

# FREE CHECKING ACCOUNT

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Review account benefits



**TEXAS CITIZENS BANK**

4949 Fairmont Parkway

Pasadena, Texas 77505

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# Free Checking Account

As the name suggests, [Free Checking](#) includes no maintenance fee for simple, straight-forward personal banking. Enjoy unlimited standard safety paper checks, ATM withdrawals, [Check Imaging](#), and [Online Banking](#) with [Bill Pay](#).

The bank will assess fees for the following: overdrafts, insufficient items, online bill payments, stop payments, bank research account statement printout prior to the end of the statement cycle, accounts closed within the first 90 days of opening, account statement cycle, account statement faxed on customer's request, cashier's checks, money orders, collection items, returned item, special handling, processing statement holds, levies, garnishments, gift cards, paper statements in addition to electronic statements, multi-signature restrictions, statements scheduled on custom dates, person to person balance inquiries. See the bank's "[Schedule of Fees](#)" for additional information related to fees.

**Minimum Opening Deposit:** \$100

**Minimum Balance:** N/A

### Benefits

- ✓ [Online Banking](#)
- ✓ [Bill Pay](#)
- ✓ Fee refunds for any ATM withdrawal in the United States
- ✓ [Debit Card](#)
- ✓ [Check Imaging](#) with statement
- ✓ Standard safety checks for life of the account
- ✓ No maintenance fee
- ✓ No balance minimum

## Account at a Glance

Free Checking	
Minimum Opening Deposit	\$100
Minimum Balance	N/A
Minimum <a href="#">Bill Pay</a> Transactions	N/A
Minimum <a href="#">Debit Card</a> Transactions	N/A



Maintenance Fee	No
ATM Withdrawals	Yes
<a href="#">Online Banking</a>	Yes
<a href="#">e-Statements</a>	Yes
<a href="#">Check Imaging</a>	Yes
<a href="#">Bill Pay</a>	Yes
<a href="#">Debit Card</a>	Yes
Reward Checks	No
Standard Safety Checks	Yes
Seasoned Citizens Checks	No
Cashier's Checks	No
Money Orders	No



Interest

No

### 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
Closed Account (within first 90 days)	\$25
<b>Coin</b>	
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
<b>Currency Bags</b>	
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
<b>Money Order</b>	
Customer	\$6
Non-Customer	\$12
Night Deposit Bag	\$25
<b>Notary Service</b>	
Customer	Free
Non-Customer	(per signature) \$15



<b>Online Banking Cash Management</b>	\$35/month
<b>Automated Clearing House (ACH)</b>	
Batch Originated	\$10/batch
Item Originated	\$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>	
Items Originated	\$3/item
<b>Research</b>	
Per Hour	\$25 (1 hour minimum)
Per Copy	\$1
<b>Stop Payment</b>	
Per Item	\$25
Range	\$25
<b>Temporary Check</b>	First 4 free, \$0.25 for each additional
<b>Transfer of Funds</b>	
Auto System	Free
Telephone	\$5
<b>Wire Transfer</b>	
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](#)

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

