

**THE CITY NATIONAL BANK OF TAYLOR
212 N MAIN ST - PO BOX 1099
TAYLOR, TEXAS 76574
www.cnbt.bank
Member FDIC**

PaySmart Checking

Eligibility Requirements - This product is available only to consumers who are of legal age (not for business purposes or minors (under the age of 18)). Only one PaySmart Checking account per person as determined by the Social Security Number of the primary owner. PaySmart Checking is a Return all account with Mandatory Opt-out and No overdraft Protection. A recurring debit card transaction authorized by customer (i.e. monthly) will post to the account and will not be returned due to an insufficient balance. This product is a checking account with a line of credit up to \$1,000 available to existing customers who have banked with us for 96 days or more.

Rate Information - Your interest rate and annual percentage yield (APY) may change. The interest rate on your account is .01% with an APY of .01%

Determination of rate - At our discretion, we may change the interest rate on your account.

Frequency of rate changes - We may change the interest rate on your account at any time.

Limitation on Interest Rate Change – There is no maximum or minimum interest rate limit for this account.

Compounding and crediting frequency - Interest will be compounded monthly and will be credited to your account monthly.

Effect of closing an account - If you close your account before interest is credited, you will not receive the accrued interest.

Minimum balance to open the account - You must deposit \$100.00 to open this account.

Balance Computation Method-This is an interest-bearing account. We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day. The daily balance that we use when calculating interest is the collected balance. That means we only include those funds for which we have actually received payment when we determine the balance of which interest is paid.

Accrual of interest on noncash deposits - Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks).

Fees - A service charge of \$14.95 will be assessed for each month after the first monthly statement cycle. No NSF Item Paid or Returned Check Fee. (Returned checks may be subject to the payee/merchant's fee.)

Transaction limitations - No limitations on the number or amount of deposits into or withdrawals from your account.

MISCELLANEOUS FEES AND CHARGES

The following fees and charges may be assessed against your account ONLY if the services are used.

Account Watch Fee	\$55.00
Account Conversion Fee	\$33.00
Account Inquiry via Bank Personnel (5 Free Each Month)	\$ 5.00
ACH Transaction entered by Bank Personnel	\$15.00
ACH Revocation and Letter Retention Fee	\$50.00
Cashed Item Return Fee	\$ 7.50
Cash Organization Fee	(the greater of \$9 or 1% of deposit)
Cashier's Checks per check	\$ 6.00
Charge-Off Account Fee (overdrawn for 60 days consecutively)	\$75.00
Check image Copies (more than 2 per month)	\$ 5.00
Check Card Replacement (before renewal)	\$15.00
Collection Items (Outgoing or Incoming)	\$10.00
Continuous OD Fee after 21 calendar days	\$33.00
Current Transactions Print Out (through Bank Personnel)	\$ 3.00
Current Transactions Print Out (through Internet Banking)	FREE
Deposited Item Returned	\$ 7.50
Early Account Closure (accounts closed within 90 days of opening)	\$25.00
Fax Machine Fees per page	\$ 5.00
Fraudulent Returned Deposit Item (for unable to locate, closed account, counterfeit or altered item) (per item)	\$75.00
Funds Transfer via Bank Personnel (5 free monthly)	\$ 5.00
IRA Rollover Fee from outside institution	\$25.00
Invalid Phone Number Fee	\$ 5.00
Legal Process (levy, freeze, garnishment, child support, etc.)	\$100.00
Lost or Stolen Stop Payment fee	\$10.00
Monthly Fee for Deposit Item Return Notifications	\$25.00
Money Service Business Application Fee	\$100.00
Monthly Money Service Business Fee	\$1000.00
Notary Service	\$ 6.00
NSF Items (Paid or Returned on Checking) per presentment	\$33.00
NSF Items (Paid or Returned on Savings) per presentment	\$33.00
Paper Statement Monthly Fee	\$ 2.00
Personalized Temporary Checks per check	(per check) \$1.00
Photo Copies per copy	\$ 0.50
Protecting Transfers per account, per month (unlimited)	\$ 3.95
or	
Per Protecting Transfer	\$10.00
Pre-Dormancy Fee will be charged 7 days before 12 months with no activity	\$25.00
Redeposit of Returned Item	\$ 5.00
Research fee per hour	\$35.00
Returned E-mail Fee (E-Statement customers only)	\$ 5.00
Returned Mail Fee	\$ 7.50
Safe Deposit Box fee per year: Prices vary per size	\$35.00 to \$125.00
Safe Deposit Box Drilling	\$250.00
Safe Deposit Box visit charge (6 free per year)	\$10.00
Statement Printout fee per statement (through Bank Personnel)	\$ 6.00
Stop Payment Orders	\$37.50
(All stop payment orders on checks are good for 6 months. All other stop payment orders are considered one-time instructions and will remain in effect until the item has been stopped or for a period of 6 months, whichever comes first).	
Unlimited Annual Safe Deposit Box Visits	\$50.00
Verification of Funds	\$10.00
Video Surveillance Retrieval Fee	\$75.00
Wire Transfer Fee (Incoming)	\$15.00
Wire Transfer (International)	\$50.00
Wire Transfer Fee (Outgoing)	\$30.00
Wire Transfer Notification Fee	\$10.00
Xpress Web Connect Monthly Fee (Internet Banking customers using Quicken and QuickBooks)	\$ 9.95
In House Business Deposit Slips (3 per page)	(99 deposit Slips) \$20.00
In House Personal Deposit slips (4 per page)	(per page) \$.50
Check printing fees: Prices vary depending on the style of check ordered	