



Date: 03/26/13 Term: 12 Month(s) Tax ID: 441-72-4561 Number: 25384

Certificate of Deposit

Account Number: 25384

Dollar Amount of Deposit: Eight thousand ninety five & no/100 \$ 8,095.00

This Time Deposit is Issued to:

Sassan K Moghadam
City of Norman
221 48th Ave NW
Norman OK 73072-4443

Issuer:

Republic Bank & Trust
Downtown Business Banking Ctr
401 W Main St
Norman, OK 73069

Not Negotiable - Not Transferable - Additional terms are below.

By 
DARRELL SIMPSON

Additional Terms and Disclosures

This form contains the terms for your time deposit. It is also the Truth-in-Savings disclosure for those depositors entitled to one. There are additional terms and disclosures on page two of this form, some of which explain or expand on those below. You should keep one copy of this form.

Maturity Date: This account matures 03/26/14
(See below for renewal information.)

Rate Information: The interest rate for this account is .25 % with an annual percentage yield of .25 %. This rate will be paid until the maturity date specified above. Interest begins to accrue on the business day you deposit any noncash item (for example, a check).

Interest will be compounded at maturity.
Interest will be credited at maturity added back to the certificate.

- The annual percentage yield assumes that interest remains on deposit until maturity. A withdrawal of interest will reduce earnings.
- If you close your account before interest is credited, you will not receive the accrued interest.

The NUMBER OF ENDORSEMENTS needed for withdrawal or any other purpose is: 1.

Minimum Balance Requirement: You must make a minimum deposit to open this account of \$ 1,000.00.

You must maintain this minimum balance on a daily basis to earn the annual percentage yield disclosed.

Withdrawals of Interest: Interest accrued credited during a term can be withdrawn: _____

Early Withdrawal Penalty: If we consent to a request for a withdrawal that is otherwise not permitted you may have to pay a penalty. The penalty will be an amount equal to: 3 months' interest on the amount withdrawn.

Renewal Policy:

- Single Maturity: If checked, this account will not automatically renew. Interest will will not accrue after maturity.
- Automatic Renewal: If checked, this account will automatically renew on the maturity date. (see page two for terms) Interest will will not accrue after final maturity.

ACCOUNT OWNERSHIP: You have requested and intend the type of account marked below.

- Individual
- Joint Account - With Survivorship (and not as tenants in common)
- Joint Account - No Survivorship (as tenants in common)
- Trust: Separate Agreement Dated _____

Revocable Trust or Pay on Death Designation as defined in this agreement (Beneficiaries' names and addresses)

BACKUP WITHHOLDING CERTIFICATIONS

TIN: 441-72-4561


Taxpayer I.D. Number - The Taxpayer Identification Number shown above (TIN) is my correct taxpayer identification number.

Exempt Recipients - I am an exempt recipient under the Internal Revenue Service Regulations.

Backup Withholding - I am not subject to backup withholding either because I have not been notified that I am subject to backup withholding as a result of a failure to report all interest or dividends, or the Internal Revenue Service has notified me that I am no longer subject to backup withholding.

A provision for my signature, certifying under penalty of perjury the statements checked in this section and that I am a U.S. person (including a U.S. resident alien), is contained on the first copy of this certificate.

ENDORSEMENTS / SIGN ONLY WHEN YOU REQUEST WITHDRAWAL

X 
X _____
X _____