

# BIZREWARD MONEY FUND ACCOUNT

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Review account benefits and interest rates



**TEXAS CITIZENS BANK**

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# BizReward Money Fund Account

Reduce fees, accrue more interest, and consolidate your business accounts with BizReward Money Fund.<sup>1</sup> Available exclusively to those who maintain both accounts, our high-yield BizReward Money Fund linked with our [BizReward Checking](#) account earns tier-based interest paid on a daily *ledger* balance.

BizReward Money Fund requires a minimum daily collected balance of \$2,500. In the event the minimum daily collected balance requirement of \$20,000 is not maintained, an activity fee of \$30 will be assessed per statement cycle. Each transaction exceeding six per statement cycle will be charged an excess debit fee of \$25.

**Minimum Opening Deposit:** \$100  
**Minimum Balance:** \$2,500

**Benefits**

- ✓ [Online Banking](#)
- ✓ 6 withdrawals per statement cycle<sup>2</sup>
- ✓ [Check Imaging](#) with [e-Statement](#)
- ✓ Opportunity to waive maintenance fee
- ✓ Tier-based interest if minimum balance is maintained

## Account at a Glance

BizReward Money Fund	
Minimum Opening Deposit	\$100
Minimum Balance	\$2,500
Maintenance Fee	\$30 per statement cycle if the balance in the account falls below \$2,500 any day of the month
Withdrawals	6 <sup>2</sup> per statement cycle each transaction exceeding six per statement cycle will be charged an excess debit fee of \$25
<a href="#">Online Banking</a>	Yes



<a href="#">e-Statements</a>	Yes
<a href="#">Check Imaging</a>	Yes
<b>Interest</b>	Yes if balance of the account does not fall below \$2,500 any day of the month

### 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.

Balance	APY*
<\$2,500	0.00%
\$2,500–\$24,999.99	0.35%
\$25,000–\$99,999.99	0.50%
\$100,000–\$249,999.99	0.85%
≥\$250,000	1.00%

### 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
<b>Closed Account (within first 90 days)</b>	\$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>	
Coin Bag	\$2.50
Money Bag	First bag free, \$5 for each additional
<b>Deposit Correction</b>	No charge
<b>Deposited Item Returned</b>	\$5
Special Handling	\$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>	
Customer	\$6
Non-Customer	\$12
<b>Night Deposit Bag</b>	\$25
<b>Notary Service</b>	
Customer	Free
Non-Customer	(per signature) \$15
<b>Online Banking Cash Management</b>	
Automated Clearing House (ACH)	\$35/month
Batch Originated	\$10/batch
Item Originated	\$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>	
Items Originated	\$3/item
<b>Research</b>	
Per Hour	\$25 (1 hour minimum)
Per Copy	\$1
<b>Stop Payment</b>	
Per Item	\$25
Range	\$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.

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1. BizReward Money Fund is available only to customers who maintain a BizReward Checking account.
  2. 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 protection transfers and Texas Citizens Bank Online Banking transfers and bill payments. Each transaction exceeding the six will be charged an excess debit fee of \$25. Transfers made in person or at an ATM are unlimited.
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For more information, please call your local TCB bank representative at **(713) 948-5700**.

