

**THE CITY NATIONAL BANK OF TAYLOR**  
**212 N Main St - PO BOX 1099**  
**TAYLOR, TX 76574**  
www.cnbt.bank  
**Member FDIC**

**8 MONTH CD**

**MATURITY DATE**

Your account will mature after 8 months

**RATE INFORMATION**

Your Certificate of Deposit will earn 3.35% annual percentage yield and 3.33% interest rate for 8 months. You will be paid this rate until maturity.

**MINIMUM BALANCE REQUIREMENTS**

An opening deposit of \$10,000 is required to open a CD

**COMPOUNDING AND CREDITING**

Interest will accrue daily and will be credited back to the CD at maturity.

We may automatically deposit the interest in another account at our Bank or electronically to an account at another institution that you designate.

The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings. 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.

**ACCRUAL ON NONCASH DEPOSITS**

Interest begins to accrue on the business day you deposit noncash items (for example, checks.)

**TRANSACTION LIMITATIONS**

You may not make deposits into you account until the maturity date. You may not make withdrawals from your account until the maturity date.

**EARLY WITHDRAWAL PROVISIONS**

We may impose a penalty if you withdraw any or all of the funds before the maturity date. The penalty imposed will equal 90 days of interest on your account.

**RENEWAL POLICIES**

Your account will automatically renew at maturity. You will have a grace period of 10 calendar days after the maturity date to withdraw the funds in the account without being charged an early withdrawal penalty. You may obtain the account with or without an automatic renewal feature. You must tell us which term of CD you want before the account is opened. If you do not select the automatic renewal option, the account will not renew at maturity. If you have selected to not automatically renew the account at maturity, your funds will remain in a non-interest bearing status until the CD is closed or rewritten.

CD's opened or renewed with balances less than \$10,000 will earn an interest rate and annual percentage yield of .01% for any CD term.

If you wish to change the amount and/or term of the Certificate of Deposit at maturity, please contact the Bank at 512-352-2265, extension 2290.