

TRUTH IN SAVINGS
First Community Bank
1151 W Highway 77 San Benito, TX 78586
956-399-3331



12 Month Certificate of Deposit

ACCOUNT NUMBER		DEPOSIT AMOUNT

RATE INFORMATION. The interest rate on your account is 1.000% with an annual percentage yield of 1.00%.

You will be paid this interest rate 12 Months.

COMPOUNDING AND CREDITING. Interest will be compounded quarterly and will be credited to the account quarterly.

The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings. If interest is credited to another account or paid to you by check, this may reduce earnings and may negate the effect of interest compounding. If you close your account before interest is credited, you will receive the accrued interest.

MINIMUM BALANCE REQUIREMENTS. You must deposit \$1,000.00 to open this account.

You must maintain a minimum daily balance of \$1,000.00 in the account each day to obtain the disclosed annual percentage yield. You will earn interest for every day during the period that your account equals or exceeds the minimum daily balance requirement.

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 daily balance on which interest is paid.

ACCRUAL ON NONCASH DEPOSITS. Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks).

TRANSACTION LIMITATIONS. Additional deposits allowed on terms of 12 months or longer.

MATURITY DATE. Your account will mature 12/31/2099.

EARLY WITHDRAWAL PROVISIONS. We may impose a penalty if you withdraw any or all of the principal before the maturity date. The fee imposed will equal 6 months of interest.

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.

CURRENT RATE INFORMATION. The rate(s) and annual percentage yield(s) disclosed above were offered within the most recent seven calendar days, and were accurate as of 12/31/2099. To obtain the current rate(s) and annual percentage yield information, please call (877)399-3331.

FEES AND CHARGES. Please refer to the separate Fee Schedule provided to you with this disclosure for information about fees and charges associated with this account. A Fee Schedule will be provided to you at the time you open an account, periodically when fees or charges change, and upon request.

