

NOW CHECKING ACCOUNT

Review account benefits and interest rates



TEXAS CITIZENS BANK

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Pasadena, Texas 77505

TexasCitizensBank.com



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NOW Checking Account

For those regularly maintaining more than \$1,500 in their checking, start earning more, now. At Texas Citizens Bank, savings accounts aren't the only ones that earn interest. Avoid maintenance fees by maintaining the balance minimum while accruing interest with [NOW Checking](#).

Tier-based interest is calculated on a daily *collected* balance, paid monthly, and requires users to maintain a minimum daily account balance.

A minimum balance of \$1,500 must be maintained in the account in order to maintain the disclosed annual percentage yield (APY). A maintenance fee of \$10 will be imposed every month if the balance of the account falls below \$1,500 any day of the month.

Minimum Opening Deposit: \$100

Minimum Balance: \$1,500

Benefits

- ✓ [Online Banking](#)
- ✓ [Bill Pay](#)
- ✓ Fee refunds for any ATM withdrawal in the United States
- ✓ [Debit Card](#)
- ✓ [Check Imaging](#) with [e-Statement](#)
- ✓ Opportunity to waive maintenance fee
- ✓ Interest if minimum balance is maintained

Account at a Glance

NOW Checking	
Minimum Opening Deposit	\$100
Minimum Balance	\$1,500
Minimum Bill Pay Transactions	N/A
Minimum Debit Card Transactions	N/A



Maintenance Fee	\$10 per month if balance of the account falls below \$1,500 any day of the month
ATM Withdrawals	Yes
<u>Online Banking</u>	Yes
<u>e-Statements</u>	Yes
<u>Check Imaging</u>	Yes
<u>Bill Pay</u>	Yes
<u>Debit Card</u>	Yes
Cashier's Checks	No
Rewards Checks	No
Standard Safety Checks	No
Seasoned Citizens Checks	No
Money Orders	No



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 could reduce earnings.

Balance	APY*
< \$1,500	0.00%
≥\$1,500	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	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	\$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

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

