# FREE CHECKING ACCOUNT

## Review account benefits



### **TEXAS CITIZENS BANK**

4949 Fairmont Parkway Pasadena, Texas 77505 TexasCitizensBank.com

## **Free Checking Account**

As the name suggests, <u>Free Checking</u> includes no maintenance fee for simple, straight-forward personal banking. Enjoy unlimited standard safety paper checks, ATM withdrawals, <u>Check Imaging</u>, and <u>Online Banking</u> with <u>Bill Pay</u>.

The bank will assess fees for the following: overdrafts, insufficient items, online bill payments, stop payments, bank research account statement printout prior to the end of the statement cycle, accounts closed within the first 90 days of opening, account statement cycle, account statement faxed on customer's request, cashier's checks, money orders, collection items, returned item, special handling, processing statement holds, levies, garnishments, gift cards, paper statements in addition to electronic statements, multi-signature restrictions, statements scheduled on custom dates, person to person balance inquiries. See the bank's "Schedule of Fees" for additional information related to fees.

**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
- ✓ <u>Check Imaging</u> with statement
- ✓ Standard safety checks for life of the account
- ✓ No maintenance fee
- ✓ No balance minimum

#### Account at a Glance

Free Checking		
Minimum Opening Deposit	\$100	
Minimum Balance	N/A	
Minimum Bill Pay Transactions	N/A	
Minimum Debit Card Transactions	N/A	

Maintenance Fee	No
ATM Withdrawals	Yes
Online Banking	Yes
<u>e-Statements</u>	Yes
Check Imaging	Yes
<u>Bill Pay</u>	Yes
<u>Debit Card</u>	Yes
Reward Checks	No
Standard Safety Checks	Yes
Seasoned Citizens Checks	No
Cashier's Checks	No
Money Orders	No

**Interest** No

## **Schedule of Fees**

Account Statement Printout During Cycle (e-Statement is free) Faxed Faxed S5 Paper Account Statement with imaged transactions (in place of electronic statement)  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 Box Coin Wrappers \$3 + cost Collection (per item) \$20 Currency Bags Coin Bag First bag free, \$5 for each additional  Peposit Correction No charge  Deposited Item Returned \$5 Special Handling \$10 Garnishment/Writ \$50 + legal fees Gift Cards Returner Fee (non-sufficient funds)  Return Item Fee (non-sufficient funds)  Light Processor  Non-Customer \$5 Money Order  Customer \$6 Money Order  Customer \$6 Money Order \$5 Mon	Action	Fee
Faxed \$5 Paper Account Statement with imaged transactions (in place of electronic statement)  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 Box Coin Wrappers \$3 + cost Collection (per item) \$20 Currency Bags  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 \$335/item  Return Item Fee (non-sufficient funds)** \$350 + legal fees  Money Order  Customer \$6 Non-Customer \$6 Non-Customer \$6 Non-Customer \$6 Non-Customer \$6 Non-Customer	Account Statement	
Paper Account Statement with imaged transactions (in place of electronic statement)   Balance Inquiry (Checking and Savings)   Auto	Printout During Cycle (e-Statement is free)	\$4
(in place of electronic statement)  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 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 Overdraft Item \$35/item Return Item Fee (non-sufficient funds) \$5 Money Order Customer \$6 Money Order Customer \$6 Non-Customer \$6 Non-Customer \$6 Non-Customer	Faxed	\$5
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 Bac 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 Deposit Correction \$5 Special Handling \$10 Garnishment/Writ \$50 + legal fees Gift Cards \$5 Overdraft Item \$5 Overdraft Item \$55 Money Bag \$5.50 Money Bag \$5.50 Money Bag \$5.50 Morey Bag \$5.50 Special Handling \$50 Garnishment/Writ \$50 + legal fees Gift Cards \$5 Overdraft Item \$55 Overdraft Item \$55 Money Garnishment/Writ \$55 + legal fees Gift Cards \$5 Overdraft Item \$55 Money Order Customer \$6 Money Order Customer \$6 Non-Customer	Paper Account Statement with imaged transactions	\$1/month
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 Miked 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)**  Money Order Customer \$6 Non-Customer \$6 Non-Customer \$6 Non-Customer  \$6 Non-Customer \$6 Non-Customer	(in place of electronic statement)	
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 \$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  Return Fee (non-sufficient funds)** \$35/item  Returner Customer \$6  Non-Customer \$6  Non-Customer \$6  Non-Customer	Balance Inquiry (Checking and Savings)	
Cashier's Check         \$10           Non-Customer         \$20           Closed Account (within first 90 days)         \$25           Coin	Auto	Free
Customer         \$10           Non-Customer         \$20           Closed Account (within first 90 days)         \$25           Coin         ***O.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         \$2.50           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           Return Item Fee (non-sufficient funds)**         \$35/item           Money Order         \$6           Customer         \$6           Non-Customer         \$12	In Person	3 Free, \$2 for each additional
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  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  Money Order  Customer \$6  Non-Customer \$6  Non-Customer	Cashier's Check	
Closed Account (within first 90 days)\$25Coin\$0.50Rolled Coin In/Out\$0.10Coin Deposit Sorted BagNo chargeCoin Deposit Mixed BagNo chargeBox Coin Wrappers\$3 + costCollection (per item)\$2.50Currency BagsFirst bag free, \$5 for each additionalCoin Bag\$2.50Money BagFirst bag free, \$5 for each additionalDeposit CorrectionNo chargeDeposited Item Returned\$5Special Handling\$10Garnishment/Writ\$50 + legal feesGift Cards\$5Hold Statement\$5Overdraft Item\$35/itemReturn Item Fee (non-sufficient funds)**\$35/itemLevy\$50Money Order\$6Customer\$6Non-Customer\$12	Customer	\$10
CoinCurrency Strap In/Out\$0.50Rolled Coin In/Out\$0.10Coin Deposit Sorted BagNo chargeCoin Deposit Mixed BagNo chargeBox Coin Wrappers\$3 + costCollection (per item)\$20Currency Bags\$2.50Money BagFirst bag free, \$5 for each additionalDeposit CorrectionNo chargeDeposited Item Returned\$5Special Handling\$10Garnishment/Writ\$50 + legal feesGift Cards\$5Hold Statement\$5Overdraft Item*\$35/itemLevy\$50Money Order\$50Customer\$6Non-Customer\$12	Non-Customer	\$20
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Rolled Coin In/Out 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 Return Item Fee (non-sufficient funds)  Return Item Fee (non-sufficient funds)  Money Order Customer \$6 Non-Customer \$6 Non-Customer \$5	Coin	
Coin Deposit Sorted Bag 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 \$335/item  Return Item Fee (non-sufficient funds)**  Levy \$50 Money Order Customer \$6 Non-Customer \$6 Non-Customer	Currency Strap In/Out	\$0.50
Coin Deposit Mixed BagNo chargeBox Coin Wrappers\$3 + costCollection (per item)\$20Currency Bags\$2.50Coin Bag\$2.50Money BagFirst bag free, \$5 for each additionalDeposit CorrectionNo chargeDeposited Item Returned\$5Special Handling\$10Garnishment/Writ\$50 + legal feesGift Cards\$5Hold Statement\$5Overdraft Item*\$35/itemReturn Item Fee (non-sufficient funds)**\$35/itemLevy\$50Money Order\$6Customer\$6Non-Customer\$12	Rolled Coin In/Out	\$0.10
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 \$6  Non-Customer \$12	Coin Deposit Sorted Bag	No charge
Collection (per item)\$20Currency Bags\$2.50Money BagFirst bag free, \$5 for each additionalDeposit CorrectionNo chargeDeposited Item Returned\$5Special Handling\$10Garnishment/Writ\$50 + legal feesGift Cards\$5Hold Statement\$5Overdraft Item*\$35/itemReturn Item Fee (non-sufficient funds)**\$35/itemLevy\$50Money Order\$6Non-Customer\$12	Coin Deposit Mixed Bag	No charge
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	Box Coin Wrappers	\$3 + cost
Coin Bag\$2.50Money BagFirst bag free, \$5 for each additionalDeposit CorrectionNo chargeDeposited Item Returned\$5Special Handling\$10Garnishment/Writ\$50 + legal feesGift Cards\$5Hold Statement\$5Overdraft Item*\$35/itemReturn Item Fee (non-sufficient funds)**\$35/itemLevy\$50Money Order\$6Non-Customer\$12	Collection (per item)	\$20
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	Currency Bags	
Deposit CorrectionNo chargeDeposited Item Returned\$5Special Handling\$10Garnishment/Writ\$50 + legal feesGift Cards\$5Hold Statement\$5Overdraft Item*\$35/itemReturn Item Fee (non-sufficient funds)**\$35/itemLevy\$50Money Order\$6Non-Customer\$12	Coin Bag	\$2.50
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	Money Bag	First bag free, \$5 for each additional
Special Handling\$10Garnishment/Writ\$50 + legal feesGift Cards\$5Hold Statement\$5Overdraft Item*\$35/itemReturn Item Fee (non-sufficient funds)**\$35/itemLevy\$50Money Order\$6Non-Customer\$12	Deposit Correction	No charge
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	Deposited Item Returned	\$5
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	Special Handling	\$10
Hold Statement\$5Overdraft Item*\$35/itemReturn Item Fee (non-sufficient funds)**\$35/itemLevy\$50Money OrderCustomerCustomer\$6Non-Customer\$12	Garnishment/Writ	\$50 + legal fees
Overdraft Item*\$35/itemReturn Item Fee (non-sufficient funds)**\$35/itemLevy\$50Money OrderCustomerNon-Customer\$6Non-Customer\$12	Gift Cards	\$5
Return Item Fee (non-sufficient funds)**  Levy \$50  Money Order  Customer \$6  Non-Customer \$12	Hold Statement	\$5
Levy\$50Money Order\$6Non-Customer\$12	Overdraft Item*	\$35/item
Money Order Customer \$6 Non-Customer \$12	Return Item Fee (non-sufficient funds)**	\$35/item
Customer \$6 Non-Customer \$12	Levy	\$50
Non-Customer \$12	Money Order	
	Customer	\$6
Night Denosit Rag	Non-Customer	\$12
raight pehosit pag 523	Night Deposit Bag	\$25
Notary Service	Notary Service	
Customer Free	Customer	Free
Non-Customer (per signature) \$15	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
Phone/Fax Notification	\$5

<sup>\*</sup> 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.

#### **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

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

<sup>\*\*</sup> Return Item Fee: \$35 for each check and electronic item presented against non-sufficient funds and returned unpaid.