

FCB

First Commercial Bank, N.A.

SEGUIN

NEW BRAUNFELS

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Account Product Name	Minimum Opening Deposit	Minimum Balance to Obtain Annual Percentage Yield	Interest Rate	Annual Percentage Yield
3 Year Certificate of Deposit (a)	\$2,500	\$2,500 (c)	2.00%	2.00%
2 Year Certificate of Deposit (a)	\$2,500	\$2,500 (c)	1.65%	1.65%
18 Month Certificate of Deposit (a)	\$2,500	\$2,500 (c)	1.30%	1.30%
1 Year Certificate of Deposit (a)	\$2,500	\$2,500 (c)	1.25%	1.25%
Balance Builder Certificate of Deposit (a)	\$2,500	\$2,500 (c)	1.25%	1.25%
6 Month Certificate of Deposit (a)	\$2,500	\$2,500 (c)	0.85%	0.86%
3 Month Certificate of Deposit (a)	\$2,500	\$2,500 (c)	0.50%	0.51%
30 Day Certificate of Deposit (a)	\$2,500	\$2,500 (c)	0.25%	0.26%
Interest Checking (b)	\$1,500	\$1,500 (c)	0.10%	0.10%
Business Interest Checking (b)	\$1,500	\$1,500 (c)	0.10%	0.10%
Select Checking (b)	\$100		0.10%	0.10%
Silver Advantage Checking (b)	\$100	\$500 (c)	0.10%	0.10%
Money Market (b)	\$2,500	\$2,500 (c)		
Daily Balances of:				
	\$2,500.00-49,999.99		0.25%	0.26%
	\$50,000.00-99,999.99		0.60%	0.61%
	\$100,000.00 and up		0.85%	0.86%
Savings Account (b)	\$100	\$500 (c)	0.20%	0.20%

- 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 6/29/2010.
For current rate information call (830) 379-0380.