KARNES COUNTY NATIONAL BANK

$ **Rate Sheet Effective January 24, 2013** $

ACCOUNT TYPE	MINIMUM DEPOSIT TO OPEN ACCOUNT	MINIMUM BALANCE* TO OBTAIN ANNUAL PERCENTAGE YIELD	INTEREST COMPOUND	INTEREST RATE	ANNUAL PERCENTAGE YIELD
NOW ACCOUNT	$1,000.00	$0.01	DAILY	0.10%	0.10%
SUPER NOW ACCT	$1,500.00	$0.01	DAILY	0.15%	0.15%
MONEY MARKET	$1,500.00	$0.01	DAILY	0.20%	0.20%
REGULAR SAVINGS	$100.00	$0.01	DAILY	0.15%	0.15%
30-89 DAYS CD	$1,000.00	$1,000.00	MONTHLY	0.22%	0.22%
30-89 DAYS MINI	$50,000.00	$50,000.00	MONTHLY	0.23%	0.23%
JUMBO 30-89 DAYS CD	$100,000.00	$100,000.00	MONTHLY	0.25%	0.25%
3 MONTH 90-179 DAYS CD	$1,000.00	$1,000.00	MONTHLY	0.27%	0.27%
3 MONTH MINI 90-179 DAYS CD	$50,000.00	$50,000.00	MONTHLY	0.28%	0.28%
3 MONTH JUMBO 90-179 DAYS CD	$100,000.00	$100,000.00	MONTHLY	0.30%	0.30%
6 MONTH 180-364 DAYS CD	$1,000.00	$1,000.00	MONTHLY	0.32%	0.32%
6 MONTH MINI 180-364 DAYS CD	$50,000.00	$50,000.00	MONTHLY	0.33%	0.33%
6 MONTH JUMBO 180-364 DAYS CD	$100,000.00	$100,000.00	MONTHLY	0.35%	0.35%
1 YEAR CD and OVER	$1,000.00	$1,000.00	MONTHLY	0.38%	0.38%
1 YEAR MINI and OVER	$50,000.00	$50,000.00	MONTHLY	0.40%	0.40%
JUMBO 1 YEAR CD and OVER	$100,000.00	$100,000.00	MONTHLY	0.45%	0.45%
IRA 18 MONTH TERM	$1,000.00	$0.01	DAILY	0.50%	0.50%

* Daily balance (the amount of principal in the account each day)

** Quoted APY is based on interest compounded monthly. Other variations of compounding interest are available at the customer's request.

*** The IRA is a variable term and subject to change during term

RATES SUBJECT TO CHANGE AS OFTEN AS DAILY

EACH DEPOSITOR IS FDIC INSURED UP TO $250,000.00