CENTINEL BANK of TAOS

DEPOSIT RATE SHEET
November 2, 2026

CERTIFICATES OF DEPOSIT			
Account Type	**Minimum Balance**	**Interest Rate**	**APY*** **
91 Day Certificate of Deposit*	$1,000	3.200%	3.239%
182 Day Certificate of Deposit*	$1,000	3.250%	3.276%
1 Year Certificate of Deposit*	$1,000	3.300%	3.300%
2 Year Certificate of Deposit*	$1,000	3.350%	3.350%
3 Year Certificate of Deposit*	$1,000	3.400%	3.400%
4 Year Certificate of Deposit*	$1,000	3.400%	3.400%
5 Year Certificate of Deposit*	$1,000	3.450%	3.450%
18 Month IRA Certificate of Deposit*	$1,000	3.300%	3.300%
30 Month IRA Certificate of Deposit*	$1,000	3.350%	3.350%
5 Yr. IRA Certificate of Deposit*	$1,000	3.450%	3.450%

* A penalty may be imposed for early withdrawal

PERSONAL SAVINGS & INTEREST CHECKING			
Account Type	**Minimum Balance**	**Interest Rate**	**APY*** **
MONEY MARKET < $24,999.99**	$0	0.650%	0.652%
OVER $25,000**	$25,000	1.000%	1.004%
OVER $75,000**	$75,000	1.250%	1.256%
OVER $150,000**	$150,000	1.300%	1.306%
OVER $250,000**	$250,000	1.800%	1.812%
OVER $500,000**	$500,000	1.850%	1.863%
OVER $1,000,000**	$1,000,000	1.950%	1.964%
SIMPLE SAVINGS**	$0	0.650%	0.652%
MINOR SAVINGS**	$0	0.650%	0.652%
HEALTH SAVINGS**	$0	0.200%	0.200%
NOW CHECKING**	$0	0.200%	0.200%

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

BUSINESS SAVINGS & INTEREST CHECKING			
Account Type	**Minimum Balance**	**Interest Rate**	**APY*** **
MONEY MARKET < $74,999.99**	$0	0.650%	0.652%
OVER $75,000**	$75,000	1.250%	1.256%
OVER $250,000**	$250,000	1.800%	1.812%
OVER $500,000**	$500,000	1.850%	1.863%
OVER $1,000,000**	$1,000,000	1.950%	1.964%
OVER $1,250,000**	$1,250,000	1.950%	1.964%
OVER $2,000,000**	$2,000,000	1.950%	1.964%
ENTERPRISE SAVINGS**	$0	0.650%	0.652%
ENTERPRISE NOW CHECKING**	$0	0.200%	0.200%

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

***Annual Percentage Yield**
Fees could reduce the earning on the account.
Interest Rates and Annual Percentage Yields are current as of November 2, 2026
Interest rates are subject to change without prior notice
For additional information call (575) 758-6700.

Member FDIC