

SIMPLE GUIDE TO OUR

Standard Certificate of Deposit

The Bank of Texas Simple Guide provides useful information about your Certificate of Deposit (CD) in an easy-to-follow format. Refer to the [Agreements and Disclosures](#), and the [Summary of Fees and Definitions](#) for the terms and conditions of your account.

Our Standard CD allows for a low opening deposit of just \$1,000, and offers flexible options for long- or short-term savings from 7 days to 7 years.

Account opening and usage

Service fee	\$0
Minimum opening deposit	\$1,000
Available terms	CDs: 7 days to 7 years IRA CDs: 6 months to 7 years
Funding your account	You can deposit money into your new account in a few different ways: <ul style="list-style-type: none">• Transfer money from your existing Bank of Texas account.• Make a check or money order deposit at a banking center.
Early withdrawal fee	\$25 + 1% of amount withdrawn for CD term less than 365 days. \$25 + 3% of amount withdrawn for CD term 365 days or more. Exceptions – We will waive the penalty for early withdrawals if: <ul style="list-style-type: none">• Your request for withdrawal to close the CD occurs during the grace period.• The depositor passes away or is judged legally incompetent.
Maturity grace period	10 calendar days¹ We will send notifications ² about maturing CDs 10 days before renewal. During the 10-day grace period after the CD matures, you may do one of the following: <ul style="list-style-type: none">• Withdraw funds, including interest, without penalty.• Add funds to your account.• Allow your CD to automatically renew.• Renew your CD into one of our available CD terms. If your CD is set to renew and you've taken no action through the grace period, we will automatically renew your CD into your original term.
FDIC insurance protection	Your deposits with us are insured by the FDIC up to \$250,000 per depositor. Additional insurance may be available based on the account styling. Consult a Relationship Banker for further details.

¹ Applies to CD terms 30 or greater. For CD terms less than 30 days, the maturity grace period is 1 business day.

² No notification will be sent ahead of the maturity grace period for CDs with terms of less than 30 days.

