	0.00%
100 - 19,999.99	0.20%	0.20%
20,000 - 49,999.99	0.20%	0.20%
50,000 - 99,999.99	0.20%	0.20%
100,000.00 +	0.20%	0.20%

COMMERCIAL (IOLTA)		
BALANCE	RATE	ANNUAL PERCENTAGE YIELD (APY)
Below 100	1.00%	1.00%
100 - 99,999.99	1.00%	1.00%
100,000.00 +	1.00%	1.00%

## SAVINGS ACCOUNTS

CONSUMER		
BALANCE	RATE	ANNUAL PERCENTAGE YIELD (APY)
Below 100	0.00%	0.00%
100 - 49,999.99	0.25%	0.25%
50,000 - 99,999.99	0.25%	0.25%
100,000 - 199,999.99	0.25%	0.25%
200,000 +	0.25%	0.25%

COMMERCIAL		
BALANCE	RATE	ANNUAL PERCENTAGE YIELD (APY)
Below 100	0.00%	0.00%
100 - 49,999.99	0.25%	0.25%
50,000 - 99,999.99	0.25%	0.25%
100,000 - 199,999.99	0.25%	0.25%
200,000 +	0.25%	0.25%

Please see a team member for further information regarding applicable fees and terms.

Rates are subject to change without notice.