

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

Available for Personal Accounts Only

**Qualifications:** (Requirements for each qualification cycle to earn Rewards)

Fifteen (15) Debit card POS (Point of Sale) transactions posted and settled (excluding ATM transactions)

Maintain a valid email address for our Bank records

Monthly Direct Deposit of payroll or Government benefit or Mobile Deposit or ATM Check Deposit

**Rewards:**

Earn High Yield

Receive Nationwide ATM fee refunds up to \$20 per monthly cycle and limited to \$4.99 per transaction

Free Debit Card

Free Internet Banking

No monthly service charge

No minimum balance to maintain

**\*\*Add Kasasa Saver for additional Rewards**

**Rewards:** Earn High Yield on Kasasa Saver when you qualify in Kasasa Cash

Monthly ATM fee refunds and interest earnings from Kasasa Cash account automatically transfer to Kasasa Saver

**Monthly Statement Delivered Electronically**

I/we hereby agree to accept electronically all account related disclosures and statements as required by State or Federal laws and regulations. **\*\*If 3 consecutive email notifications are returned to the Bank, the account will be converted from monthly electronic statement delivery to monthly paper statement delivery and the standard paper statement fee will apply.**

Minimum Monthly Activity Required: When the Minimum Monthly Activity is met, up to \$20 of Foreign ATM Fees will be refunded per qualification cycle and limited to \$4.99 per transaction. ATM refunds will be credited to the account on the last day of the qualification cycle. If you believe that you have not been reimbursed the correct amount, please contact us. We must hear from you no later than 30 days after the statement cycle where the reimbursement was applicable.

**\*Required Monthly Activity will be considered during each qualification cycle. The qualification cycle begins one (1) Business Day prior to the current Statement Cycle and ends one (1) Business Day prior to the last day of the current Statement Cycle. Only debit card transactions that are posted and settled transactions during the qualification cycle will be considered for the monthly required activity. The account will earn .01% Interest rate and Annual Percentage Yield on the daily balance each month the minimum activity is not met.**

**Purpose and Expected Use of Account: Small debit card transactions conducted on the same day at a single merchant and/or multiple transactions during a condensed time period particularly near the end of a Monthly Qualification Cycle are not considered normal, day-to-day spending behavior. These types of transactions appear to be conducted with the sole purpose of qualifying for the account's rewards and thus will be deemed inappropriate transactions and will not count towards earning the account's rewards.**

**Variable Rate Information**

5.60% Interest rate and 5.75 APY\* on balances up to \$20,000\* \*(APY) Annual Percentage Yield

.50% Interest rate and .51% - 5.75% APY on balances over \$20,000 depending on balance in account\*

0.01% Interest rate and APY\* if qualifications aren't met

**\*To earn the highest yield on Kasasa Cash, you must satisfy the monthly qualifications each qualification cycle**

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**

\$100.00 minimum deposit is required to open this account. If opening a Kasasa Saver account with a Kasasa Cash Checking, the required opening deposit of \$100 may be used to open both accounts.

No Monthly Minimum Balance to maintain.

## Transaction Limitations

No Transaction Limitations Apply

## Fees and Charges

No Monthly Service Charge

### 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
Cash Item Return Fee	\$ 7.50
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
Non Customer Cash Advance Fee (per transaction)	\$10.00
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
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 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	