

IMPORTANT ACCOUNT INFORMATION FOR OUR CUSTOMERS

from

**The City National Bank of Colorado City
228 Elm Street
Colorado City, TX 79512
(325)728-5221**

SECURE PLUS - BASIC

Rate information - At our discretion, we may change the interest rate for this account. The interest rate on this account is 0.200% with an annual percentage yield of 0.20%.

The interest rate(s) and annual percentage yield(s) are accurate as of March 4, 2021. If you would like more current rate and yield information, please call us at (325)728-5221. The interest rate and annual percentage yield may change at any time.

Compounding frequency - Interest will be compounded monthly.

Crediting frequency - Interest will be credited into this account monthly.

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

Daily balance computation method - Interest is calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day.

Accrual of interest on noncash deposits - Interest will begin to accrue on the business day you deposit noncash items (for example, checks) into your account.

Minimum balance to open - The minimum balance required to open this account is \$1,000.00.

Minimum balance to avoid Maintenance Fee - If your balance falls below \$1,000.00 on any day in the month, your account will be subject to a \$10.00 Maintenance Fee for that month.

Deposit limitations - You may make an unlimited number of deposits into your account.

Fees and Charges - The following fees and charges apply to this account:

· Monthly Service Charge - \$9.00:

Additional Terms - The following additional terms apply to this account: Up to \$10,000.00 AD&D included

Up to \$20,000.00 Common Carrier Insurance

Images with Statement

IDProtect®* - Identity Theft Protection Service

Free Internet Banking

Free Mobile Banking

Free Bill Pay for 12 months; thereafter \$5.95/mo. (10 bills included plus 50 cents for each bill after 10).

Free Telephone Banking

Travel/Entertainment Discounts

Up to \$300 Cell Phone Protection

Free Debit Card

Free Basic Checks

Insurance Disclosures:

The descriptions herein are summaries only and intended for informational purposes only and do not include all terms, conditions and exclusions of the policies described. Please refer to the actual policies for terms, conditions and exclusions of coverage. Coverage may not be available in all jurisdictions.

Insurance Products are not insured by FDIC or any Federal Government Agency; not a deposit of or guaranteed by the bank or any bank affiliate.

* IDProtect® service is a personal identity theft protection service available to account owner(s) and their family. Family includes: Spouse, persons qualifying as domestic partner, and children under 25 years of age and parents(s) who are residents of the same household. Service is not available to a "signer" on the account who is not an account owner. Service is not available to businesses and their employees, clubs and/or churches and their members, schools and their employees/students.

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INDIVIDUAL SAVINGS

Rate information - At our discretion, we may change the interest rate for this account. The interest rate on this account is 0.150% with an annual percentage yield of 0.15%.

The interest rate(s) and annual percentage yield(s) are accurate as of March 4, 2021. If you would like more current rate and yield information, please call us at (325)728-5221. The interest rate and annual percentage yield may change at any time.

Compounding frequency - Interest will be compounded quarterly.

Crediting frequency - Interest will be credited into this account quarterly.

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

Daily balance computation method - Interest is calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day.

Accrual of interest on noncash deposits - Interest will begin to accrue on the business day you deposit noncash items (for example, checks) into your account.

Minimum balance to open - The minimum balance required to open this account is \$50.00.

Deposit limitations - You may make an unlimited number of deposits into your account.

Limitations on frequency of transfers - During any calendar month or statement cycle of at least four weeks, you may not make more than twelve withdrawals or transfers to another account of yours or to a third party by means of a preauthorized or automatic transfer or telephone order or instruction. No more than six of the twelve transfers may be made by check, draft, debit card (if applicable) or similar order to a third party. If you exceed the transfer limitations set forth above in any statement period, your account will be subject to closure by the financial institution.

Fees and Charges - The following fees and charges apply to this account:

- Excess withdrawal fee of \$2.00 per withdrawal will be imposed.: