TRUTH IN SAVINGS DISCLOSURE OF
New Account Terms

COMMUNITY NATIONAL BANK & TRUST OF TEXAS

This disclosure contains information about terms and fees for accounts effective June 9, 2025. Please refer to the chart in this packet for information regarding automatic conversion of your existing CapTex account.

My Free Checking
No minimum balance. No monthly service charge.

My Teen Checking
No monthly service charge. To qualify for this account, at least one owner must be under the age of 18 and at least one owner must be 18 years or older (parent, guardian or responsible party). You must maintain a minimum average daily balance of $100.00 to obtain the disclosed annual percentage yield. See Rate Information* and Balance Information** for more details.

My Direct Rewards Checking
No minimum balance. No monthly service charge.

Debit Card Cash-Back Rewards: Current Reward is $0.05 for purchases of $5 or more, maximum reward up to $25.00 per statement cycle, subject to change at any time by the bank with or without notice. To earn the debit cash back rewards, cardholder must make 10 debit card purchases (counted by date posted to account) and at least one ACH deposit or payment, during each monthly statement cycle.

My Elite Interest Checking
A service charge of $7.00 will be imposed each statement cycle if the balance in the account falls below $1,500 any day of the cycle. One (1) box of exclusive checks is provided annually at no cost. See Rate Information* and Balance Information** for more details.

My 50 Plus Interest Checking
No minimum balance. No monthly service charge. To qualify, any owner of account must be age 50 or better. One (1) box of exclusive checks is provided annually at no cost. See Rate Information* and Balance Information** for more details.

My Free Business Checking
No minimum balance. No monthly service charge. Free coin and/or currency deposits up to $10,000 per month. Free items limited to 1,000 per month. If coin and/or currency deposits exceed $10,000 in any given month, or if items exceed 1,000 in any given month, we may convert this account to My Commercial Checking Account and a new disclosure and fee schedule will be provided at that time. The term 'items' includes checks, ACH, and other electronic payments, items deposited, POS and ATM transactions, and all other debits and credits posted to the account.

My Business Interest Checking
A service charge of $7.00 will be imposed every statement cycle if the balance in the account falls below $1,500.00 any day of the cycle. Free coin and/or currency deposits up to $10,000 per month. Free items limited to 1,000 per month. If coin and/or currency deposits exceed $10,000 in any given month, or if items exceed 1,000 in any given month, we may convert this account to My Commercial Checking Account and a new disclosure and fee schedule will be provided at that time. The term 'items' includes checks, ACH, and other electronic payments, items deposited, POS and ATM transactions, and all other debits and credits posted to the account. See Rate Information* and Balance Information** for more details.

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My Commercial Checking
Monthly base analysis charge of $15.00. Per item charge of $0.15 (for all). Charge per $1,000.00 of coin/currency deposited per month is $0.50.

Earnings Credit: This account features an earnings credit which is applied to reduce or eliminate fees on the account. If the earnings credit exceeds the fees for any period, you will be assessed no fees but you will not be paid, carry forward or otherwise receive credit for any excess earnings credit.

Earnings Credit Calculation: The earnings credit will be calculated by applying the periodic earnings credit rate to the average daily investable balance in the account for the period. At our discretion, the periodic earnings credit rate may change at any time. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing by the number of days in the period. The period we use is the monthly statement cycle. The investable balance is the average daily balance reduced by 10%. Earnings credit begins to accrue on the business day you deposit noncash items (for example, checks).

My Savings
No minimum balance. No monthly service charge. An Excess Debit Fee of $5.00 will be charged for each debit transaction (withdrawal, ACH, Check, draft, or automatic transfer or payment) in excess of six per monthly statement cycle. You must maintain a minimum average daily balance of $100.00 to obtain the disclosed annual percentage yield. See Rate Information* and Balance Information** for more details.

My Money Market Savings
A service charge of $7.00 will be imposed every statement cycle if the balance in the account falls below $3,000.00 any day of the cycle. An Excess Debit Fee of $10.00 will be charged for each debit transaction (withdrawal, ACH, Check, draft, or automatic transfer or payment) in excess of six per monthly statement cycle. See Rate Information* and Balance Information** for more details.

Rate Information*: This is a variable interest rate account. Please refer to our separate rate sheet for current interest rate and annual percentage yield information. Your interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on your account at any time. Interest will compound and credit to your account monthly. Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks). If you close your account before interest is credited, you will not receive the accrued interest.

Balance Information:** We use the average daily balance method to calculate interest on your account. This method applies a periodic rate to the average daily balance in the account for the period. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period. The period we use is the monthly statement cycle.

To view our full disclosure packets, visit **MyBankTX.com/Account-Disclosures**.