

# BIZREWARD CHECKING ACCOUNT

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Review account benefits



**TEXAS CITIZENS BANK**  
4949 Fairmont Parkway  
Pasadena, Texas 77505  
[TexasCitizensBank.com](http://TexasCitizensBank.com)



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## BizReward Checking Account

Reduce fees and consolidate your business accounts with BizReward Checking.<sup>1</sup> Available exclusively to those who maintain both accounts, our high-yield BizReward Money Fund linked with our [BizReward Checking Account](#) waives activity charges when required balances are maintained.

In the event the minimum daily collected balance of \$20,000 is not maintained, an activity fee of \$30 will be assessed per statement cycle.

**Minimum Opening Deposit:** \$100

**Minimum Balance:** \$20,000

### Benefits

- ✓ [Online Banking](#)
- ✓ [Bill Pay](#)
- ✓ Fee refunds for any ATM withdrawal in the United States
- ✓ [Debit Card](#)
- ✓ [Check Imaging](#) with [e-Statement](#)
- ✓ Opportunity to waive activity fee

### Account at a Glance

BizReward Checking <sup>1</sup>	
Minimum Opening Deposit	\$100
Minimum Balance	\$20,000
Activity Fee	\$30 per statement cycle if the balance of the account falls under \$20,000 any day of the month
<a href="#">Online Banking</a>	Yes
<a href="#">e-Statements</a>	Yes



<a href="#">Check Imaging</a>	Yes
<a href="#">Bill Pay</a>	Yes
<a href="#">Debit Card</a>	Yes
Interest	No
<a href="#">Transaction Fees</a>	N/A
Earnings Credit	N/A

### Schedule of Fees

Action	Fee
<b>Account Statement</b>	
Printout During Cycle (e-Statement is free)	\$4
Faxed	\$5
Paper Account Statement with imaged transactions (in place of electronic statement)	\$1/month
<b>Balance Inquiry (Checking and Savings)</b>	
Auto	Free
In Person	3 Free, \$2 for each additional
<b>Cashier's Check</b>	
Customer	\$10
Non-Customer	\$20
Closed Account (within first 90 days)	\$25
<b>Coin</b>	
Currency Strap In/Out	\$0.50
Rolled Coin In/Out	\$0.10
Coin Deposit Sorted Bag	No charge
Coin Deposit Mixed Bag	No charge
Box Coin Wrappers	\$3 + cost



<b>Collection (per item)</b>	\$20
<b>Currency Bags</b>	
<b>Coin Bag</b>	\$2.50
<b>Money Bag</b>	First bag free, \$5 for each additional
<b>Deposit Correction</b>	No charge
<b>Deposited Item Returned</b>	\$5
<b>Special Handling</b>	\$10
<b>Garnishment/Writ</b>	\$50 + legal fees
<b>Gift Cards</b>	\$5
<b>Hold Statement</b>	\$5
<b>Overdraft Item*</b>	\$35/item
<b>Return Item Fee (non-sufficient funds)**</b>	\$35/item
<b>Levy</b>	\$50
<b>Money Order</b>	
<b>Customer</b>	\$6
<b>Non-Customer</b>	\$12
<b>Night Deposit Bag</b>	\$25
<b>Notary Service</b>	
<b>Customer</b>	Free
<b>Non-Customer</b>	(per signature) \$15
<b>Online Banking Cash Management</b>	\$35/month
<b>Automated Clearing House (ACH)</b>	
<b>Batch Originated</b>	\$10/batch
<b>Item Originated</b>	\$0.13/item
<b>Bill Pay Check Reproduction</b>	\$10
<b>Bill Pay Research</b>	\$30
<b>Bill Pay Stop Pay</b>	\$25
<b>Electronic Funds Transfer Payment System (EFTPS)</b>	
<b>Items Originated</b>	\$3/item
<b>Research</b>	
<b>Per Hour</b>	\$25 (1 hour minimum)
<b>Per Copy</b>	\$1
<b>Stop Payment</b>	
<b>Per Item</b>	\$25
<b>Range</b>	\$25
<b>Temporary Check</b>	First 4 free, \$0.25 for each additional
<b>Transfer of Funds</b>	
<b>Auto System</b>	Free
<b>Telephone</b>	\$5
<b>Wire Transfer</b>	
<b>Branch Banking Domestic Outgoing</b>	\$20
<b>Branch Banking International Outgoing</b>	\$20 + \$45
<b>Online Banking Domestic Outgoing</b>	\$15
<b>Online Banking International Outgoing</b>	\$15 + \$45
<b>Domestic/International Incoming</b>	\$5



<b>Phone/Fax Notification</b>	<b>\$5</b>
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\* Overdraft Fee: \$35 for each overdraft created by checks, in person withdrawals, ACH, or other electronic means; does not include ATM or one-time debit card transactions unless you have consented to the Bank's overdraft services.

\*\* Return Item Fee: \$35 for each check and electronic item presented against non-sufficient funds and returned unpaid.

**PLUS**

- [Reorder checks online](#) at your convenience
- Easily [report lost or stolen debit card online](#) or over the phone: (800) 544-8969
- More than 50 currencies available for [online exchange](#)

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1. BizReward Checking is available only to customers who maintain a BizReward Money Fund account.

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For more information, please call your local TCB bank representative at **(713) 948-5700**.

