

The First National Bank of Granbury - Rate Sheet

Call 817-573-2655 or any of the phone numbers below for current rate information.

The rates and APYs reflected here are accurate as of (enter today's date): _____

Member FDIC

Effective Date (last rate change): February 15/2017

	Minimum Deposit to Open	Interest Rate	Annual Percentage Rate (APY)	Compounding Frequency
FNB Certificates of Deposit (CD's)				
1 Month	\$1,000.00	.10%	.10%	Periodic
3 Month	\$1,000.00	.15%	.15%	Periodic
6 Month	\$1,000.00	.25%	.25%	Periodic
1 Year	\$1,000.00	.35%	.35%	Daily
2 Year	\$1,000.00	1.00%	1.00%	Daily
3 Year	\$1,000.00	1.25%	1.26%	Daily

Individual Retirement Accounts (IRA's)				
18 Month	\$500.00	.20%	.20%	Daily
30 Month	\$500.00	.45%	.45%	Daily
5 Year Roth	\$500.00	.50%	.50%	Daily

Transaction Accounts				
N.O.W.	\$200.00	.01%	.01%	Daily
Texas Traditions	\$200.00	.01%	.01%	Daily

Savings & Money Market Accounts				
Regular Savings	\$50.00	.01%	.01%	Daily
Money Market	\$2,500.00	.02%	.02%	Daily
First Star (see Tiers)	\$2,500.00			
Tier 1		.07%	.07%	Daily
Tier 2		.10%	.10%	Daily
Tier 3		.12%	.12%	Daily
Tier 4		.15%	.15%	Daily
Tier 5		.20%	.20%	Daily

(Tier 1 = Under \$10,000; Tier 2 = \$10,000 to \$24,999.99; Tier 3 = \$25,000 to \$49,999.99; Tier 4 = \$50,000 to \$99,999.99, Tier 5= \$100,000 or greater)

Government Bonds - Effective November 1, 2016

Series EE	.10%
Series I (current rate)	2.76%
Series I (fixed portion)	.00%

Important Notes:

- (1) We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.
- (2) Interest begins to accrue on the first business day after the banking day you deposit noncash items (for example, checks).

See next page for more Account Information Disclosures.

	Minimum Deposit To Open	Monthly Service Charge	Minimum Balance to Avoid Monthly Service Charge	Interest Compounding & Crediting	Additional Benefits
Pioneer Account (1)	\$100	\$5.00	\$0	N/A	Unlimited check writing. Students are exempt from monthly service charge.
Regular Checking (2)	\$200.00	\$8.00	\$500.00	N/A	First box of wallet bank stock checks provided at no charge
Regular Business Checking	\$200.00	\$8.00	\$500.00	N/A	First box of wallet bank stock checks provided at no charge
NOW Account (3)	\$200.00	\$12.00	\$1,000.00	Compounded daily/ Credited at cycle. (3)	First box of wallet bank stock checks provided at no charge

(1) Copies of any check or deposit are \$2.00 each after two free per statement.

(2) Senior citizens over age 62 are exempt from the minimum deposit & monthly service charge & item fee.

(3) If you close your account before interest is credited, you will not receive the accrued interest. Interest rate and APY may change. We may change the rate at any time. Interest will not be paid if the balance in your account drops below \$1,000.00 during the statement cycle.

Texas Traditions (1)	\$200.00	\$15.00	\$5,000.00 (2)	Compounded daily/ Credited at cycle. (3)	
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(1) Interest rate and APY may change. We may change the rate at any time. Fees for domestic wire transfers, money orders, cashier's checks, notary service, medallion stamp guarantee and all FNB Granbury ATM transactions are waived.

(2) Minimum balance may be the combination of any Checking, Savings or Money Market accounts (personal accounts).

(3) If you close your account before interest is credited, you will not receive the accrued interest. Interest rate and APY may change. We may change the rate at any time.

Consumer Savings (1), (2)	\$50.00	\$5.00	\$100.00	Compounded daily Credited monthly	\$1.00 item fee for any debit entry in excess of two per month (3)
Money Market Account (2)	\$2,500.00	\$10.00	\$2,500.00	Compounded daily Credited at cycle	\$15.00 item fee for any debit entry in excess of six per cycle. (4)
Business Money Market (2)	\$2,500.00	\$20.00	\$2,500.00	Compounded daily Credited at cycle	\$15.00 item fee for any debit entry in excess of six per cycle. (4)
First Star Account (2)	\$2,500.00	\$20.00	\$10,000.00	Compounded daily Credited at cycle	\$15.00 item fee for any debit entry in excess of six per cycle. (4)

(1) Copies of any check or deposit are \$2.00 each after two free per statement.

(2) If you close your account before interest is credited, you will not receive the accrued interest. Interest rate and APY may change. We may change the rate at any time.

(3) Payments, transfers and withdrawals from a savings account to another account or to 3rd parties by preauthorized, automatic, draft, telephone or computer are limited to six per month. Transactions by check are not allowed on a savings account. Unlimited transfers or withdrawals are allowed by mail, messenger, automated teller machine or in person but are subject to the fees disclosed above. Business accounts may be subject to account analysis fees.

(4) Payments, transfers and withdrawals from a money market account to another account, or to 3rd parties by preauthorized, automatic, check, draft, telephone or computer are limited to six per month. Unlimited transfers or withdrawals are allowed by mail, messenger, automated teller machine or in person but are subject to the fees disclosed above. Business accounts may be subject to account analysis fees.

Certificates of Deposit (CD's)	\$1,000.00	N/A	N/A	see below	
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Interest: Your interest rate is fixed until the maturity of your deposit. Interest is not compounded on CD's with maturities less than one year. Interest is compounded daily on CD's with maturities of one year or more. For CD's with maturities of one year or more, interest is credited every six months (unless you request otherwise). You may not make any deposits into your account before maturity. You may withdraw interest at any time but a penalty may be imposed. The annual percentage yield (APY) assumes the interest will remain on deposit until maturity. A withdrawal will reduce earnings.

Penalties for Early Withdrawals	Original Maturity	Penalty
One month		The greater of, 7 days interest on the amount withdrawn subject to penalty if withdrawn in the first six days after deposit or all interest on the amount withdrawn subject to penalty.
Over one month and one year or less		One month's interest on amount withdrawn subject to penalty.
Over one year		Three month's interest on amount withdrawn subject to penalty.

Penalty for Withdrawal within first six days: We will impose a penalty of seven days interest on amount withdrawn subject to penalty.

Renewal of CD's: You have the option of having your deposit renew automatically or not. If the account renews automatically, you may prevent renewal if you withdraw the funds in the account at maturity (or within the grace period mentioned below) or we receive a written notice from you within the grace period. We can prevent renewal if we mail notice to you at least 30 calendar days before maturity. If either you or we prevent renewal, interest will not accrue after final maturity. Each renewal term will be the same as the original term, beginning on the maturity date. The interest rate will be the same we offer on new time deposits on the maturity date which have the same term, minimum balance (if any) and other features as the original term deposit. You will have ten calendar days after maturity to withdraw the funds without a penalty (the grace period). If the account does not renew automatically at maturity, interest will not accrue after maturity.

18 Month IRA	\$500.00	N/A	N/A	see below
30 Month IRA	\$500.00	N/A	N/A	see below
5 Year Roth IRA	\$500.00	N/A	N/A	see below

Interest: On the 30 month and 5 year IRA's, your interest rate is fixed until the maturity of your deposit. On the 18 month IRA, your interest rate may change every calendar quarter, at our discretion. Interest is compounded daily on IRA's. Interest is credited every month. You may withdraw interest at any time during the term of crediting after it is credited to your account, but a penalty may be imposed. The annual percentage yield (APY) assumes the interest will remain on deposit until maturity. A withdrawal will reduce earnings. This account will renew automatically. See above paragraph "Renewal of CD's."

Penalties for Early Withdrawals	Original Maturity	Penalty
Over one year		Three month's interest on amount withdrawn subject to penalty.

You may make deposits to your IRA. You may make withdrawals of principal from your account before maturity. Principal withdrawn before maturity is included in the amount subject to early withdrawal penalty.

Fees Effective as of April 1, 2016

The following fees may be assessed against your account and the following transaction limitations, if any, apply to your account.

ATM	ATM – FNB Cash Withdrawal	No Charge
	ATM – Non - FNB Cash Withdrawal	\$2.00
Business Accounts	Account Analysis	Based on transaction history
	Cash Management with Bill Pay, ACH and / or Wire	\$30.00 per month includes 5 ACH file originations
	Remote Deposit Capture	\$50.00 per month
Debit Card / Gift Card All VISA Debit Cards have a \$2000 daily POS limit and \$500 daily ATM cash withdrawal limit	VISA Debit Card Customized Instant Issue	\$5.00
	VISA Debit Card Instant Issue	No Charge-Bank Stock with TX Flag Logo
	VISA Debit Card Purchases	No Charge
	VISA Debit Card Replacement	\$5.00
	VISA Gift Card	\$5.00 to activate
Miscellaneous	Account Activity Printout	\$3.00
	Account Research	\$20.00 per hour (one hour minimum)
	Account Agreement Mail Fee	\$15.00 per copy
	Cashier's Checks	\$3.00
	Check Printing	(fee depends on style of check ordered)
	Collection Sent	\$10.00
	Early Closure of Account (within six months of opening)	\$20.00
	Executions	\$100.00
	Fax Research	Local-No Charge Long Distance-\$3.00 each occurrence
	Garnishments	\$100.00
	Levies	\$100.00
	Medallion Stamp	\$15.00
	Money Orders	\$2.00
	Multiple Account Changes in One Year	\$15.00 (one free per year)
	Non – MICR checks presented for processing	\$1.00 each
	Photocopies	\$0.10 each
	Securities Purchased	\$100.00 per purchase
	Telephone Inquiry (in excess of three per month)	\$1.00 each
	Zipper Bags	\$3.00
Overdraft	Charge Back - (Deposited Item Returned)	\$5.00 each
	Non – Sufficient Funds (NSF)-Imposed when checks, transfers or items presented by electronic means are returned unpaid.	\$25.00 each
	Overdraft-Per each overdraft paid created by checks, transfers, in-person withdrawals, ATM withdrawals, or by other electronic means.	\$35.00 each
Online Banking	Mobile Banking	No Charge
	Online Banking	No Charge
	Online Bill Payment	No Charge
	Online Bill Payment – Overnight Delivery	\$20.00 per item
	Mobile Deposit	No more than 5 checks deposited daily and no more than 10 checks deposited within 5 consecutive days. No more than \$5,000 check deposits daily and no more than \$10,000 check deposits within 5 consecutive days.
	People Pay	\$2,000 daily limit
	People Pay-eGift Card	\$500 per recipient and \$1,000 daily limits
Safe Deposit Boxes	3x5x22	\$25.00 annually
	5x5x22	\$35.00 annually
	3x10x22	\$45.00 annually
	5x10x22	\$70.00 annually
	10x10x22	\$125.00 annually
Statements	Statement Copy	\$3.00 each
	Statement on CD	\$5.00 each
	Statement Extra Interim (Snapshot)	\$3.00
	Statement Reconciliation	\$20.00 per hour (one hour minimum)
Stop Payments	Stop Payments – ACH Payments	\$25.00
	Stop Payments – Check, other items	\$25.00
Transfers	ACH Origination (ACH Loan Payment)	\$1.00 each if recurring \$5.00 each if one-time transfer
	Automatic Transfer	No charge
	Dynamic Transfer of Funds Between FNB Accounts	\$1.00 per transfer
Wire Transfers	Wire Transfer – Domestic	Incoming \$15.00 / Outgoing \$15.00
	Wire Transfer – Foreign	Incoming \$50.00 / Outgoing \$50.00