

PREMIER MONEY MARKET

Review account benefits and interest rates



TEXAS CITIZENS BANK

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TexasCitizensBank.com



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Premier Money Market

The perfect account for those planning to link a direct deposit and maintain a high balance, our [Premier Money Market](#) account is reserved for new money and requires a direct deposit relationship.¹ Maintain a \$25,000 balance to waive maintenance fees, access six complimentary check withdrawals per statement cycle, and make unlimited ATM and in-person transfers.² Tier-based interest is calculated on a daily *collected* balance, paid monthly, and requires users to maintain a minimum account balance.

If the balance in the account falls below \$25,000 any day of the month, a maintenance fee of \$25 will be imposed every month. Each transaction exceeding six will be charged an excess debit fee of \$25.

Minimum Opening Deposit: \$25,000

Minimum Balance: \$25,000

Benefits

- ✓ [Online Banking](#)
- ✓ Fee refunds for any ATM withdrawal in the United States
- ✓ 6 withdrawals per statement cycle²
- ✓ [Check Imaging](#) with [e-Statement](#)
- ✓ Opportunity to waive maintenance fee
- ✓ Tier-based interest if minimum balance is maintained

Account at a Glance

| Money Market | |
|--------------------------------|--|
| Minimum Opening Deposit | \$25,000 |
| Minimum Balance | \$25,000 |
| Maintenance Fee | \$25 per month if the balance of the account falls below \$25,000 any day of the month |
| Withdrawals | 6 ² per statement cycle each transaction exceeding six per statement cycle will be charged an excess debit fee of \$25 |



| | |
|----------------------------------|-----|
| Online Banking | Yes |
| e-Statements | Yes |
| Check Imaging | Yes |
| Bill Pay | No |
| Debit Card | No |
| Interest | Yes |
| Transaction Fees | N/A |
| Earnings Credit | N/A |

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* |
|----------------------|-------|
| <\$25,000 | 0.25% |
| \$25,000–\$74,999.99 | 0.75% |



| | |
|------------------------|-------|
| \$75,000–\$249,999.99 | 1.51% |
| \$250,000–\$749,999.99 | 1.92% |
| ≥\$750,000 | 2.12% |

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 | |
| 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. 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.
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 protections transfers and Texas Citizens Bank Online Banking transfers and bill payments. Each transaction exceeding the six per statement cycle will be charged an excess debit fee of \$25. Transfers made in person or at an ATM are unlimited.

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

