

IMPORTANT ACCOUNT INFORMATION FOR OUR CUSTOMERS

from

**Texas State Bank
P O Box 1069
120 N Preston
Joaquin, TX 75954
(936)269-3121**

COMMON FEATURES

Limits and fees - The following fees may be assessed against your account and the following transaction limitations, if any, apply to your account:

NON ANALYZED FEES AND CHARGES:

Direct deposit	no charge
Pre-Printed Checks and Deposit Tickets:	
Prices will vary depending on the style of check or deposit ticket ordered.	
Temporary checks (per page of four)	\$1.00
Overdraft Charge (each)	\$24.50
The categories of transactions for which an overdraft fee may be imposed are those by any of the following means: check, in-person withdrawal, ATM withdrawal, or other electronic means.	
Return Check Charge (each)	\$24.50
The categories of transactions for which a return check charge fee may be imposed are those by any of the following means: check, in-person withdrawal, ATM withdrawal, or other electronic means.	
Deposit Item Returned Charge (each)	\$3.00
Courtesy Statement	\$2.00

Account research (minimum one hour)	\$20.00 per hr
Account reconciliation (minimum one hour)	\$20.00 per hr
Telebanking Service	no charge
On-line Banking	no charge
Wire Transfers:	
Incoming Domestic	\$15.00
Outgoing Domestic	\$20.00
Incoming International	\$35.00
Outgoing International	\$50.00
Garnishments (plus legal fees)	\$25.00
Executions (plus legal fees)	\$25.00
Levies (plus legal fees)	\$25.00
Auditor Confirmations	\$10.00
Account closed within 90 days of opening	\$25.00
ACCOUNT ANALYSIS FEES AND CHARGES:	
Debit transaction fees per item:	
Check	\$0.05
Withdrawal	\$0.05
Check cashed for force pay debit	\$0.05
ACH or Electronic transaction	\$0.05
Automatic loan payment	\$0.05
Telephone transfer withdrawal	\$1.00
Stop Payments (New or renewal)	\$20.00
Collection Items:	
Draft	\$10.00
Check	\$7.50
Cashier's Check Purchased	\$3.00
Money Order Purchased	\$1.00
Deposited Items Charge Per Item:	
On Us Items	\$0.025
Transit Items	\$0.035
Cash Services:	
Loose Coin Deposit (Per \$100)	\$5.00
Rolled Coin Order (Per roll)	\$0.10
Strapped Currency Order (Per Strap)	\$0.20
Monthly Maintenance Fees:	

LIMITS AND FEES DISCLOSURE

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Without Merchant Deposit Capture \$10.00

Including Merchant Deposit Capture \$120.00

Earnings Credit Allowance:

An earnings credit allowance will be applied that is not less than the average of the previous four weeks 90 Day T-bill rate at month end.

Reserve Rate 3%