



Personal

Important Information Affecting Your Checking Account

Prompt Action Required

Dear Valued Customer:

A recent change to your checking account was approved by the Federal Government (effective August 15th, 2010) which will affect the level of service we provide to you. *Your action is required otherwise your checking account features will no longer be the same.*

The new regulation requires us to obtain your approval before we consider payment of your ATM withdrawals and debit card purchases that may create an overdraft in your checking account. We currently provide this service to you as part of our Overdraft Privilege. The majority of our customers prefer having this service to avoid the embarrassment of having their debit card purchase denied at the grocery store checkout line, at the pharmacy when paying prescriptions, or at a restaurant paying the bill.

To continue receiving the same level of service, you'll need to complete the "opt-in form" and return it to any of our locations. You can also opt-in by calling the bank at 281-991-4949.

We appreciate having you as our customer. There is no charge for this service unless you use it.

Please remember your prompt action is required so your service level is not disrupted.

Duncan Stewart, C.E.O./Chairman



Opt In/Opt Out for Overdraft Services

After August 15th, 2010, we cannot authorize and pay overdrafts for certain types of transactions unless you ask us to (see below).

What You Need to Know about Overdrafts and Overdraft Fees

An overdraft occurs when you do not have enough money in your account to cover a transaction, but we pay it anyway. We can cover your overdrafts in two different ways:

1. We have standard overdraft practices that come with your account.
2. We also offer overdraft protection plans such as a link to a savings account, which may be less expensive than our standard overdraft practices. To learn more, ask us about these plans.

The notice explains our standard overdraft practices.

What are the standard overdraft practices that come with my account?

We may authorize and pay overdrafts for the following types of transaction:

- Checks and other transactions made using your checking account number
- Automatic bill payments

We cannot authorize and pay overdrafts for the following types of transactions unless you ask us to (see below):

- ATM transactions
- Everyday debit card transactions

We pay overdrafts at our discretion, which means we do not guarantee that we will always authorize and pay any type of transaction. If we do not authorize and pay an overdraft, your transaction will be declined.

What fees will I be charged if my financial institution pays my overdraft?

Under our standard overdraft practices:

- We will charge you a \$25.00 dollar fee per item each time we pay into the overdraft.

What if I want my financial institution to be able to authorize and pay overdrafts on my ATM and everyday debit card transactions?

If you want us to be able to authorize and pay overdrafts on ATM and everyday debit card transactions, call us at 281-991-4949, complete and return the attached Opt In form to any of our branch locations or complete and submit the Opt In form found at texascitizensbank.com.

Opt In for Overdraft Services.

Complete the form below to opt in for overdraft services. All fields are required.

Account Number _____

Account Number _____

Name (First, Middle Initial, Last) _____

Email _____

Date: _____

If you want us to authorize and pay overdrafts on ATM and everyday debit card transactions, simply mark "Opt In" below and submit this form.

Opt In: _____

If you do not Opt In you are effectively opting out and we will no longer pay overdrafts on ATM and debit card transactions.

You may also contact us by phone at 281-991-4949 or at a branch regarding overdrafts on ATM and everyday debit card transactions.

Signature

Signature