

**THE GULF COAST AREA'S FAMILY OF INDEPENDENT COMMUNITY BANKS MEMBER FDIC**

DEPOSIT RATES - subject to change without notice EFFECTIVE March 1, 2010

**Certificates of Deposit and IRA's under \$100,000 require a \$1,000 Minimum to open.  
There is a substantial penalty for early withdrawal.**

			<b>APY *</b>
3 Month	.....	0.25	0.25 T
6 Month	.....	0.60	0.60 T
12 Month	.....	1.05	1.05 Q
18 Month	.....	1.60	1.61 Q
24 Month	.....	1.75	1.76 Q

**Jumbo CD's require minimum \$100,000 to open.**

3 Month	.....	0.35	0.35 T
6 Month	.....	0.70	0.70 T
12 Month	.....	1.15	1.15 Q
18 Month	.....	1.70	1.71 Q
24 Month	.....	1.75	1.76 Q

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**NOTE: Rates shown below are for CD's on auto renewal ONLY for terms no longer offered.**

**UNDER 100**

1 Month	.....	0.35	0.35 T
36 Month	.....RISING RATE C.D.(once)	1.80	1.81 Q
36 Month	.....FIXED RATE - No change during term.....	1.80	1.81 Q
60 Month	.....RISING RATE C.D.(twice)	1.80	1.81 Q
60 Month	.....FIXED RATE - No change during term.....	1.80	1.81 Q

**JUMBO**

1 Month	.....	0.35	0.35 T
36 Month	.....RISING RATE C.D.(once)	1.80	1.81 Q
36 Month	.....FIXED RATE - No change during term.....	1.80	1.81 Q
60 Month	.....RISING RATE C.D.(twice)	1.80	1.81 Q
60 Month	.....FIXED RATE - No change during term.....	1.80	1.81 Q

Individual Retirement Accounts: Regular CD rates or

Variable Rate Account IRA account requires minimum \$250 to open..... 1.80 1.81 M

**Variable IRA does NOT qualify for Customer Loyalty Calculation.**

HSA - Health Savings Account (No minimum opening balance required) 1.25 1.26 M

Regular Savings (\$300 minimum opening balance required) 0.36 0.36 Q

SHINING STAR SAVINGS for minors (No minimum opening balance required) 0.36 0.36 Q

Texas First COMMERCIAL MONEY MAKER (\$10,000 and above) 0.26 0.26 M

Texas First MONEY MAKER Checking Account: (requires \$2,500 minimum opening balance)

Texas First REWARDS for Sole Proprietors: (requires \$2,500 minimum opening balance)

Texas First COMMERCIAL MONEY MARKET: (requires \$2,500 minimum opening balance)

Less than \$2,500 Balance, \$15.00 Service Charge

Balance \$.01 to \$25,000.00 earns . 0.16 0.16 M

Balance \$25,000.01 to \$50,000.00 earns..... 0.25 0.25 M

Balance over \$50,000.01 to \$250,000.00 earns... 0.55 0.55 M

Balance over \$250,000.01 ..... 0.70 0.70 M

\* Annual Percentage Yield, Posting of interest: T - at maturity, Q - Quarterly, M- Monthly

**Rates on all interest bearing checking and savings accounts may change after account is opened.**

**Fees could reduce earnings.**

Earnings Credit for Commercial Customers based on 90 day T-Bill three month average. 0.25%

Uncollected Funds Rate for account analysis (TIB prime +2%) 7.65%