

**THE CITY NATIONAL BANK OF TAYLOR**

212 N MAIN ST - PO BOX 1099

TAYLOR, TEXAS 76574

www.cnbt.bank

(512) 352-2265

Member FDIC

**REWARD SAVINGS ACCOUNT**

Available to Personal and Business Accounts

Requires Monthly Statement delivered electronically - converts to a regular savings account without current email address

I/we hereby agree to accept electronically all account related disclosures and statements as required by State or Federal laws and regulations.

**VARIABLE RATE INFORMATION**

The interest rate on your account is 0.02%, with an annual percentage yield (APY) of 0.02%

Your interest rate and annual percentage yield may change.

At the Bank's discretion, we may change the interest rate on your account at any time.

There are no maximum or minimum interest rate limits for this account.

**COMPOUNDING AND CREDITING**

Interest will be compounded daily and will be credited to your account monthly.

If you close your account before interest is credited, you will not receive the accrued interest.

**BALANCE COMPUTATION METHOD**

We use the daily balance method to calculate 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 on which interest is paid. Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks).

**MINIMUM BALANCE REQUIREMENTS**

You must deposit \$100.00 to open this account.

No Monthly Minimum Balance to maintain.

**TRANSACTION LIMITATIONS**

You may make six (6) withdrawals or transfers from your account each four (4) week or similar period, if by preauthorized or automatic transfer or telephonic (including data transmission) agreement, order or instruction. These transfers may be made by draft made by the depositor and payable to third parties. Transfers and withdrawals made in person, by messenger, by mail or at an ATM are unlimited.

**FEES AND CHARGES**

No Monthly Service Charge

A \$33 conversion fee will be charged to overdrawn savings account converted to checking accounts.

## 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 Interest 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                               |
| Gift Card Fee   | \$ 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  | \$250.00                              |
| 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 Email 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 Deposits Slips (3 per page)   | (99 deposit slips) \$20.00            |
| In House Personal Deposits Slips (4 per page)   | (per page) \$ .50                     |
| <b>Check printing fees: Prices vary depending on the style of check ordered</b>   |                                       |