

# IT'S A BIG DEAL!



## **TransPecos Banks is offering two BIG ways to save**

**12 month  
Certificate  
of Deposit (CD)**

**3.00% APY\***

A traditional 12- month CD,  
with a rate at the top of our  
local market.

**24 month  
Step Up Certificate  
of Deposit (CD)**

**3.00% APY\***

Flexibility with a one-time  
option to raise your rate,  
should our rate on this product  
increase before original  
maturity.



**T R A N S P E C O S B A N K S**

*Texas Banking at its Best.*

**(210) 228-9960**

[www.transpecos.bank](http://www.transpecos.bank)

Member  
**FDIC**



**Disclosures:**

\*Annual Percentage Yield (APY): Rates advertised are current as of January 30, 2023. Rates subject to change at any time at our discretion. A penalty may be imposed for early withdrawals on a CD. After maturity, if your CD renews, you will earn the offered rate of interest for your CD type in effect at that time. Minimum opening deposit is \$5,000.00 and balance required to obtain the advertised APY is \$5,000.00. Fees may reduce earnings.

FDIC Insurance: FDIC Insurance covers up to \$250,000 per depositor, per insured bank, for each ownership category.

"Step Up CD": A rate increase may be requested only once during the initial term of the CD should the rate we offer for this product increase during that time period. Maturity date remains the same as originally scheduled if the "step-up" option is exercised. The "step-up" must be requested at the discretion of the customer.