

# SEASONED CITIZENS ACCOUNT

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Review account benefits



**TEXAS CITIZENS BANK**

4949 Fairmont Parkway

Pasadena, Texas 77505

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



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## Seasoned Citizens Account

Available exclusively to customers 55+ years old, our [Seasoned Citizens](#) account helps those preparing for retirement worry less. Unlock **more** payment options and **less** fees with this premium checking account. Seasoned Citizens allows you to transfer money the way you want with complimentary cashier's checks, Seasoned Citizens checks, money orders, and online [Bill Pay](#).

**Minimum Opening Deposit:** \$100

**Balance Minimum:** N/A

### Benefits

- ✓ [Online Banking](#)
- ✓ [Bill Pay](#)
- ✓ Fee refunds for any ATM withdrawal in the United States
- ✓ [Debit Card](#)
- ✓ [Check Imaging](#) with statement
- ✓ Cashier's checks
- ✓ Money orders
- ✓ Seasoned Citizens checks for life of the account
- ✓ Discounts on safe deposit boxes
- ✓ No maintenance fee
- ✓ No balance minimum

### Account at a Glance

Seasoned Citizens (Age 55+)	
Minimum Opening Deposit	\$100
Minimum Balance	N/A
Minimum <a href="#">Bill Pay</a> Transactions	N/A
Minimum <a href="#">Debit Card</a> Transactions	N/A
Maintenance Fee	No



ATM Withdrawals	Yes
<a href="#">Online Banking</a>	Yes
<a href="#">e-Statements</a>	Yes
<a href="#">Check Imaging</a>	Yes
<a href="#">Bill Pay</a>	Yes
<a href="#">Debit Card</a>	Yes
Reward Checks	No
Standard Safety Checks	No
Seasoned Citizens Checks	Yes
Cashier's Checks	Yes
Money Orders	Yes
Interest	No



## 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
<b>Online Banking Cash Management</b>	
Automated Clearing House (ACH)	\$35/month
Batch Originated	\$10/batch
Item Originated	\$0.13/item
Bill Pay Check Reproduction	\$10



<b>Bill Pay Research</b>	\$30
<b>Bill Pay Stop Pay</b>	\$25
<b>Electronic Funds Transfer Payment System (EFTPS)</b>	
<b>Items Originated</b>	\$3/item
<b>Research</b>	
<b>Per Hour</b>	\$25 (1 hour minimum)
<b>Per Copy</b>	\$1
<b>Stop Payment</b>	
<b>Per Item</b>	\$25
<b>Range</b>	\$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.

**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**.

