

1st SouthWest Bank

RATE SHEET EFFECTIVE 9/15/2025

CHECKING & SAVINGS ACCOUNTS

CHECKING ACCOUNTS				RATE	APY
Eagle Checking	Non-Qualified			0.100%	0.100%
Qualified-	\$0.00	-	\$25,000.00	0.300%	0.300%
Qualified-	\$25,000.01	-	Over	0.250%	0.250%
Silver Eagle Checking	\$2,500.00	-	Over	0.150%	0.150%
Golden Eagle Checking	\$0.00	-	\$2,499.99	0.000%	0.000%
	\$2,500.00	-	Over	0.250%	0.250%
SAVINGS ACCOUNTS				RATE	APY
Eagle Savings Account	All Balances			0.349%	0.350%
Golden Eagle Money Market				RATE	APY
	\$0.00	-	\$9,999.99	0.180%	0.180%
	\$10,000.00	-	\$49,999.99	0.270%	0.270%
	\$50,000.00	-	\$99,999.99	0.320%	0.320%
	\$100,000.00	-	\$249,999.99	0.369%	0.370%
	\$250,000.00		\$749,999.99	0.419%	0.420%
	\$750,000.00		\$1,499,999.99	1.292%	1.300%
	\$1,500,000.00	-	& Over	2.227%	2.250%
Eagle Youth Savings	\$0.00	-	\$2,499.99	0.549%	0.550%
	\$2,500.00	-	Over	0.628%	0.630%
Health Savings Accounts	All Balances			0.200%	0.200%

BUSINESS CHECKING ACCOUNTS				RATE	APY
Business Checking	\$0.00	-	\$9,999.99	0.180%	0.180%
w/ Interest	\$10,000.00	-	\$49,999.99	0.270%	0.270%
	\$50,000.00	-	\$99,999.99	0.320%	0.320%
	\$100,000.00	-	\$249,999.99	0.369%	0.370%
	\$250,000.00	-	\$749,999.99	0.419%	0.420%
	\$750,000.00	-	\$1,499,999.99	1.292%	1.300%
	\$1,500,000.00	-	& Over	2.227%	2.250%
Non Profit Checking	\$5,000.00		& Over	0.150%	0.150%
COLTAF Checking	All Balances			3.375%	3.432%
Repurchase Account	All Balances			0.250%	0.250%
BUSINESS SAVINGS ACCOUNTS				RATE	APY
Business Savings	All Balances			0.349%	0.350%
Public Funds Savings	All Balances			0.349%	0.350%

TIME DEPOSITS

				RATE	APY			RATE	APY		RATE	APY
CERTIFICATES OF DEPOSIT						JUMBO						
3 Months	\$1,000.00	-	\$249,999.99	3.880%	3.950%	\$250,000 & Over	3.977%	4.050%		0.000%	0.000%	
6 Months	\$1,000.00	-	\$249,999.99	3.880%	3.950%	\$250,000 & Over	3.977%	4.050%		0.000%	0.000%	
10 Months	\$1,000.00	-	\$249,999.99	1.490%	1.500%	\$250,000 - \$999,999.99	1.588%	1.600%		0.000%	0.000%	
12 Months	\$1,000.00	-	\$249,999.99	3.639%	3.700%	\$250,000 - \$999,999.99	3.735%	3.800%	1,000,000 & Up	3.880%	3.950%	
18 Months	\$1,000.00	-	\$249,999.99	3.639%	3.700%	\$250,000 & Over	3.735%	3.800%		0.000%	0.000%	
24 Months	\$1,000.00	-	\$249,999.99	3.542%	3.600%	\$250,000 - \$999,999.99	3.639%	3.700%	1,000,000 & Up	3.784%	3.850%	
36 Months	\$1,000.00	-	\$249,999.99	3.542%	3.600%	\$250,000 & Over	3.639%	3.700%		0.000%	0.000%	
48 Months	\$1,000.00	-	\$249,999.99	3.542%	3.600%	\$250,000 & Over	3.639%	3.700%		0.000%	0.000%	
60 Months	\$1,000.00	-	\$249,999.99	3.542%	3.600%	\$250,000 & Over	3.639%	3.700%		0.000%	0.000%	
INDIVIDUAL RETIREMENT ACCOUNTS				RATE	APY							
12 Months	All Balances			3.735%	3.800%							
24 Months	All Balances			3.639%	3.700%							
36 Months	All Balances			3.639%	3.700%							
48 Months	All Balances			3.639%	3.700%							
60 Months	All Balances			3.639%	3.700%							
*Annual Percentage Yield. Interest rates and yields are effective as per the date on this rate sheet and are subject to change without notice. For Checking and Savings accounts, interest is compounded daily and paid monthly. For Certificates of Deposit (CD) and IRAs, interest is compounded monthly and paid monthly.												
Federal withdrawal restrictions for CD and IRA accounts apply and a penalty may be imposed for early withdrawal from either account. Fees could reduce earnings on the account.												
MEMBER FDIC . The FDIC coverage limit of \$250,000 applies per depositor, per insured depository institution, for each account ownership category.												