

# SAVINGS ACCOUNT

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Review account benefits and interest rates



**TEXAS CITIZENS BANK**

4949 Fairmont Parkway

Pasadena, Texas 77505

[TexasCitizensBank.com](http://TexasCitizensBank.com)



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## Savings Account

The preferred option for those with low or fluctuating balances, this low-entry account offers a nice balance of interest and flexibility. Enjoy **three** complimentary withdrawals per calendar statement cycle, **waived** fees, and **unlimited** in-person and ATM transfers by simply keeping \$100 in your [Savings Account](#) account.<sup>1</sup>

Interest is calculated on a daily *collected* balance. Each transaction exceeding three per calendar statement cycle will be charged an excessive debit fee of \$5. If the balance of the account falls below \$100 any day of the quarter, a maintenance fee of \$5 will be imposed every quarter.

**Minimum Opening Deposit:** \$100

**Minimum Balance:** \$100

### Benefits

- ✓ [Online Banking](#)
- ✓ Fee refunds for any ATM withdrawal in the United States
- ✓ Unlimited in-person/ATM transfers<sup>1</sup>
- ✓ 3 free withdrawals per calendar statement cycle<sup>2</sup>
- ✓ [Check Imaging](#) with [e-Statement](#)
- ✓ Opportunity to waive maintenance fee
- ✓ Interest

### Account at a Glance

Savings Account	
Minimum Opening Deposit	\$100
Minimum Balance	\$100
Maintenance Fee	\$5 per quarter if the balance of the account falls below \$100 any day of the quarter
Withdrawals	3 <sup>2</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



<a href="#">e-Statements</a>	Yes
<a href="#">Check Imaging</a>	Yes
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 may reduce earnings.

Savings Account APY*	
0.10%	

### 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
Hold Statement	\$5
Overdraft Item*	\$35/item
Return Item Fee (non-sufficient funds)**	\$35/item
Levy	\$50
<b>Money Order</b>	
Customer	\$6
Non-Customer	\$12
Night Deposit Bag	\$25
<b>Notary Service</b>	
Customer	Free
Non-Customer	(per signature) \$15
Online Banking Cash Management	\$35/month
<b>Automated Clearing House (ACH)</b>	
Batch Originated	\$10/batch
Item Originated	\$0.13/item
Bill Pay Check Reproduction	\$10
Bill Pay Research	\$30
Bill Pay Stop Pay	\$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
Temporary Check	First 4 free, \$0.25 for each additional
<b>Transfer of Funds</b>	
Auto System	Free
Telephone	\$5
<b>Wire Transfer</b>	
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.

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1. Transfers made in person or at an ATM are unlimited. However, federal regulations limit the number of transactions to another one of your accounts at TCB 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 TCB Online Banking transfers and bill payments.
  2. Three free withdrawals per calendar statement cycle. Each additional transaction will be charged an excessive debit fee of \$5.
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For more information, please call your local TCB bank representative at **(713) 948-5700**.

