

**NC 13 MONTH CD**  
**COMMERCIAL BANK \***  
**GASTONIA**  
**292 W MAIN AVE**  
**GASTONIA , NC 28052**

This disclosure contains information about terms, fees, and interest rates for some of the accounts we offer.

**Interest Rates and Annual Percentage Yields are current as of 09-13-2024.**  
**For current rate information call (704) 867-5828.**

**NC 13 MONTH CD**

**Rate Information:** This Account is an interest bearing account. The interest rate on the account is 3.20% with an annual percentage yield of 3.25%.

The interest rate and annual percentage yield will not change for the term of the account. The interest rate will be in effect for 13 Months. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded monthly and will be credited monthly. We will mail the interest in a check to you or deposit the interest in an account that you designate. The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings.

**Balance Information:** We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day. You must maintain a minimum balance of \$500.00 in the account each day to obtain the disclosed annual percentage yield.

**Limitations:** You must deposit \$500.00 to open this account. You may not make additional deposits into this account. You can withdraw interest anytime during the term after it has been credited.

**Time Account Information:** Your account will mature in 13 Months. If you withdraw any of the principal before the maturity date, we will impose a penalty of 365 days interest on the amount withdrawn subject to penalty. This account will automatically renew. You will have 10 days after the maturity date to withdraw funds without penalty. Each renewal term will be the same as the original term, beginning on the maturity date. The renewal rate will be the same as the rate we are then offering on new accounts that have the 12 month term. You may prevent renewal if you withdraw the funds in the account at maturity (or within the grace period, if any) or we receive notice from you before maturity of your intention not to renew.

**MISCELLANEOUS FEES AND CHARGES**

**WIRE TRANSFERS**

INCOMING WIRE- INTERNATIONAL: \$20.00 per wire transfer  
OUTGOING WIRE-DOMESTIC: \$35.00 Per Wire Transfer  
OUTGOING WIRE- INTERNATIONAL: \$90.00 Per Wire Transfer  
INCOMING WIRE - DOMESTIC: \$15.00 Per wire transfer

**OFFICIAL CHECK**

CASHIER'S CHECKS: \$5.00 per check

**MISCELLANEOUS**

ACCOUNT ACTIVITY: \$5.00 Per Request  
ACCOUNT RESEARCH: \$35.00 per hour (1 hour minimum)  
GARNISHMENT/LEVY: \$50.00 Per Order  
STATEMENT REPRINTS: \$3.00 Per Statement  
TELEPHONE TRANSFER: \$5.00 Per Request  
POSTAGE FOR STATEMENT MAILED OUTSIDE OF THE US.: \$3.00 Monthly  
OUTGOING FAX: \$5.00 Per Fax  
INCOMING FAX: \$5.00 Per Fax