

# CERTIFICATES OF DEPOSIT

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Compare account benefits, terms, and interest rates



**TEXAS CITIZENS BANK**

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Pasadena, Texas 77505

[TexasCitizensBank.com](http://TexasCitizensBank.com)



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## Certificates of Deposit (CD) Comparison Chart

Whether you're looking to make a large deposit or simply accrue more interest, our Certificates of Deposit (CD) accounts are a great way to save—offering flexible terms and competitive returns. Terms range from three to 36 months. Take advantage of our flexible terms, FDIC insurance and attractive interest rates by opening a CD account today!

Annual Percentage Yield\* (APY) is a percentage rate reflecting the total amount of interest paid on an account, based on the interest rate and the frequency of compounding during a 365-day period. The APY assumes that interest remains on deposit until maturity. A withdrawal of interest will reduce earnings. An early withdrawal penalty will be imposed for withdrawals before maturity. Rates current as of January 8, 2019. Rates may change after opening.

### Annual Percentage Yield (APY)

	Reward CD <sup>1</sup> APY	Certificate of Deposit APY
3 months	0.85%	0.75%
6 months	1.25%	1.15%
7 months	N/A	N/A
9 months	1.35%	1.25%
12 months	1.60%	1.50%
13 months	N/A	N/A
18 months	1.85%	1.75%
19 months	N/A	N/A
24 months	2.20%	2.10%
36 months	2.37%	2.27%

### Schedule of Fees

Action	Fee
<b>Account Statement</b>	
Printout During Cycle (e-Statement is free)	\$4
Faxed	\$5
Paper Account Statement with imaged transactions (in place of electronic statement)	\$1/month
<b>Balance Inquiry (Checking and Savings)</b>	



<b>Auto</b>	Free
<b>In Person</b>	3 Free, \$2 for each additional
<b>Cashier's Check</b>	
<b>Customer</b>	\$10
<b>Non-Customer</b>	\$20
<b>Closed Account (within first 90 days)</b>	\$25
<b>Coin</b>	
<b>Currency Strap In/Out</b>	\$0.50
<b>Rolled Coin In/Out</b>	\$0.10
<b>Coin Deposit Sorted Bag</b>	No charge
<b>Coin Deposit Mixed Bag</b>	No charge
<b>Box Coin Wrappers</b>	\$3 + cost
<b>Collection (per item)</b>	\$20
<b>Currency Bags</b>	
<b>Coin Bag</b>	\$2.50
<b>Money Bag</b>	First bag free, \$5 for each additional
<b>Deposit Correction</b>	No charge
<b>Deposited Item Returned</b>	\$5
<b>Special Handling</b>	\$10
<b>Garnishment/Writ</b>	\$50 + legal fees
<b>Gift Cards</b>	\$5
<b>Hold Statement</b>	\$5
<b>Overdraft Item*</b>	\$35/item
<b>Return Item Fee (non-sufficient funds)**</b>	\$35/item
<b>Levy</b>	\$50
<b>Money Order</b>	
<b>Customer</b>	\$6
<b>Non-Customer</b>	\$12
<b>Night Deposit Bag</b>	\$25
<b>Notary Service</b>	
<b>Customer</b>	Free
<b>Non-Customer</b>	(per signature) \$15
<b>Online Banking Cash Management</b>	\$35/month
<b>Automated Clearing House (ACH)</b>	
<b>Batch Originated</b>	\$10/batch
<b>Item Originated</b>	\$0.13/item
<b>Bill Pay Check Reproduction</b>	\$10
<b>Bill Pay Research</b>	\$30
<b>Bill Pay Stop Pay</b>	\$25
<b>Electronic Funds Transfer Payment System (EFTPS)</b>	
<b>Items Originated</b>	\$3/item
<b>Research</b>	
<b>Per Hour</b>	\$25 (1 hour minimum)
<b>Per Copy</b>	\$1
<b>Stop Payment</b>	



<b>Per Item</b>	\$25
<b>Range</b>	\$25
<b>Temporary Check</b>	First 4 free, \$0.25 for each additional
<b>Transfer of Funds</b>	
<b>Auto System</b>	Free
<b>Telephone</b>	\$5
<b>Wire Transfer</b>	
<b>Branch Banking Domestic Outgoing</b>	\$20
<b>Branch Banking International Outgoing</b>	\$20 + \$45
<b>Online Banking Domestic Outgoing</b>	\$15
<b>Online Banking International Outgoing</b>	\$15 + \$45
<b>Domestic/International Incoming</b>	\$5
<b>Phone/Fax Notification</b>	\$5

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1. Must have or open and maintain a direct deposit to a Texas Citizens Bank Personal Reward account.
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For more information, please call your local Texas Citizens Bank representative at **(713) 948-5700**.

