

SIMPLE GUIDE TO OUR

No-Penalty Certificate of Deposit

The Bank of Texas Simple Guide provides useful information about your Certificate of Deposit (CD) in an easy-to-follow format. Refer to the [Agreements and Disclosures](#), and the [Summary of Fees and Definitions](#) for the terms and conditions of your account.

Our 7-Month No-Penalty CD offers competitive fixed rate savings and the option for early withdrawals with no penalties.

Account opening and usage

| | |
|---------------------------|--|
| Service fee | \$0 |
| Minimum opening deposit | \$5,000 |
| Available terms | 7 months |
| TIN maximum ¹ | \$250,000 |
| Funding your account | You can deposit money into your new account in a few different ways: <ul style="list-style-type: none">• Transfer money from your existing Bank of Texas account.• Make a check or money order deposit at a banking center. |
| Early withdrawal fee | \$0² You may withdraw all your money, including interest earned, without any penalties, any time after the first 7 days following the date you fund your account. |
| Maturity grace period | 10 calendar days We will send notifications about maturing CDs 10 days before renewal. During the 10-day grace period after the CD matures, you may do one of the following: <ul style="list-style-type: none">• Withdraw funds, including interest, without penalty.• Add funds to your account.• Allow your CD to automatically renew.• Renew your CD into one of our available CD terms. If your CD is set to renew and you've taken no action through the grace period, we will automatically renew your CD into a 6 month Standard CD. |
| FDIC insurance protection | Your deposits with us are insured by the FDIC up to \$250,000 per depositor. Additional insurance may be available based on the account styling. Consult a Relationship Banker for further details. |

¹ TIN (Taxpayer Identification Number) Maximum is the total maximum amount that may be held in the same CD product and term under the TIN(s) of any and all account owners.

² If you make a partial withdrawal or redeem your CD during the first 7 days after you open your CD, an early withdrawal penalty of \$25 + 1% of the amount withdrawn will be assessed.

Interest

Interest begins to accrue no later than the business day that the Bank receives the deposit of noncash items, such as checks.

The interest rate and Annual Percentage Yield (APY) are administered by the Bank and may change daily at the discretion of the Bank, unless stated otherwise. View our competitive interest rates at [Rate Details](#).

Compounding

CDs: Quarterly

IRA CDs: Daily

Payout

CDs: Quarterly and at maturity

IRA CDs: Monthly and at maturity

Interest payments

Interest is credited to your CD, unless you advise us that you would prefer one of the following payout options:

- You may have the interest paid to you via check.
- You may have the interest credited to your Bank of Texas checking, savings or money market account.

Any APY quoted for your CD assumes compounded interest remains on deposit until maturity, and a withdrawal of interest prior to maturity will reduce your earnings.

Relationship pricing and benefits

Premier Checking account

0.10% higher interest rate with your linked Premier Checking account.³

IRAs

Many of our No-Penalty CDs can be styled as Traditional and Roth IRAs.

Loans

Your CD may be used as collateral for a loan from this Bank.

Servicing your account

Digital Access

View your account overview by logging into Online Access or our mobile app.

Support

If you have questions or would like more information, we will be happy to assist.

Call us at 800.346.5312.

Visit a banking center to speak with a Relationship Banker.

Getting started

You may open your new CD by visiting a banking center and speaking with a Relationship Banker, or by calling 800.346.5312.

³ Accounts are not automatically linked. Please notify your banker which accounts should be linked. If the Premier Checking account is closed for any reason, or the link with another account terminated for any reason, the bonus interest rate on the linked account will be discontinued and the interest rate provided by the terms of the agreement(s) governing the savings account, CD, or select FDIC insured IRA will become applicable.

