

Small Business Checking*

For Small Businesses on the Move
Minimum Opening Deposit \$100

Monthly Maintenance Fee \$9.00
No Minimum Balance Required

Discounts to Monthly Maintenance Fee
\$5 - with 10 or more posted debit card purchases/ payments⁶
\$4 with e-Statements

Activity Fee: 100 Items per Statement Cycle⁷
\$0.20 per Item Over 100

Commercial Relationship Checking^{9*}

For Businesses with High Transaction Volumes and High Average Balances

Minimum Opening Deposit \$1,000

This account gives you access for an earnings credit, which can be used to reduce or eliminate monthly fees¹⁰.

Service Fees:

- \$10 Monthly Maintenance Fee
- \$0.00025 Charge for Deposited Cash
- \$0.20 Deposits
- \$0.15 Checks Paid
- \$0.06 Deposited Checks - On Us
- \$0.08 Deposited Checks - Transited

Traditional Business Checking*

For Growing Businesses with Increased Transactions

Minimum Opening Deposit \$100

Monthly Maintenance Fee/Average Daily Balance

\$0	\$5,000
\$12	\$4,999.99 or less

- Discount to Monthly Maintenance Fee⁸
- \$4 e-Statements

Activity Fee: 325 Items per Statement Cycle⁷
\$0.20 per Item Over 325

Other Banking Products and Services

- | | |
|------------------------|------------------------|
| Business Loans | TRB Gift Cards |
| Online Banking | ACH |
| Merchant Services | Remote Deposit Capture |
| Mobile Banking | Remote Wires |
| Cashier's Checks | Positive Pay |
| Remote Deposit Capture | Sweep Accounts |
| Night Depository | Zero Balance Accounts |
| Safe Deposit Boxes | |

Included with Each Account:

- Business Visa Debit Card
- FREE ATM in Network and at Stripes Stores across Texas¹
- e-Statement²
- Online & Mobile Banking with Bill Pay⁴
- Mobile Deposit⁵
- Downloadable Quicken and Quickbooks Files

(1) Free ATM withdrawals at Texas Regional Bank ATMs and Stripes® Stores. See website for locations. (2) Requires you to be an Online Banking customer. \$4.00 for a printed statement. (3) Online Banking required. Carrier message and data rates may apply. (4) Terms and conditions apply, must qualify for service. (5) Terms and conditions apply, must qualify for service. (6) Included: Debit card purchases include PIN, signature, online and phone purchases that post during the monthly statement. Debit card payments include one-time and recurring payments of bills made with your debit card that post during the monthly statement period. NOT included: Any transactions at an ATM (Texas Regional Bank or non Texas Regional Bank) and Automatic Clearing House (ACH) transactions. (7) Transaction items include a combination of deposits, deposited items, checks, debits, and credits. Electronic items are not included in transaction item total. (8) Discount cannot be redeemed for cash or credit if discount is greater than monthly maintenance fee due during same time period. (9) Account and service fees based on volume of account activities. Schedule of fees available upon request. Subject to meeting qualification requirements. See customer service representative for more information. (10) Earnings credit rate is applied. There is a charge for negative collected balances. (*) Other account service fees may apply. Please refer to our Truth in Savings Disclosure, Privacy Policy, and Terms and Conditions for further information.