

COMMERCIAL CHECKING ACCOUNT

Review account benefits



TEXAS CITIZENS BANK

4949 Fairmont Parkway

Pasadena, Texas 77505

TexasCitizensBank.com



© Texas Citizens Bank 2018. All rights reserved.

Commercial Checking Account

Ideal for large businesses with frequent transactions, this account rewards big balances. [Commercial Checking](#) makes it easier to make transfers and deposits while potentially reducing service charges with earnings credit. Featuring a \$100 minimum opening requirement and no minimum daily balance, set up is simple.

TMS services are charged. [Monthly fees](#) are based on [Account Analysis](#). A maintenance fee of \$15 will be assessed each month. Transaction fees are assessed as follows: \$0.20 per debit; \$0.12 per item deposit; \$0.25 per deposit. Items include: each check deposited, each check drawn on account, and each deposit made.

Minimum Opening Deposit: \$100

Minimum Balance: N/A

Benefits

- ✓ [Online Banking](#)
- ✓ [Bill Pay](#)
- ✓ Fee refunds for any ATM withdrawal in the United States
- ✓ [Debit Card](#)
- ✓ [Check Imaging](#) with statement
- ✓ 0.50% earnings credit¹

Account at a Glance

Commercial Checking	
Minimum Opening Deposit	\$100
Minimum Balance	N/A
Maintenance Fee	\$15 per month
Online Banking	Yes
e-Statements	Yes



Check Imaging	Yes
Bill Pay	Yes
Debit Card	Yes
Interest	No
Transaction Fees	<p>\$0.20 per debit \$0.12 per item deposited \$0.25 per deposit Items include: each check deposited, each check drawn on account, and each deposit made</p>
Earnings Credit	0.50% subject to change with market

Schedule of Fees

Action	Fee
Account Statement	
Printout During Cycle (e-Statement is free)	\$4
Faxed	\$5
Paper Account Statement with imaged transactions (in place of electronic statement)	\$1/month
Balance Inquiry (Checking and Savings)	
Auto	Free
In Person	3 Free, \$2 for each additional
Cashier's Check	
Customer	\$10
Non-Customer	\$20
Closed Account (within first 90 days)	\$25
Coin	
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
Collection (per item)	\$20
Currency Bags	
Coin Bag	\$2.50
Money Bag	First bag free, \$5 for each additional
Deposit Correction	No charge
Deposited Item Returned	\$5
Special Handling	\$10
Garnishment/Writ	\$50 + legal fees
Gift Cards	\$5
Hold Statement	\$5
Overdraft Item*	\$35/item
Return Item Fee (non-sufficient funds)**	\$35/item
Levy	\$50
Money Order	
Customer	\$6
Non-Customer	\$12
Night Deposit Bag	\$25
Notary Service	
Customer	Free
Non-Customer	(per signature) \$15
Online Banking Cash Management	\$35/month
Automated Clearing House (ACH)	
Batch Originated	\$10/batch
Item Originated	\$0.13/item
Bill Pay Check Reproduction	\$10
Bill Pay Research	\$30
Bill Pay Stop Pay	\$25
Electronic Funds Transfer Payment System (EFTPS)	
Items Originated	\$3/item
Research	
Per Hour	\$25 (1 hour minimum)
Per Copy	\$1
Stop Payment	
Per Item	\$25
Range	\$25
Temporary Check	First 4 free, \$0.25 for each additional
Transfer of Funds	
Auto System	Free
Telephone	\$5
Wire Transfer	
Branch Banking Domestic Outgoing	\$20
Branch Banking International Outgoing	\$20 + \$45
Online Banking Domestic Outgoing	\$15
Online Banking International Outgoing	\$15 + \$45
Domestic/International Incoming	\$5



* 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](#)

1. Subject to change with market.

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

