

First State Bank

Effective Date – 01-05-2012

Contact a New Accounts Representative for further information about applicable fees and terms.
Fees could reduce earnings. The rate may change after the account is opened.

Certificates of Deposit

Minimum \$1,000.00 required to open and to maintain the Annual Percentage Yield
Substantial penalty for early withdrawal

Term	Rate	APY
6 Months	0.170%	0.170%
12 Months	0.300%	0.300%
18 Months	0.349%	0.350%
24 Months	0.449%	0.450%
36 Months	0.549%	0.550%
48 Months	0.747%	0.750%
60 Months	1.243%	1.250%

Super Now Checking

Minimum \$1,000.00 required to open and to maintain Annual Percentage Yield
Unlimited withdrawals per statement cycle

Rate	APY
0.100%	0.100%

Reward Checking

On average balances up to \$25,000 assuming all required activity is met for qualification period.
0.50% APY on average balances over \$25,000; 0.10% APY without required activity. Minimum
\$200 required to open.

Rate	APY
2.96%	3.00%

Rate = Interest Rate

APY = Annual Percentage Yield

Money Market

Minimum \$1,000.00 required to open and to maintain Annual Percentage Yield
Six withdrawals per statement cycle

Daily Balance Required	Rate	APY
\$ 1,000.00 - \$19,999.99	0.100%	0.100%
\$20,000.00 - \$74,999.99	0.200%	0.200%
\$75,000.00 & OVER	0.300%	0.300%

Savings

Minimum \$200.00 required to open account. Tier balance required
to maintain the Annual Percentage Yield. Limited Transactions

Daily Balance Required	Rate	APY
\$ 200.00 - \$ 1,999.99	0.100%	0.100%
\$ 2,000.00 - \$ 24,999.99	0.200%	0.200%
\$ 25,000.00 & OVER	0.250%	0.250%

Texas Size Savings

Available for Personal Accounts Only

Minimum \$75,000.00 required to open account. Tier balance required
to maintain the Annual Percentage Yield. Limited Transactions

Daily Balance Required	Rate	APY
\$ 200.00 - \$ 1,999.99	0.100%	0.100%
\$ 2,000.00 - \$ 24,999.99	0.200%	0.200%
\$ 25,000.00 - \$ 74,999.99	0.250%	0.250%
\$75,000.00 & OVER	0.300%	0.300%