

REWARD CHECKING / REWARD CHECKING PLUS ACCOUNTS

Review account benefits and interest rates



TEXAS CITIZENS BANK

4949 Fairmont Parkway

Pasadena, Texas 77505

TexasCitizensBank.com



© Texas Citizens Bank 2018. All rights reserved.

Reward Checking / Reward Checking Plus Accounts

Perfect for spenders with decent savings looking to maximize their checking account, our Reward accounts includes free reward checks for life of the account. If you make frequent transactions and plan to pay bills and view statements online, [Reward Checking](#) is the way to go. To qualify, simply make **three** online bill payments and **12** non-ATM debit card transactions per month online and switch to eco-friendly e-statements.

A base interest rate of 0.02% will be paid if requirements are not met per qualification cycle.¹ Tier-based interest is calculated on a daily *collected* balance and paid monthly. Upgrade to [Reward Checking Plus](#) to unlock higher interest rates. Simply add direct deposit to your Reward Checking account to convert it into a Reward Checking Plus account.

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 [e-Statement](#)
- ✓ Reward checks for life of the account
- ✓ Higher yields with direct deposit (Reward Checking Plus)
- ✓ Tier-based interest

Accounts at a Glance

Reward Checking / Reward Checking Plus	
Minimum Opening Deposit	\$100
Minimum Balance	N/A
Minimum Bill Pay Transactions	3 Required to be eligible for rewards
Minimum Debit Card Transactions	12 Required to be eligible for rewards. Cannot be through an ATM.



Maintenance Fee	No
ATM Withdrawals	Yes
Online Banking	Yes
e-Statements	Yes Required to be eligible for rewards
Check Imaging	Yes
Bill Pay	Yes
Debit Card	Yes
Reward Checks	Yes
Standard Safety Checks	No
Seasoned Citizens Checks	No
Cashier's Checks	No
Money Orders	No



Interest

Yes
Higher with direct deposit relationship
(Reward Checking Plus)

Annual Percentage Yield (APY)

Annual Percentage Yield* (APY) is a percentage rate reflecting the total amount of interest paid on an account, based on the interest rate and the frequency of compounding during a 365-day period. Rates current as of April 2, 2018. Rates may change after account opening. Fees could reduce earnings.

	Reward Checking APY*	Reward Checking Plus APY*
<\$25,000	0.75%	1.21%
≥\$250,000	0.20%	0.20%

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	\$35/month
Automated Clearing House (ACH)	
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. Qualification cycle means a period beginning one day prior to the current statement through one day prior to the close of the current statement.

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

