

THE GULF COAST AREA'S FAMILY OF INDEPENDENT COMMUNITY BANKS

MEMBER FDIC

DEPOSIT RATES - subject to change without notice EFFECTIVE December 1, 2009

Revised 12/10/09

Certificates of Deposit and IRA's under \$100,000 require a \$1,000 Minimum to open.

There is a substantial penalty for early withdrawal.

			APY *
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

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
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Variable IRA does NOT qualify for Customer Loyalty Calculation.

HSA - Health Savings Account (No minimum opening balance required)	1.25	1.26 M
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Regular Savings (\$300 minimum opening balance required)

SHINING STAR SAVINGS for minors (No minimum opening balance required)	0.36	0.36 Q
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Texas First COMMERCIAL MONEY MAKER (\$10,000 and above)

	0.26	0.26 M
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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%