



CERTIFICATE OF DEPOSIT Application

Main Office	Dallas	Garland	Richardson
605 W. Airport Frwy Irving, TX	4578 S. R.L. Thornton Frwy Dallas, TX	517 W. I-30 Garland, TX	500 W. Belt Line Richardson, TX
972 252-6000 972 252-6014 FAX	214 371-7000 214 371-6530 FAX	972 303-6100 972 303-6110 FAX	972 238-1100 972 238-1211 FAX

Mail Address: (all Offices)
P.O. Box 763009 Dallas, TX 75376-3009
972 252-6000

Member FDIC
Deposits are insured up to \$100,000.00 per depositor



CERTIFICATE OF DEPOSIT

ACCOUNT APPLICATION

Thank you for applying for a State Bank of Texas account. We appreciate the opportunity to serve you and look forward to getting you on your way toward easy banking. Applying for a State Bank of Texas Certificate of Deposit account is simple. Complete the information below and submit your application, two forms of identification, and your initial deposit to us. All applications are subject to banking and credit history verification to determine eligibility. The rate you receive is determined on the date we receive your initial deposit. The process will be complete once you have provided written signature authorizing us to officially open your account. Your State Bank of Texas CD will be sent to you upon account approval. Just sign it and drop it in the mail. Thanks again.

Type of account *Please check one:*

- 6 Month CD
- 1 Year CD
- 2 Year CD
- 3 Year CD
- 5 Year CD

Initial Deposit Amount:

Interest Payments:

Deposit to State Bank of Texas Account		ACH Direct Deposit	
Account Owner's Name	Depository Institution	Address	
Customer Number	Account Number	ABA Number	Account Number
Monthly	Quarterly	At Maturity	

Last Name :

First Name:

Middle Initial:

Social Security Number:

Address:

Address: (Line 2)

City:

State

Zipcode

Resident at current address

Yes
No

**Prior address
(if less than 5 years)**

Address: _____

City, State, Zip: _____

Driver's License number:

State Issued

Birthdate (MM/DD/YYYY)

Daytime Phone Number:

Evening Phone Number:

Fax Number:

E-mail Address:

Current Employer Name:

Employer's Address:

Address: _____

City, State, Zip: _____

Employer's Phone

Joint Account?

Yes
No

Joint Applicant:

Joint Applicant's SSN:

Joint Applicant's DOB:

Joint Applicant's Address

Joint Address (Line 2):

Joint Applicant City

State

Zipcode

Joint Applicant State:

ZipCode

Joint Driver's License

State Issued

Joint Driver's License State:

Comments:

I (we) agree to the Terms and Conditions of your Deposit Account: Electronic Funds Transfer Disclosure, the Funds Availability Disclosure, Truth in Savings Disclosure, the Services and Fees Schedule, the ATM Disclosure and acknowledge receipt of same. Under penalties of perjury, I/we certify that (1) the social security number(s) indicated above is/are my number(s) and (2) I/We am/are not subject to backup withholdings as a result of failure to report all interests or dividends, or the IRS has notified me that I am no longer subject to backup withholding.

I understand that this is an application for an account(s) with State Bank of Texas and is subject to approval. By submitting this application I give authorization for the approval process to include a review of my personal credit history and past banking relationships. "The Internal Revenue Service does not require your consent to any provision of this document other than the certification required to avoid backup withholding."

Applicant: _____ Date: _____ Joint Applicant: _____ Date: _____

Rate Information	Your interest rate and APY on your account are stated on the Certificate of Deposit Receipt. You will be paid this rate until first maturity. Interest is calculated on a 365-day basis.
Compounding Frequency	Interest will not be compounded
Interest Payments	Interest may be credited monthly, quarterly, or at maturity, by ACH or direct deposit.
Minimum Balance to Open the Account	You must deposit \$1,000.00 to open this account. Rates may vary based on opening deposit.
Minimum Balance to Obtain the APY Disclosed	You must leave the original principal and all accrued interest in the account to obtain the disclosed APY.
Daily Balance Computation Method	We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.
Accrual of Interest on Noncash Deposits	Interest begins to accrue on the business day we receive your deposit of noncash items (for example, checks.)
Transactions Limitations	You may not make any deposits to your account before maturity. You may not make withdrawals of principal from this account before maturity, without penalty. (For accounts that automatically renew, there is a 10-day grace period after each renewal date during which withdrawals are permitted without penalty.) You may not withdraw interest from this account until maturity, unless you so elect to have the interest credited to a State Bank of Texas checking or savings account at the time of application. If you withdraw principal or interest from the account before maturity, you will be subject to an early withdrawal penalty.
Time Requirements	Your account will mature as stated on the Certificate of Deposit Receipt.
Early Withdrawal Penalties	A penalty will be imposed on the entire principal balance of the Certificate of Deposit for principal and interest withdrawals before maturity, and the Certificate of Deposit will also be terminated. <ul style="list-style-type: none"> • If your account has an original maturity of 1-year or less, the penalty fee we impose will equal 30-days' worth of interest. • If your account has an original maturity of more than 1 year the penalty fee we impose will equal 90-days' worth of interest. The penalty is calculated under the interest method indicated above and deducted from interest first and then principal if necessary. In certain circumstances such as the death or incompetence of an owner of this account, the law permits, or in some cases requires, the waiver of the early withdrawal penalty.
Withdrawal of Interest Prior to Maturity	The APY assumes interest will remain on deposit, in the certificate of deposit, until maturity. A withdrawal will reduce earnings.
Automatically Renewable Time Account	This account will automatically renew at maturity, and include previously accrued interest. You may prevent renewal if you withdraw the funds in the account at maturity (or within the grace period mentioned above, if any) or we receive written notice from you within the grace period. We can prevent renewal if we mail notice to you at least 30 calendar days before maturity. If either you or we prevent renewal, interest will not accrue after final maturity. Each renewal term will be the same as the original term, beginning on the maturity date. The renewal rates have not yet been determined. Call our Customer Service Department at 972 257-6754 at the time of maturity to learn the APY and interest rate. The certificate is not automatically renewed if you ask for payment within ten (10) calendar days after the maturity date. Interest accrued during the 10-day "grace period" will not be paid to you if the certificate is redeemed. You will have ten (10) calendar days after maturity to withdraw the funds without a penalty.
Fees	Fees may reduce earnings and APY. Wire Transfer Fee - \$20.00; Verification of Deposit - \$20.00 Other fees may apply.
Identification	We require TWO forms of identification for each authorized account holder/signer. You should send a copy the Driver's License and Social Security Card for each person who will have access to the account.

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