

SIMPLE GUIDE TO OUR

Standard 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 Standard CD allows for a low opening deposit of just \$1,000, and offers flexible options for long- or short-term savings from 7 days to 7 years.

Account opening and usage

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| Service fee | \$0 |
| Minimum opening deposit | \$1,000 |
| Available terms | CDs: 7 days to 7 years IRA CDs: 6 months to 7 years |
| 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| Early withdrawal fee | \$25 + 1% of amount withdrawn for CD term less than 365 days. \$25 + 3% of amount withdrawn for CD term 365 days or more. Exceptions – We will waive the penalty for early withdrawals if: <ul style="list-style-type: none">• Your request for withdrawal to close the CD occurs during the grace period.• The depositor passes away or is judged legally incompetent. |
| Maturity grace period | 10 calendar days We will send notifications ¹ 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 your original term. |
| 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 Applies to CD terms 30 or greater. For CD terms less than 30 days, the maturity grace period is 1 calendar day. No notification will be sent ahead of the maturity grace period.

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](#).

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| Compounding | None for CDs less than 3 months. Quarterly for CDs 3 months and greater. Daily for IRA CDs 6 months and greater. |
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| Payout | At maturity for CDs less than 3 months. Quarterly and at maturity for CDs 3 months and greater. Monthly and at maturity for IRA CDs 6 months and greater. |
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| Interest payments | <p>Interest is credited to your CD, unless you advise us that you would prefer one of the following payout options:</p> <ul style="list-style-type: none">• You may have the interest paid to you via check.• You may have the interest credited to your BOK Financial checking, savings or money market account. <p>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.</p> |
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Relationship pricing and benefits

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| Premier Checking account | 0.10% higher interest rate with your linked Premier Checking account. ² |
| IRAs | Many of our 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

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| Digital Access | View your account overview by logging into Online Access or our mobile app. |
| Support | Call us at 800.234.6181. Visit a banking center to speak with a Relationship Banker. |

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

Getting started

You may open your new CD by visiting a banking center and speaking with a Relationship Banker, or by calling 800.234.6181.

² 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.

