

# IRA SAVINGS ACCOUNT

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Review account benefits and interest rates



**TEXAS CITIZENS BANK**

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Pasadena, Texas 77505

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## IRA Savings Account

Put aside more for retirement by earning interest on any balance with our [IRA Savings](#) account. Withdrawal funds with no penalty at 70 and set funds to distribute annually at 72.

Tier-based interest is calculated on a daily *collected* balance and paid quarterly.

**Minimum Opening Deposit:** \$100

**Minimum Balance:** N/A

### Benefits

- ✓ [Online Banking](#)
- ✓ [Check Imaging](#) with [e-Statement](#)
- ✓ No maintenance fee
- ✓ Tier-based interest

### Account at a Glance

IRA Savings	
Minimum Opening Deposit	\$100
Minimum Balance	N/A
Maintenance Fee	No
Withdrawals	N/A
<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 June 25, 2018. Rates may change after account opening. Fees could reduce earnings.

Balance	APY*
<\$2,500	0.10%
\$2,500–\$24,999.99	0.40%
\$25,000–\$99,999.99	0.55%
\$100,000–\$249,999.99	0.75%
≥\$250,000	0.85%

### 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



<b>Closed Account (within first 90 days)</b>	\$25
<b>Coin</b>	
<b>Currency Strap In/Out</b>	\$0.50
<b>Rolled Coin In/Out</b>	\$0.10
<b>Coin Deposit Sorted Bag</b>	No charge
<b>Coin Deposit Mixed Bag</b>	No charge
<b>Box Coin Wrappers</b>	\$3 + cost
<b>Collection (per item)</b>	\$20
<b>Currency Bags</b>	
<b>Coin Bag</b>	\$2.50
<b>Money Bag</b>	First bag free, \$5 for each additional
<b>Deposit Correction</b>	No charge
<b>Deposited Item Returned</b>	\$5
<b>Special Handling</b>	\$10
<b>Garnishment/Writ</b>	\$50 + legal fees
<b>Gift Cards</b>	\$5
<b>Hold Statement</b>	\$5
<b>Overdraft Item *</b>	\$35/item
<b>Return Item Fee (non-sufficient funds) **</b>	\$35/item
<b>Levy</b>	\$50
<b>Money Order</b>	
<b>Customer</b>	\$6
<b>Non-Customer</b>	\$12
<b>Night Deposit Bag</b>	\$25
<b>Notary Service</b>	
<b>Customer</b>	Free
<b>Non-Customer</b>	(per signature) \$15
<b>Online Banking Cash Management</b>	
<b>Automated Clearing House (ACH)</b>	\$35/month
<b>Batch Originated</b>	\$10/batch
<b>Item Originated</b>	\$0.13/item
<b>Bill Pay Check Reproduction</b>	\$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.

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

