

**RATE SHEET**

Rates effective as of May 26, 2009

**FIRST NATIONAL BANK**

Kemp/Seven Points

P. O. Box 587 Kemp, TX 75143

ACCOUNT NAME	ANNUAL PERCENTAGE YIELD	INTEREST RATE
1 MONTH CD	1.00%	1.00%
3 MONTH CD	1.00%	1.00%
6 MONTH CD	1.36%	1.35%
12 MONTH CD	1.56%	1.55%
18 MONTH CD	1.66%	1.65%
24 MONTH CD	1.86%	1.85%

**NO BONUS RATE OFFERED FOR NEW CDs AT THIS TIME.**

**BONUS RATES OFFERED FOR CD RENEWALS OF \$100,000:**

6 MONTH CD	1.66 %	1.65%
12 MONTH CD	1.87 %	1.85%

Notice: The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings. If interest is credited to another account or paid to you by check, this may reduce earnings and may negate the effect of interest compounding. Substantial penalty for early withdrawal.

Money Market Account	.50%	.50%
Regular Savings Account	.50%	.50%
Super NOW Checking Account	.35%	.35%
NOW Checking Account	.25%	.25%
Regular Checking Account	Non Interest-bearing	
Low Activity Account	Non Interest-bearing	
Golden Years Account	Non Interest-bearing	
ETA (Electronic Transfer Account)	Non Interest-bearing	