

PERSONAL DEPOSIT ACCOUNTS

Compare account benefits and interest rates



TEXAS CITIZENS BANK

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TexasCitizensBank.com



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Personal Deposit Accounts Comparison

Personal banking has been reduced to long hold times and mass, irrelevant emails at many big banks. As an independent, locally owned financial institution, we promise to bring back “personal”—helping you understand your options and identifying the best accounts, cards, and services for your unique situation.

Accounts at a Glance

	Reward Checking	Reward Checking Plus	NOW Checking	Free ¹ Checking	Seasoned Citizens (Age 55+)	Premier Money Market ²	Money Market	IRA Savings	Savings Account
Minimum Opening Deposit	\$100	\$100	\$100	\$100	\$100	\$25,000	\$100	\$100	\$100
Minimum Balance	N/A	N/A	\$1,500	N/A	N/A	\$25,000	\$2,500	N/A	\$100
Minimum Bill Pay Transactions	3 Required to be eligible for rewards	3 Required to be eligible for rewards	N/A	N/A	N/A	N/A	N/A	N/A	N/A



Minimum Debit Card Transactions	12 Required to be eligible for rewards. Cannot be through an ATM.	12 Required to be eligible for rewards. Cannot be through an ATM.	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Maintenance Fee	No	No	\$10 per month if the balance of the account falls below \$1,500 any day of the month	No	No	\$25 per month if the balance in the account falls below \$25,000 any day of the month	\$25 per month if the balance in the account falls below \$2,500 any day of the month	No	\$5 per quarter if the balance in the account falls below \$100 any day of the quarter
Withdrawals	Yes	Yes	Yes	Yes	Yes	6 ^{3,4} per month each transaction exceeding the six per statement cycle will be charged an excess debit fee of \$25	6 ^{3,4} per month each transaction exceeding the six per statement cycle will be charged an excess debit fee of \$25	N/A	3 ^{3,5} per month each transaction exceeding the three per calendar statement cycle will be charged an excessive debit fee of \$5
Online Banking	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
e-Statements	Yes Required to be eligible for rewards	Yes Required to be eligible for rewards	Yes	Yes	Yes	Yes	Yes	Yes	Yes



Check Imaging	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Bill Pay	Yes	Yes	Yes	Yes	Yes	No	No	No	No	No
Debit Card	Yes	Yes	Yes	Yes	Yes	No	No	No	No	No
Reward Checks	Yes	Yes	No	No	No	No	No	No	No	No
Standard Safety Checks	No	No	No	Yes	No	No	No	No	No	No
Seasoned Citizens Checks	No	No	No	No	Yes	No	No	No	No	No



Cashier's Checks	No	No	No	No	Yes	No	No	No	No
Money Orders	No	No	No	No	Yes	No	No	No	No
Interest	Yes	Yes	Yes	No	No	Yes	Yes	Yes	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 June 25, 2018. Rates may change after opening. Fees could reduce earnings.

	Reward Checking APY*	Reward Checking Plus APY*	NOW Checking APY*	Free ¹ Checking APY*	Seasoned Citizens APY*	Premier Money Market APY*	Money Market APY*	IRA Savings APY*	Savings Account APY*
<\$1,500	0.75%	1.21%	0.00%	N/A	N/A	0.25%	0.10%	0.10%	0.10%
\$1,500–\$2,499.99	0.75%	1.21%	0.10%	N/A	N/A	0.25%	0.10%	0.10%	0.10%



<\$2,500	0.75%	1.21%	0.10% (if >\$1,500)	N/A	N/A	0.25%	0.10%	0.10%	0.10%
\$2,500–\$24,999.99	0.75%	1.21%	0.10%	N/A	N/A	0.25%	0.50%	0.40%	0.10%
\$25,000–\$74,999.99	0.20%	0.20%	0.10%	N/A	N/A	0.75%	0.75%	0.55%	0.10%
\$75,000–\$99,999.99	0.20%	0.20%	0.10%	N/A	N/A	1.51%	0.75%	0.55%	0.10%
\$100,000–\$249,999.99	0.20%	0.20%	0.10%	N/A	N/A	1.51%	1.21%	0.75%	0.10%
\$250,000–\$749,999.99	0.20%	0.20%	0.10%	N/A	N/A	1.92%	1.31%	0.85%	0.10%
≥\$750,000	0.20%	0.20%	0.10%	N/A	N/A	2.12%	1.31%	0.85%	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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1. 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, accounts closed within 90 days of opening, account statement faxed on customer's request, cashier's checks, money orders, collection items, returned item, special handling, processing statement holds, collection items, returned items, 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.
 2. 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.
 3. 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 protection transfers and Texas Citizens Bank Online Banking transfers and bill payments. Transfers made in person or at an ATM are unlimited.
 4. Each transaction exceeding the six will be charged an excess debit fee of \$25.
 5. 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**.

