



# Monet Bank

Member  
**FDIC**

**Monet Bank Digital**  
**6000 Legacy Dr**  
**Plano TX 75024**  
**Phone:**

**Accurate as of:**  
**Friday, January 23, 2026**

**Interest Rate Policy:** Our goal is to pay the same rates on certificates of deposit to depositors of this branch. It is therefore our policy not to negotiate rates.

<b>Account Type</b>	<b>Minimum Deposit Required to Open*</b>	<b>Annual Percentage Yield (APY)</b>	<b>Interest Rate</b>
<b>Statement Savings</b>			
Rate may change after account opened	\$0 - \$499	0.00%	0.00%
Fees could reduce earnings	\$500	3.45%	3.41%
<b>Money Market Account</b>			
	<b>\$1,000 minimum required to open**</b>		
Rate may change after account opened	\$0 - \$999	0.00%	0.00%
Fees could reduce earnings	\$1,000 - \$24,999	3.00%	2.96%
	\$25,000+	3.25%	3.20%
<b>Regular Certificates of Deposit ***</b>			
3 Month	\$1,000	3.85%	3.80%
6 Month	\$1,000	3.65%	3.60%
9 Month	\$1,000	3.55%	3.50%
12 Month	\$1,000	3.75%	3.70%
18 Month	\$1,000	3.60%	3.55%
24 Month	\$1,000	3.45%	3.41%
30 Month	\$1,000	3.45%	3.41%
36 Month	\$1,000	3.40%	3.36%
48 Month	\$1,000	3.30%	3.26%
60 Month	\$1,000	3.45%	3.41%

**IRA Certificate of Deposit \*\*\***

\* Minimum balance to obtain APY

\*\* Daily Balance (The amount of principal in the account each day)

\*\*\* Penalty will be imposed for early withdrawal on certificates

The Annual Percentage Yield (APY) is effective as of the date of publication and assumes principal and interest remain in the account for a year. A withdrawal will reduce earnings. All rates are subject to change daily. Additional disclosures are included on the attached sheets. Monet Bank reserves the right to limit the amount of a deposit.

**Dormant Accounts / Escheat** - In accordance with state law we are required to inform you your property may be transferred to the appropriate state if no activity (deposits, withdrawals, or written correspondence) occurs in your account within the time specified by law.

**Important Account Opening Information** - Federal Law requires us to obtain sufficient information to verify your identity and to assist the government in the fight against terrorism and money laundering activities. We are required to obtain, verify, and record information that identifies each person and/or entity that opens an account. When you open an account, we will ask for your name, address, date of birth, and driver's license for individuals, as well as other identifying documents that will allow us to identify you and/or your organization. In some instances we may use outside sources to confirm the information. The information you provide is protected by our privacy policy and federal law.