INTEREST RATES

As of September 25, 2026

Products updated October 21, 2024

COMMUNITY NATIONAL BANK & TRUST OF TEXAS
MEMBER FDIC

PRODUCT	MINIMUM OPENING DEPOSIT	MINIMUM AVG BALANCE TO OBTAIN APY*	INTEREST RATE	APY*
INTEREST BEARING CHECKING & SAVINGS ACCOUNTS				
My Elite Interest Checking	$25	Below $1,500 $1,500 and over	0.25% 0.75%	0.25% 0.75%
My 50 Plus Interest Checking	$25	All balances	0.25%	0.25%
My Teen Checking	$25	Below $100 $100 and over	0.00% 0.25%	0.00% 0.25%
My Business Interest Checking	$25	All balances	0.75%	0.75%
My Savings	$25	Below $100 $100 and over	0.00% 0.35%	0.00% 0.35%
My Money Market	$25	$1 million and over $250,000 < $1 million $100,000 < $250,000 Below $100,000	3.25% 2.25% 1.50% 1.00%	3.30% 2.27% 1.51% 1.00%

Fees could reduce earnings on these accounts. Interest Rate and APY may change after account opening.
**APY = Annual Percentage Yield*

CERTIFICATES OF DEPOSIT & INDIVIDUAL RETIREMENT ACCOUNTS

** Denotes available term for an Individual Retirement Account (IRA)*

1 Month	$2,500	$2,500	1.70%	1.72%
3 Months	$2,500	$2,500	1.90%	1.91%
6 Months	$1,000	$1,000	4.00%	4.06%
9 Months*	$1,000	$1,000	4.00%	4.06%
1 Year*	$1,000	$1,000	4.10%	4.16%
15 Months*	$1,000	$1,000	2.00%	2.02%
18 Months*	$1,000	$1,000	2.00%	2.02%
23 Months*	$1,000	$1,000	2.00%	2.02%
2 Years*	$1,000	$1,000	2.00%	2.02%
30 Months*	$1,000	$1,000	2.00%	2.02%
3 Years*	$1,000	$1,000	2.00%	2.02%
4 Years*	$1,000	$1,000	2.00%	2.02%
5 Years*	$1,000	$1,000	2.00%	2.02%

Ask us about Bonus Points!

A penalty may be imposed for early withdrawal. APY assumes earnings remain on deposit.