

BUSINESS CHECKING ACCOUNTS

Compare account benefits



TEXAS CITIZENS BANK

4949 Fairmont Parkway

Pasadena, Texas 77505

TexasCitizensBank.com



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Business Checking Comparison Chart

By banking with your dedicated business lender, you can keep your finances better connected and in the hands of a bank you trust. What you're paying in fees you could be making in rewards and other exclusive benefits with our preferred business checking solutions.

Accounts at a Glance

	BizReward Checking ¹	Commercial Checking	Small Business Checking
Minimum Opening Deposit	\$100	\$100	\$100
Minimum Balance	\$20,000	N/A	N/A
Maintenance Fee	N/A	\$15 per month	\$10 per month
Activity Fee	\$30 per statement cycle if the balance of the account falls below \$20,000 any day of the month	N/A	N/A
Online Banking	Yes	Yes	Yes
e-Statements	Yes	Yes	Yes
Check Imaging	Yes	Yes	Yes
Bill Pay	Yes	Yes	Yes
Debit Card	Yes	Yes	Yes



<u>Transaction Fees</u>	N/A	\$0.20 per debit \$0.12 per item deposited \$0.25 per deposit ² Items include: each check deposited, each check drawn on account, and each deposit made	120 free items \$0.25 per additional item Items include: each check deposited, each check drawn on account, and each deposit made
Earnings Credit	N/A	0.50% subject to change with market	N/A

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	
Automated Clearing House (ACH)	\$35/month
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](#)

1. BizReward Checking is available only to customers who maintain a BizReward Money Fund account.
2. TMS services are charged. TMS services are charged. [Monthly Fees](#) are based on [Account Analysis](#).

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



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