



Do you have a cell phone or look for deals when you shop?

Do you want options to waive the monthly service fee?

Do you maintain a daily balance of \$2,500?

Do you want the highest levels of interest and banking services?

### Value CHECKING

### Personal CHECKING

### Interest CHECKING

### Premium CHECKING

Minimum Opening Balance

\$50

\$50

\$50

\$50

Monthly Maintenance Fee

\$7

\$10

\$15

\$30<sup>13</sup>

Minimum Daily Balance to Avoid Monthly Service Fee

N/A

**Waived with ONE of the following:**

- \$500 min. daily balance
- 12 debit card transactions<sup>10</sup>
- One \$500+ ACH deposit<sup>11</sup>
- Combined average deposit balances of \$5,000 or more<sup>12</sup>

**\$2,500 minimum daily balance or more**

**\$250,000 or more combined average deposit balances<sup>12</sup>**

Variable Interest Rate<sup>14</sup>



Interest Compounded & Paid Monthly<sup>14</sup>



Anywhere Bank Tools\*



Services Powered by BaZing



TRB Banking Benefits

- Up to \$10 Refund on ATM Surcharge Fees per statement cycle<sup>8</sup>
- 1 complimentary Cashier Check purchase per statement cycle
- First Order of TRB Wallet Checks on us
- 50% Discount on Annual Rent Fee for 3 x 5 safe deposit box<sup>9</sup>

- Up to \$15 Refund on ATM Surcharge Fees per statement cycle<sup>8</sup>
- 6 Incoming Domestic Wire Transfer Fees Waived per statement cycle
- 2 Outgoing Domestic Wire Transfer Fees Waived per statement cycle
- 2 Stop Payment Fees waived per statement cycle
- TRB Wallet Checks on us
- Annual Rent Fee Waived for 3 x 5 safe deposit box<sup>9</sup>



# Big Value, Smart savings

Powered by BaZing.



**Shop Local, Save Local<sup>4</sup>**  
Local discounts and national retailer deals to save you money on shopping, dining, travel & more.



**Health Savings Card**  
Save money on prescriptions, eye exams, frames, lenses and hearing services.



**Accidental Death and Dismemberment Coverage<sup>5</sup>**  
Peace of mind for the unexpected.



**Cell Phone Protection<sup>5,6</sup>**  
Pay your cell phone bill with your Value Checking account, and you're covered. We'll pay to have it repaired or replaced, up to \$600 per claim (maximum of \$1,200 per year).



**Roadside Assistance**  
Available 24/7 and free to use, covers up to \$80 in covered service charges.



**ID Theft Aid<sup>5,6,7</sup>**  
**Personal Identity Theft Benefit:** Receive up to \$2,500 reimbursement for covered expenses you incur to restore your identity.  
**Identity Restoration and Payment Card Resolution:** Identity restoration specialist works on your behalf to restore your identity, and cancel payment cards.

**Identity Monitoring:** Monitors the dark web to identify activity associated with your identity, including public records, change of address, social security, and non-credit loans.

**Credit Monitoring and Credit Report:** Monitor changes and new activity on your credit report and review your credit report quarterly.



**Buyer's Protection and Extended Warranty<sup>5,6</sup>**  
Your newly purchased item can be reimbursed or replaced if an accident or theft occurs within 90 days of purchase, when purchased using your Value Checking account.



**Billshark<sup>7</sup>**  
Let our team of experts negotiate your internet, TV, cell phone, and home security services on your behalf, or cancel subscriptions you no longer want or need.



**Financial Wellness<sup>7</sup>**  
Financial Wellness, powered by Gentreo, helps you create state-specific and legally binding documents such as Wills, Health Care Proxies, Powers of Attorney, and more.



**Pet Insurance<sup>7</sup>**  
Preferred rates on pet insurance. Coverage includes free ID tags linked in pet cloud, 24/7 virtual vet, pet Rx and more! Additional fees and billing apply.

BaZing benefits available only in the United States.

## \*Anywhere Banking Tools included with each account:



Online and Mobile Banking<sup>1</sup>



Instant Issue Debit Card



In-Network ATMs<sup>3</sup> Included



Mobile Deposits<sup>15</sup>



Bill Pay<sup>15</sup>



eStatements<sup>2</sup>



Quicken® & Quickbooks® Files<sup>15,16</sup>



Notary Services



Zelle®<sup>15</sup>



Credit Monitoring<sup>15</sup>

<sup>1</sup> Online Banking and Bill Pay enrollment required. Carrier messages and data rates may apply. Terms and conditions apply. <sup>2</sup> Requires you to be an Online Banking customer. \$4 fee for paper statement. <sup>3</sup> Complimentary ATM withdrawals at Texas Regional Bank ATMs, Stripes® Stores and the MoneyPass® network. See website for locations. <sup>4</sup> Participating merchants on BaZing are not sponsors of the program, are subject to change without notice, may not be available in all regions, and may choose to limit deals. <sup>5</sup> Subject to the terms and conditions detailed in the Guide to Benefits. <sup>6</sup> Insurance products are: NOT A DEPOSIT. NOT FDIC-INSURED. NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY. NOT GUARANTEED BY THE BANK. <sup>7</sup> Requires activation. <sup>8</sup> ATM Surcharge Fees include TRB Foreign ATM Transaction Fee(s) and Surcharge(s) incurred at an ATM within the U.S. and not owned by TRB. <sup>9</sup> Safe Deposit Boxes are subject to availability. <sup>10</sup> Debit Card transactions include POS and Recurring POS transaction types and must post to your account during the statement cycle. <sup>11</sup> One ACH transaction type deposit of \$500 or more must post to your account during the statement cycle. <sup>12</sup> Combined average deposit balances will only include consumer accounts that you are the owner of. <sup>13</sup> If the \$250,000 combined average deposit balance requirement is not met for three consecutive statement cycles, the account will be converted to a Personal Checking. <sup>14</sup> Interest rates and annual percentage yield is determined based on the average daily available balance. Rates subject to change anytime without notice. For current rates, please contact one of our banking centers. <sup>15</sup> Requires you to be an Online Banking customer. <sup>16</sup> Compatible file formats available for Quicken® & Quickbooks® software.



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