

FCB

First Commercial Bank, N.A.

SEGUIN NEW BRAUNFELS

Visit Our Web Site At WWW.1CB.COM!

Account Product Name	Minimum Opening Deposit	Minimum Balance to Obtain Annual Percentage Yield	Interest Rate	Annual Percentage Yield
<u>SPECIALS</u>				
6 Month Special (a) Must have a FCB Checking Acc Minimum of \$5,000 to Open	\$5,000	\$5,000 (c)	2.50%	2.52%
3 Year Certificate of Deposit (a)	\$2,500	\$2,500 (c)	2.60%	2.60%
2 Year Certificate of Deposit (a)	\$2,500	\$2,500 (c)	2.50%	2.50%
18 Month Certificate of Deposit (a)	\$2,500	\$2,500 (c)	2.40%	2.40%
1 Year Certificate of Deposit (a)	\$2,500	\$2,500 (c)	2.30%	2.30%
Balance Builder Certificate of Deposit (a)	\$2,500	\$2,500 (c)	2.30%	2.30%
6 Month Certificate of Deposit (a)	\$2,500	\$2,500 (c)	2.25%	2.27%
3 Month Certificate of Deposit (a)	\$2,500	\$2,500 (c)	1.50%	1.51%
30 Day Certificate of Deposit (a)	\$2,500	\$2,500 (c)	1.25%	1.26%
Interest Checking (b)	\$1,500.00	\$1,500.00 c	0.15%	0.15%
Business Interest Checking (b)	\$1,500.00	\$1,500.00 c	0.15%	0.15%
Hometown Checking (b)	\$100.00	\$2,500.00 c	0.25%	0.25%
Money Market (b) Daily Balances of:	\$2,500.00	\$2,500.00 c		
\$2,500.00-49,999.99			0.75%	0.76%
\$50,000.00-99,999.99			1.25%	1.26%
\$100,000.00 and up			1.50%	1.51%
Savings Account (b)	\$100.00	\$500.00 c	0.35%	0.35%

- a) A penalty will be imposed for early withdrawal.
- b) The interest rate and annual percentage yield may change after account opening.
- c) Daily balance. The amount of the principal in the account each day.

Fees could reduce the earnings on the account. Interest Rates and Annual Percentage Yields are current as of 3/20/08.
For current rate information call (830) 379-0380.