

SAVINGS ACCOUNT

Review account benefits and interest rates



TEXAS CITIZENS BANK

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Pasadena, Texas 77505

TexasCitizensBank.com



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Savings Account

Businesses with lower saving balances can benefit from a dedicated savings account. All businesses need a cushion; move your savings deposits now to increase interest and improve service. Our commercial [Savings Account](#) offers the benefits of a personal Savings Account with a low minimum balance requirement of \$100, quarterly statements and interest payments, and **three** complimentary withdrawals per calendar statement cycle.

Interest is calculated on a daily *collected* balance. Each transaction exceeding three per calendar statement cycle will be charged an excessive debit fee of \$5. If the balance of the account falls below \$100 any day of the quarter, a maintenance fee of \$5 will be imposed every quarter.

Minimum Opening Deposit: \$100

Minimum Balance: \$100

Benefits

- ✓ [Online Banking](#)
- ✓ Fee refunds for any ATM withdrawal in the United States
- ✓ Unlimited in-person/ATM transfers¹
- ✓ 3 withdrawals per calendar statement cycle²
- ✓ [Check Imaging](#) with [e-Statement](#)
- ✓ Opportunity to waive maintenance fee
- ✓ Interest

Account at a Glance

Savings Account	
Minimum Opening Deposit	\$100
Minimum Balance	\$100
Maintenance Fee	\$5 per quarter if the balance of the account falls below \$100 any day of the quarter
Withdrawals	3 ² per calendar statement cycle each transaction exceeding three per calendar statement cycle will be charged an excessive debit fee of \$5
Online Banking	Yes



e-Statements	Yes
Check Imaging	Yes
Interest	Yes

Annual Percentage Yield (APY)

Annual Percentage Yield* (APY) is a percentage rate reflecting the total amount of interest paid on an account, based on the interest rate and the frequency of compounding during a 365-day period. Rates current as of April 2, 2018. Rates may change after account opening. Fees may reduce earnings.

APY*
0.10%

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	
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	
Automated Clearing House (ACH)	\$35/month
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
Phone/Fax Notification	\$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.

1. Federal regulations limit the number of transfers to another one of your accounts at Texas Citizens Bank or to a third party by means of a pre-authorized or automatic transfer, telephone transfer, computer transfer, or by check, draft, debit card, or similar order, to a combined total of six per statement cycle. This includes overdraft protections transfers and Texas Citizens Bank Online Banking transfers and bill payments. Transfers made in person or at an ATM are unlimited.
 2. Three free withdrawals per calendar statement cycle. Each additional withdrawal will be charged an excessive debit fee of \$5.
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For more information, please call your local TCB bank representative at **(713) 948-5700**.



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