

Commercial Checking Accounts

Account Type	Interest Checking*	Small Business Checking	Professional Checking	Commercial Checking	Commercial Money Market Account*	Commercial Savings*	Certificates of Deposit	IOLTA* (Interest on Lawyer's Trust Account)
<i>Minimum Opening Balance</i>	\$100	\$100	\$100	\$100	\$100	\$100	\$1000	\$100
<i>Business Type</i>	All businesses	Small businesses	All businesses	All businesses	All businesses	All businesses	All businesses	Attorneys
<i>Account Features</i>	<ul style="list-style-type: none"> • Unlimited check writing • Online & mobile banking • Visa® Debit Card 	<ul style="list-style-type: none"> • Low volume to avoid fees • Online & mobile banking • Visa® Debit Card 	<ul style="list-style-type: none"> • Large number of items processed at no charge • Online & mobile banking • Visa® Debit Card 	<ul style="list-style-type: none"> • High-volume accounts • Treasury and Liquidity Management products • Earnings rate credit to offset fees • Online banking through BankNow® Treasury Services • Visa® Debit Card 	<ul style="list-style-type: none"> • Variable interest rate • Limited withdrawals • Online & mobile banking 	<ul style="list-style-type: none"> • Variable interest rate • Limited withdrawals • Online & mobile banking 	<ul style="list-style-type: none"> • Terms from 30 days to 60 months • Limited withdrawals • Online & mobile banking 	<ul style="list-style-type: none"> • Interest earned on escrow funds • Online & mobile banking
<i>Transactions</i>	Unlimited	Unlimited	Unlimited	Unlimited	Six free withdrawals per statement cycle (A)	Two free withdrawals per statement cycle (A)	Allowed only at time of deposit or maturity	Unlimited
<i>Interest*</i>	<ul style="list-style-type: none"> • Earned on daily collected balance • \$500 minimum balance to earn interest • Variable interest rate 	None	None	None	<ul style="list-style-type: none"> • Earned on daily collected balance • \$500 minimum balance to earn interest • Credited monthly • Variable interest rate 	<ul style="list-style-type: none"> • Earned on daily collected balance • Credited quarterly • Variable interest rate 	Fixed interest rate based on term of certificate	<ul style="list-style-type: none"> • Earned on daily collected balance • Variable interest rate • Interest earned is remitted to Texas Equal Access to Justice Foundation
<i>Service Fees</i>	<ul style="list-style-type: none"> • \$12 per month • No charge if \$1,500 minimum daily balance or \$2,500 average ledger balance is maintained 	<ul style="list-style-type: none"> • \$12 per month • No charge if \$3,500 monthly average collected balance is maintained • Deposits – no charge • First 50 paid debits and first 50 items deposited are free • \$.25 per excess transaction 	<ul style="list-style-type: none"> • \$30 per month • No charge if \$10,000 monthly average collected balance or \$35,000 combined monthly average collected balance in other business accounts is maintained • First 400 items are free • \$.40 per excess transaction 	<ul style="list-style-type: none"> • All accounts analyzed each month • Refer to commercial fee schedule 	<ul style="list-style-type: none"> • No monthly fee with minimum daily ledger balance of \$2,500 + • \$12 monthly fee with minimum daily ledger balance of less than \$2,500 • \$10 per withdrawal over six withdrawals per statement cycle 	<ul style="list-style-type: none"> • No monthly fee with minimum daily ledger balance of \$500 + • \$5 monthly fee with minimum daily ledger balance of less than \$500 • \$2 excess transaction fee • All fees assessed quarterly 	<ul style="list-style-type: none"> • No monthly service fees • Penalty for early withdrawal 	No monthly service fees

(A) Regulations limit the number of withdrawals and transfers not made in person to six per month. If the limit is exceeded, the bank is obligated to reclassify the account.

*Interest rates are subject to change based on market conditions. Please refer to the most recent rate sheet.