

This is important information about your account with:

TexasBank
901 Santa Fe Drive
Weatherford, TX 76086
(817) 596-9998

KID'S SAVINGS

Truth-In-Savings Disclosures

Rate Information.

At our discretion, we may change the interest rate(s) for this account.

The initial rate(s) for your account are:

A(n) interest rate of 4.000000% will be paid on the portion of your daily balance that is less than or equal to \$10,000.99. The annual percentage yield for this tier will be 4.07%.

An interest rate of 0.300000% will be paid only for that portion of your daily balance that is \$10,001.00 or more. The annual percentage yield for this tier will range from 4.07% to 0.30%, depending on the balance in the account.

The interest rate(s) and annual percentage yield(s) may change at any time.

Additional Rate Information. This account is an interest bearing account. The interest rate and Annual Percentage Yield (APY) may change. At our discretion, we may change the interest rate on the account. This is a tiered rate account. You will continue to earn the higher rate on the first \$10,000.99 in your account, even if your total balance exceeds that amount.

Crediting Frequency. The interest will be credited into this account quarterly.

Compounding Frequency. The interest will be compounded quarterly.

Effect of Closing an Account. If you close your account before interest is credited, you will not receive the accrued interest.

Daily Balance Computation Method. The interest is calculated by the daily balance method which applies a daily periodic rate to the principal in the account each day.

Accrual of Interest on Noncash Deposits. The interest will begin to accrue on the business day you deposit noncash items (for example, checks) into your account.

Minimum Balance to Open. The minimum balance required to open this account is \$5.00.

Deposit(s) Limitations. You may make an unlimited number of deposit(s) into your account.

Limitations on Frequency of Transfers. There are no limitations to the number of withdrawals or transfers that may be made within the monthly statement cycle.

Additional Terms. The following additional terms apply to this account: This account is available to individuals under the age of 18. Once the account holder reaches 18 years of age, the account will be converted to a standard account type. At that time, the terms, rates and features of the account may change. The account holder will be notified in advance of any changes and may be required to provide updated documentation or consent. The account requires a parent or guardian's approval/signature for disclosures and withdrawals. There are no fees associated with this account. This account includes free e-statements.



