

This is a nineteen (19) month, non-renewable CD with a 2.52% annual percentage yield. A minimum deposit of \$50,000 is required to open, with a maximum deposit of \$1,000,000. A penalty of six (6) months interest will be assessed for early withdrawal. We use the daily balance method to calculate the interest on the account. The method applies a daily periodic rate to the principal in the account each day. We will use an interest accrual basis of 365 for each day in the year. Interest will be compounded quarterly and credited to the CD quarterly. This offer may be withdrawn at any time by The National Bank of Texas.