

# BUSINESS DEPOSIT ACCOUNTS

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Compare account benefits and interest rates



**Texas Citizens Bank**

4949 Fairmont Parkway, Pasadena, Texas 77505

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## Business Deposit Solutions Comparison Chart

By banking with your dedicated business lender, you can keep your finances better connected and in the hands of a bank you trust. What you're paying in fees you could be making in interest, rewards, and other exclusive benefits with our preferred business checking and savings solutions.

### Accounts at a Glance

	BizReward Checking <sup>1</sup>	Commercial Checking	Small Business Checking	BizReward Money Fund	Premier Money Market <sup>2</sup>	Money Market	Savings Account
<b>Minimum Opening Deposit</b>	\$100	\$100	\$100	\$100	\$25,000	\$100	\$100
<b>Minimum Balance</b>	\$20,000	N/A	N/A	\$2,500	\$25,000	\$2,500	\$100
<b>Maintenance Fee</b>	N/A	\$15 per month	\$10 per month	\$30 per statement cycle if the balance of the account falls below \$2,500 any day of the month	\$25 per month if the balance of the account falls below \$25,000 any day of the month	\$25 per month if the balance of the account falls below \$2,500 any day of the month	\$5 per quarter if the balance of the account falls below \$100 any day of the quarter



<b>Activity Fee</b>	\$30 per statement cycle if the balance of the account falls below \$2,500 any day of the month	N/A	N/A	N/A	N/A	N/A	N/A
<b>Withdrawals</b>	N/A	See "Transaction Fees"	See "Transaction Fees"	6 <sup>3,4</sup> per statement cycle each transaction exceeding six per statement cycle will be charged an excess debit fee of \$25	6 <sup>3,4</sup> per statement cycle each transaction exceeding six will be charged an excess debit fee of \$25	6 <sup>3,4</sup> per statement cycle each transaction exceeding six per statement cycle will be charged an excess debit fee of \$25	3 <sup>3,5</sup> per calendar statement cycle each transaction exceeding three per calendar statement cycle will be charged an excessive debit fee of \$5
<a href="#">Online Banking</a>	Yes	Yes	Yes	Yes	Yes	Yes	Yes
<a href="#">e-Statements</a>	Yes	Yes	Yes	Yes	Yes	Yes	Yes
<a href="#">Check Imaging</a>	Yes	Yes	Yes	Yes	Yes	Yes	Yes



<a href="#">Bill Pay</a>	Yes	Yes	Yes	No	No	No	No
<a href="#">Debit Card</a>	Yes	Yes	Yes	No	No	No	No
<b>Interest</b>	No	No	No	Yes if the balance of the account does not fall below \$2,500 any day of the month	Yes	Yes	Yes
<a href="#">Transaction Fees</a>	N/A	\$0.20 per debit \$0.12 per item deposited \$0.25 per deposit <sup>6</sup> Items include: each check deposited, each check drawn on account, and each deposit made	120 free items \$0.25 per additional item Items include: each check deposited, each check drawn on account, and each deposit made	N/A	N/A	N/A	N/A



<b>Earnings Credit</b>	N/A	0.50% subject to change with market	N/A	N/A	N/A	N/A	N/A
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### 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 June 25, 2018. Rates may change after opening. Fees could reduce earnings.

	<b>BizReward Checking APY*</b>	<b>Commercial Checking APY*</b>	<b>Small Business Checking APY*</b>	<b>BizReward Money Fund APY*</b>	<b>Premier Money Market APY*</b>	<b>Money Market APY*</b>	<b>Savings Account APY*</b>
<b>&lt; 2,500</b>	N/A	N/A	N/A	0.00%	0.25%	0.10%	0.10%
<b>\$2,500– \$24,999.99</b>	N/A	N/A	N/A	0.35%	0.25%	0.50%	0.10%
<b>\$25,000– \$74,999.99</b>	N/A	N/A	N/A	0.50%	0.75%	0.75%	0.10%
<b>\$75,000– \$99,999.99</b>	N/A	N/A	N/A	0.50%	1.51%	0.75%	0.10%
<b>\$100,000– \$249,999.99</b>	N/A	N/A	N/A	0.85%	1.51%	1.21%	0.10%
<b>\$250,000– \$749,999.99</b>	N/A	N/A	N/A	1.00%	1.92%	1.31%	0.10%



≥\$750,000	N/A	N/A	N/A	1.00%	2.12%	1.31%	0.10%
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### 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
Collection (per item)	\$20
<b>Currency Bags</b>	
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



<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>	\$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](#)

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1. BizReward Money Fund is available only to customers who maintain a BizReward Checking account.
  2. For new money only. Must maintain a direct deposit relationship at all times to qualify. Failure to comply will result in a reclassification to the Texas Citizens Bank Money Market account at the applicable rate at the time of the reclassification.
  3. 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.
  4. Each transaction exceeding the six per statement cycle will be charged an excess debit fee of \$25.
  5. Three free withdrawals per calendar statement cycle. Each additional transaction will be charged an excessive debit fee of \$5.
  6. TMS services are charged. [Monthly Fees](#) are based on [Account Analysis](#).
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For more information, please call your local TCB bank representative at **(713) 948-5700**.

