BANK of the FLINT HILLS

Deposit Rates | November 2026

Certificates of Deposit

TERM	INTEREST RATE	ANNUAL PERCENTAGE YIELD
3 Month	3.85	3.91
6 Month	3.93	3.99
1 Year	4.12	4.18
18 Month	4.12	4.18
2 Year	4.35	4.42
3 Year	4.43	4.50
4 Year	4.43	4.50
5 Year	4.43	4.50
Tuition Express	4.12	4.18
CD Special	N/A	N/A

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.

Savings Accounts

ACCOUNT	QUALIFYING BALANCE CRITERIA	INTEREST RATE	ANNUAL PERCENTAGE YIELD
Savings	n/a	0.78	0.78
Holiday/Vacation Account	n/a	1.26	1.26

ACCOUNT	KASASA CASH QUALIFICATIONS MET	QUALIFICATIONS NOT MET
Kasasa Saver	• **1.00% APY** on balances up to $15,000 • **1.00%–0.35% APY** on balances over $15,000 • Rewards transferred from Kasasa Cash	**0.05% APY** on entire balance

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Member FDIC

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Kasasa Cash Checking

ACCOUNT	QUALIFYING CRITERIA	QUALIFICATIONS MET	QUALIFICATIONS NOT MET
Kasasa Level 1	• 15 debit card swipes • 1 ACH debit/credit • Receive eStatements	• **2.00% APY** up to $15,000 • 0.25% on amounts over $15,000 • APY Range: **2.00%–0.48%**	**0.05% APY** on entire balance
Kasasa Level 2	• 25 debit card swipes • 1 ACH debit/credit • Receive eStatements	• **4.00% APY** up to $15,000 • 0.25% on amounts over $15,000 • APY Range: **4.00%–0.74%**	**0.05% APY** on entire balance

*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

Additional Checking Accounts

ACCOUNT	QUALIFYING BALANCE CRITERIA	INTEREST RATE	ANNUAL PERCENTAGE YIELD
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	0.90	0.90
MMI	$5,000-$49,999.99	2.10	2.12
MMI	$50,000-$99,999.99	2.15	2.17
MMI	$100,000-$999,999.99	3.03	3.07
MMI	$1MM+	3.60	3.66

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