



Account Name	Minimum Opening Deposit	Minimum Balance to Obtain Annual Percentage Yield	Interest Rate	Annual Percentage Yield
<b>Personal Checking Accounts</b>				
Free Checking	\$100	N/A	N/A	N/A
Valor Checking <sup>b,c,d</sup>	\$100	\$0 – \$4,999.99	0.30%	0.30%
		\$5,000 – \$24,999.99	0.30%	0.30%
		\$25,000 +	0.30%	0.30%
<b>Business Checking Accounts</b>				
Business Checking	\$100	N/A	N/A	N/A
Commercial Checking	\$100	N/A	N/A	N/A
Interest Checking <sup>b,d</sup>	\$100	\$0 – \$4,999.99	0.05%	0.05%
(for non-profit entities and IOLTA accounts only)		\$5,000 – \$24,999.99	0.10%	0.10%
		\$25,000 +	0.15%	0.15%
<b>Personal and Business Savings Accounts</b>				
Savings <sup>b,d</sup>	\$10	None	0.25%	0.25%
Money Market <sup>b,d</sup>	\$2,500	\$0 – \$9,999.99	0.40%	0.40%
		\$10,000 – \$99,999.99	1.88%	1.90%
		\$100,000 – \$249,999.99	2.72%	2.75%
		\$250,000 +	3.20%	3.25%
<b>CDs and IRAs</b>				
3 Month <sup>a</sup>	\$1,000	N/A	3.15%	3.20%
6 Month <sup>a</sup>	\$1,000	N/A	4.27%	4.35%
12 Month <sup>a</sup>	\$1,000	N/A	4.22%	4.30%
18 Month <sup>a</sup>	\$1,000	N/A	3.88%	3.95%
24 Month <sup>a</sup>	\$1,000	N/A	3.83%	3.90%
36 Month <sup>a</sup>	\$1,000	N/A	3.69%	3.75%
48 Month <sup>a</sup>	\$1,000	N/A	3.45%	3.50%
60 Month <sup>a</sup>	\$1,000	N/A	3.45%	3.50%
18 Month IRA Account <sup>a,b</sup>	N/A	N/A	3.88%	3.95%

a) A penalty may be imposed for early withdrawal.

b) The interest rate and annual percentage yield may change after account opening.

c) Monthly requirements to earn interest: enroll in eStatements rather than paper statements and have at least one electronic deposit such as direct deposit.

d) Fees may reduce earnings on the account.

Interest Rates and Annual Percentage Yields are current as of **November 5, 2024**.

1501 Renaissance Boulevard  
 Edmond, OK 73013  
 405.212.9800  
 valor.bank

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