

Crossroads Bank

110 S Main St, Hallettsville, TX 77964, Phone: 361-798-3656 Member FDIC

RATES AND FEES

Account Type	Annual Percentage Yield	Interest Rate	Minimum Deposit to Open Acct	Minimum Daily Balance to Obtain Annual Percentage Yield
----- Certificates of Deposit -----				
TEMPLATE 30 Day Business CD				
***30 Day CD			\$ 500.00	Minimum Balance Maximum Balance
- Tier 1	0.30%	0.3000%		\$ 500.00 \$ 9,999.99
- Tier 2	0.30%	0.3000%		\$ 10,000.00 \$ 99,999.99
- Tier 3	0.30%	0.3000%		\$100,000.00 and Above
***60 Day CD			\$ 500.00	Minimum Balance Maximum Balance
- Tier 1	0.50%	0.5000%		\$ 500.00 \$ 9,999.99
- Tier 2	0.50%	0.5000%		\$ 10,000.00 \$ 99,999.99
- Tier 3	0.50%	0.5000%		\$100,000.00 and Above
***90 Day CD			\$ 500.00	Minimum Balance Maximum Balance
- Tier 1	0.50%	0.5000%		\$ 500.00 \$ 9,999.99
- Tier 2	0.50%	0.5000%		\$ 10,000.00 \$ 99,999.99
- Tier 3	0.50%	0.5000%		\$100,000.00 and Above
***6 Month CD			\$ 500.00	Minimum Balance Maximum Balance
- Tier 1	2.52%	2.5000%		\$ 500.00 \$ 9,999.99
- Tier 2	2.52%	2.5000%		\$ 10,000.00 \$ 99,999.99
- Tier 3	2.77%	2.7500%		\$100,000.00 and Above
***12 Month CD			\$ 500.00	Minimum Balance Maximum Balance
- Tier 1	3.03%	3.0000%		\$ 500.00 \$ 9,999.99
- Tier 2	3.14%	3.1000%		\$ 10,000.00 \$ 99,999.99
- Tier 3	3.34%	3.3000%		\$100,000.00 and Above
***18 Month CD			\$ 500.00	Minimum Balance Maximum Balance
- Tier 1	3.03%	3.0000%		\$ 500.00 \$ 9,999.99
- Tier 2	3.14%	3.1000%		\$ 10,000.00 \$ 99,999.99
- Tier 3	3.34%	3.3000%		\$100,000.00 and Above
***24 Month CD			\$ 500.00	Minimum Balance Maximum Balance
- Tier 1	3.14%	3.1000%		\$ 500.00 \$ 9,999.99
- Tier 2	3.29%	3.2500%		\$ 10,000.00 \$ 99,999.99
- Tier 3	3.44%	3.4000%		\$100,000.00 and Above
***36 Month CD			\$ 500.00	Minimum Balance Maximum Balance
- Tier 1	3.14%	3.1000%		\$ 500.00 \$ 9,999.99
- Tier 2	3.29%	3.2500%		\$ 10,000.00 \$ 99,999.99
- Tier 3	3.44%	3.4000%		\$100,000.00 and Above
***48 Month CD			\$ 500.00	Minimum Balance Maximum Balance
- Tier 1	3.14%	3.1000%		\$ 500.00 \$ 9,999.99
- Tier 2	3.29%	3.2500%		\$ 10,000.00 \$ 99,999.99
- Tier 3	3.44%	3.4000%		\$100,000.00 and Above
***60 Month CD			\$ 500.00	Minimum Balance Maximum Balance
- Tier 1	3.14%	3.1000%		\$ 500.00 \$ 9,999.99
- Tier 2	3.29%	3.2500%		\$ 10,000.00 \$ 99,999.99
- Tier 3	3.44%	3.4000%		\$100,000.00 and Above
***36 Month Bump Up CD	3.29%	3.2500%	\$ 25,000.00	
----- Demand Deposit Account -----				
* Business Interest Checking	0.10%	0.1000%	\$ 50.00	
Commercial Checking			\$ 50.00	
Totally Free Business Checking			\$ 50.00	
----- Savings -----				
* Hometown Savings	0.20%	0.2000%	\$ 50.00	\$ 100.00

THE FOLLOWING MISCELLANEOUS FEES MAY APPLY

The following fees apply to all your accounts:

Reconciliation (per hour):	\$20.00
Research Fee (per hour):	\$20.00
Research/Reconciliation Fee Per copy:	\$0.25

* The interest rate is subject to change after the account is opened and fees may reduce earnings.

** A penalty will be imposed for early withdrawals.

*** A penalty may be imposed for early withdrawals.

Effective: August 11, 2026

DCN: BF63489134A6EFC6E6C7BED18C98EEE1

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RATES AND FEES

The following fees apply to all your accounts with us except Certificates of Deposit and time deposit accounts:
Returned Item Fee: \$28.00 - Fee applies to overdrafts "created by check, in-person withdrawal, ATM withdrawal, or other electronic means" as applicable. (There is a 5 items per day charge limit on total daily fees we will charge you for overdrawing your account.)

Stop Payments (all items):	\$28.00
ATM replacement card:	\$5.00
Telephone Transfers:	\$2.00
Additional Statements:	\$5.00 per month
Account activity printout:	\$1.00
Night deposit Lock bag:	at bank cost
Overdraft Fee:	\$28.00 - Fee applies to overdrafts "created by check, in-person withdrawal, ATM withdrawal, or other electronic means" as applicable. (There is a 5 items per day charge limit on total daily fees we will charge you for overdrawing your account.)
Monthly inactive account fee after 6 months & balance less than \$30.00:	\$5.00

Miscellaneous Fees and Charges

Other banking services and fees	
Cashiers Check:	\$5.00
Photocopies:	\$0.25
Collections (incoming and outgoing):	\$5.00
Domestic wire fee- outgoing	\$15.00
Foreign wire fee -outgoing:	\$45.00 + fees charged by other banks
Check cashing-Non-customer:	3% (\$5.00 minimum)
Check order:	Price depends upon selection
Foreign check processing (per check):	At bank cost

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RATES AND FEES

Account Type	Annual Percentage Yield	Interest Rate	Minimum Deposit to Open Acct	Minimum Daily Balance to Obtain Annual Percentage Yield	
----- Certificates of Deposit -----					
***60 Day CD			\$ 500.00	Minimum Balance	Maximum Balance
- Tier 1	0.50%	0.5000%		\$ 500.00	\$ 9,999.99
- Tier 2	0.50%	0.5000%		\$ 10,000.00	\$ 99,999.99
- Tier 3	0.50%	0.5000%		\$100,000.00 and Above	
***90 Day CD			\$ 500.00	Minimum Balance	Maximum Balance
- Tier 1	0.50%	0.5000%		\$ 500.00	\$ 9,999.99
- Tier 2	0.50%	0.5000%		\$ 10,000.00	\$ 99,999.99
- Tier 3	0.50%	0.5000%		\$100,000.00 and Above	
***6 Month CD			\$ 500.00	Minimum Balance	Maximum Balance
- Tier 1	2.52%	2.5000%		\$ 500.00	\$ 9,999.99
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- Tier 3	3.34%	3.3000%		\$100,000.00 and Above	
***18 Month CD			\$ 500.00	Minimum Balance	Maximum Balance
- Tier 1	3.03%	3.0000%		\$ 500.00	\$ 9,999.99
- Tier 2	3.14%	3.1000%		\$ 10,000.00	\$ 99,999.99
- Tier 3	3.34%	3.3000%		\$100,000.00 and Above	
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- Tier 2	3.29%	3.2500%		\$ 10,000.00	\$ 99,999.99
- Tier 3	3.44%	3.4000%		\$100,000.00 and Above	
***48 Month CD			\$ 500.00	Minimum Balance	Maximum Balance
- Tier 1	3.14%	3.1000%		\$ 500.00	\$ 9,999.99
- Tier 2	3.29%	3.2500%		\$ 10,000.00	\$ 99,999.99
- Tier 3	3.44%	3.4000%		\$100,000.00 and Above	
***60 Month CD			\$ 500.00	Minimum Balance	Maximum Balance
- Tier 1	3.14%	3.1000%		\$ 500.00	\$ 9,999.99
- Tier 2	3.29%	3.2500%		\$ 10,000.00	\$ 99,999.99
- Tier 3	3.44%	3.4000%		\$100,000.00 and Above	
***36 Month Bump Up CD	3.29%	3.2500%	\$ 25,000.00	\$ 25,000.00	
Other Bank CD			\$ 500.00		
***30 Day CD			\$ 500.00	Minimum Balance	Maximum Balance
- Tier 1	0.50%	0.5000%		\$ 500.00	\$ 9,999.99
- Tier 2	0.50%	0.5000%		\$ 10,000.00	\$ 99,999.99
- Tier 3	0.50%	0.5000%		\$100,000.00 and Above	
----- Demand Deposit Account -----					
Totally Free Checking			\$ 50.00		
* Direct Interest Checking	0.10%	0.1000%	\$ 50.00		
* Premier Interest Checking			\$ 50.00	Minimum Balance	Maximum Balance
- Tier 1	0.10%	0.1000%		\$ 0.01	\$ 1,499.99
- Tier 2	0.20%	0.2000%		\$ 1,500.00 and Above	
* 50+ Interest Checking	0.10%	0.1000%	\$ 50.00		
* Money Market			\$ 50.00	Minimum Balance	Maximum Balance
- Tier 1	0.10%	0.1000%		\$ 0.01	\$ 2,499.99
- Tier 2	0.20%	0.2000%		\$ 2,500.00	\$ 99,999.99
- Tier 3	0.20%	0.2000%		\$100,000.00 and Above	
----- IRA -----					
6 Month IRA			\$ 500.00	Minimum Balance	Maximum Balance
12 Month IRA			\$ 500.00	Minimum Balance	Maximum Balance
- Tier 1	3.03%	3.0000%		\$ 500.00	\$ 9,999.99

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RATES AND FEES

- Tier 2	3.14%	3.1000%		\$ 10,000.00	\$ 99,999.99
- Tier 3	3.34%	3.3000%		\$100,000.00 and Above	
18 Month IRA			\$ 500.00	Minimum Balance	Maximum Balance
- Tier 1	3.03%	3.0000%		\$ 500.00	\$ 9,999.99
- Tier 2	3.14%	3.1000%		\$ 10,000.00	\$ 99,999.99
- Tier 3	3.34%	3.3000%		\$100,000.00 and Above	
24 Month IRA			\$ 500.00	Minimum Balance	Maximum Balance
- Tier 1	3.14%	3.1000%		\$ 500.00	\$ 9,999.99
- Tier 2	3.29%	3.2500%		\$ 10,000.00	\$ 99,999.99
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36 Month IRA			\$ 500.00	Minimum Balance	Maximum Balance
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48 Month IRA			\$ 500.00	Minimum Balance	Maximum Balance
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60 Month IRA			\$ 500.00	Minimum Balance	Maximum Balance
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- Tier 3	3.44%	3.4000%		\$100,000.00 and Above	
36 Month Bump Up IRA	3.29%	3.2500%	\$ 25,000.00		
Other Bank IRA			\$ 500.00		
----- Savings -----					
* Hometown Savings	0.20%	0.2000%	\$ 50.00	\$ 100.00	

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