



A division of First National Bank Texas

RATE SHEET

The following rates are effective May 1, 2019

Account Type	Minimum Deposit Required to Open Account	Interest Compounded/Credited	Daily Balance Required to Obtain APY	Interest Rate	Annual Percentage Yield (APY)
Personal and Commercial Checking with Interest ¹	\$1.00	Daily/Monthly	\$0.01	0.05%	0.05%
Savings Account ^{1,2} and Kids Count ¹	\$1.00	Daily/Monthly	\$0.01 - \$24,999.00	0.05%	0.05%
	\$1.00	Daily/Monthly	\$25,000.00 - \$49,999.99	0.08%	0.08%
	\$1.00	Daily/Monthly	\$50,000.00+	0.13%	0.13%
Personal and Commercial Money Market Account ¹	\$1.00	Daily/Monthly	\$0.01 - \$2,499.99	0.05%	0.05%
	\$1.00	Daily/Monthly	\$2,500.00 - \$24,999.99	0.10%	0.10%
	\$1.00	Daily/Monthly	\$25,000.00+	0.12%	0.12%
	\$1.00	Daily/Monthly	\$50,000.00+	0.15%	0.15%
Personal President Select High Yield Checking ¹	\$1.00	Daily/Monthly	\$0.01 - \$9,999.99	0.05%	0.05%
	\$1.00	Daily/Monthly	\$10,000.00+	0.75%	0.75%
Certificates of Deposit Early Withdrawal Penalties Apply					
3 Month Fixed Rate CD	\$500.00	At Maturity	\$500.00 - \$49,999.99	0.15%	0.15%
	\$50,000.00	At Maturity	\$50,000.00+	0.20%	0.20%
6 Month Fixed Rate CD	\$500.00	Quarterly/Quarterly	\$500.00 - \$49,999.99	0.25%	0.25%
	\$50,000.00	Quarterly/Quarterly	\$50,000.00+	0.30%	0.30%
9 Month Fixed Rate CD	\$5,000.00	Quarterly/Quarterly	\$5,000.00	0.30%	0.30%
1 Year Fixed Rate CD/IRA	\$500.00	Quarterly/Quarterly	\$500.00 - \$49,999.99	0.35%	0.35%
	\$50,000.00	Quarterly/Quarterly	\$50,000.00+	0.45%	0.45%
2 Year Fixed Rate CD/IRA	\$500.00	Quarterly/Quarterly	\$500.00 - \$49,999.99	0.70%	0.70%
	\$50,000.00	Quarterly/Quarterly	\$50,000.00+	0.75%	0.75%
5 Year Fixed Rate CD/IRA	\$500.00	Quarterly/Quarterly	\$500.00 - \$49,999.99	1.20%	1.21%
	\$50,000.00	Quarterly/Quarterly	\$50,000.00+	1.30%	1.31%
12 Month Variable Rate CD/IRA ¹ <small>The rate shown applies to all existing and renewing Variable Rate CDs (6 months through 18 months) Add-on feature: You may add to this CD at any time. \$25 minimum add-on deposit.</small>	\$500.00	Quarterly/Quarterly	\$500.00 - \$49,999.99	0.30%	0.30%
	\$50,000.00	Quarterly/Quarterly	\$50,000.00+	0.35%	0.35%

Existing Retired Military and First Priority accountholders qualify for the highest rate shown for each Certificate of Deposit term and the highest Savings Account rate. Interest begins to accrue on the banking day you deposit cash and non-cash items (for example, checks). We use the daily balance method to calculate interest. This method applies a daily periodic rate to the principal in the account each day.

The annual percentage yield (APY) assumes funds, including interest, will remain on deposit a full year or until maturity, whichever is greater. A withdrawal or fee will reduce earnings.

¹ The interest rate and APY on this account are subject to change at any time, without notice, after the account is opened.

² "Savings Account" includes the Dollars for College Savings Account offered at RC 526 and RC 873 through May 31, 2016.

FIRST NATIONAL BANK TEXAS

www.1stnb.com

254-554-6699 ★ 800-677-9801

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800-903-7490 ★ TTY 866-390-9768



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