

High School Checking



Call our ExpressBank at:

Dallas (214) 987-8840
Fort Worth (817) 399-8840
Houston (713) 578-3500
Toll-Free (800) 346-5312



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HIGH SCHOOL CHECKING

**This is a great starter account for students 15-19 years of age¹,
and is a valuable tool for developing money management skills in young people.**

Account Features:

- Free Mobile Banking with Mobile Deposit
- Free Online Banking and Online Statements²
- Free Debit Card
- One free overdraft fee refund per year
- Deposit friendly Bank of Texas ATMs
- FREE ATMs nationwide³

Account Requirements:

- \$50 minimum opening deposit
- Primary account owner must be 15-19 years of age
- Must be co-owned by, and linked to a parent or guardian's Bank of Texas checking account in good standing
- \$4.95 monthly service fee is waived when conditions above are met

Don't forget your Savings!

**Check out our Youth Savings account, a great introduction to savings,
ideal for those under 19 years of age.**

DISCLOSURES

1. When the student turns 20 years of age, the bank will convert the account to Access Checking or other appropriate product offering. See current Access Checking account details found within Personal Checking brochure.
2. If you chose to receive a monthly statement via postal mail, a statement fee of \$1.50 will be assessed each month. You can turn off paper statements by logging in to Online or Mobile Banking, selecting "Online Only", and accepting the Online Statements Terms and Conditions. Opting out of paper statements will terminate the mailing of your monthly statement.
3. Although we will not charge you a fee for using a non-Bank of Texas ATM, some banks will. If they do, simply mail your original ATM receipts, along with a completed ATM Rebate Form, and we will reimburse you for the surcharges. For details on our ATM Rebate Program, please visit www.bankoftexas.com.