

THE CITY NATIONAL BANK OF TAYLOR
212 N MAIN ST - PO BOX 1099
TAYLOR, TEXAS 76574
(512) 352-2265
www.cnbt.com
Member FDIC

PREMIER MONEY MARKET CHECKING

Available to All Personal and Business Accounts

VARIABLE RATE INFORMATION

The interest rate on your account is .50% with an annual percentage yield (APY) of .50% on balances of \$10,000 or above. Balances less than \$10,000 will earn an interest rate of .01% with an annual percentage yield (APY) of .01% .

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 monthly 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 \$50,000.00 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 check or 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