

## SIMPLE GUIDE TO

# Free Checking

The Bank of Texas Simple Guide features the most common fees in an easy-to-understand format to help you use your checking account. For a comprehensive list of all pricing, terms and policies please refer to the [Agreements & Disclosures](#) and the [Summary of Fees and Definitions](#).

Free Checking<sup>1</sup> is a simplified account with unlimited check writing and no monthly service fee when you choose online statements.<sup>1</sup>

### Account opening and usage

Monthly service fee	\$0 <sup>1</sup>
Minimum opening deposit	\$50

<sup>1</sup>If you chose to receive a monthly statement via postal mail, a statement fee of \$2 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.

### ATM fees

Bank of Texas ATMs	Free
Non-Bank of Texas ATMs in the US	Free access to more than 32,000 MoneyPass ATMs nationwide. Some other financial institutions charge a fee for use of their ATM.
International ATMs	3% of the total transaction amount for transactions made at ATMs outside the U.S. This international ATM charge is in addition to fees that may be charged by the ATM operator.

### Debit card overdraft coverage and fees

When you add this service, the bank will authorize and pay your ATM and one-time Visa® debit card transactions, at our discretion when you don't have sufficient funds available in your checking or linked overdraft protection account to cover your transaction.

<b>Opt-out</b> If you do not choose an option when you open an account, this option is automatically selected for you.	<b>No</b> Bank of Texas will not authorize and pay overdraft items for ATM and one-time Visa® debit card transactions, and your transactions will be declined and returned with no overdraft fee to you.
<b>Opt-in</b>	<b>Yes</b> Bank of Texas will authorize and pay your ATM and one-time Visa® debit card transactions, at our discretion when you don't have sufficient funds available. If you add this service, the following fees will apply (see Overdraft Information and Fees section).  <b>\$34.50</b> Per item
<b>Overdraft fee for ATM and one-time debit card transactions</b>	<b>Please Note:</b> <ul style="list-style-type: none"><li>• No fee is incurred if funds are transferred or deposited (and not subject to a hold placed by the bank) to cover the overdraft by the cutoff time for each banking center and Bank of Texas ATM on the same business day or by using the Transfer option in Online and Mobile Banking. Cut off times may vary by deposit method.</li><li>• No more than 3 overdraft fees will be charged on any business day.</li><li>• No fee is incurred if account is overdrawn by \$50 or less at the end of the business day, after all transactions have posted.</li></ul>

## Overdraft information and fees

<b>Overdraft fee<sup>2</sup></b>	<b>\$34.50</b> When we pay any item (e.g. check or any type of electronic debit) you authorize in an amount greater than your available account balance.
<b>Returned item fee<sup>2</sup></b>	<b>\$0</b> There is no fee charged by the bank when an item you authorize is greater than your available account balance, and the item is returned unpaid.
<b>Overdraft protection transfer service</b>	<b>\$0</b> If you are enrolled, we will automatically transfer any available funds at no charge to you from your linked Bank of Texas savings, money market account or personal line of credit into your checking account at the end of any business day on which your Available Balance is less than zero. Limited to one linked savings or money market account or personal line of credit as a source of funding. Accounts are not automatically linked. Please notify your banker which account should be linked. To the extent the funds in your designated funding account are insufficient to cover all overdrafts in your checking account, an Overdraft Fee may be charged to your checking account for each overdraft not covered by the transfer, under the terms of the Depository Agreement for Transaction Accounts. See <a href="#">Summary of Fees and Definitions</a> for pricing.

<sup>2</sup>Items like checks, automatic bill payments or recurring debit card transactions, may be paid at our discretion and would be subject to an Overdraft Fee regardless of Opt-In status. No fee is incurred if account is overdrawn by \$50 or less at the end of the business day, after all transactions have posted. No more than 3 overdraft fees will be charged on any business day. We will refund one Overdraft Fee per year, upon your request.

## How deposits and withdrawals are processed

For additional information, refer to your account Agreements and Disclosures

<b>The order in which deposits and withdrawals are processed</b> Transaction posting order	<p>When we process multiple transactions in a single day, we may post items in any order. Generally, we will post credits, debits and adjustments in groups by type, with all transactions in one group being processed before any transactions in the next group as follows:</p> <ul style="list-style-type: none"><li>• Deposits: Chronologically, or highest to lowest when bank cannot determine date or time of transaction.</li><li>• Obligations to Bank and adjustments such as error resolutions: Chronologically, or lowest to highest when bank cannot determine date or time of transaction.</li><li>• Debits, such as ATM, debit card, online or mobile banking transfers, online Bill Pay (if electronic), and wires: Chronologically<sup>3</sup>, or lowest to highest when bank cannot determine date or time of transaction.</li><li>• Checks<sup>4</sup> and ACH<sup>5</sup> transactions: Highest to lowest.</li><li>• Most Fees: Lowest to highest.</li></ul>
<b>When your deposits are available</b> Funds availability policy	<p><b>Cash deposit with Teller or ATM</b> – Same business day.</p> <p><b>Electronic direct deposit/wire transfer</b> – Same business day.</p> <p><b>Check deposit with Teller or ATM</b> – Usually next business day, but depends on the item.</p> <ul style="list-style-type: none"><li>• If we place a hold on a check, we'll let you know the hold reason and when the funds will be available to use. This is typically provided at the time of deposit but may also be mailed later.</li><li>• In some situations, we may notify you at the time or after your deposit is made that your funds (including the first \$225) may be held longer.</li></ul> <p>A "business day" is a non-holiday weekday. Deposits made before end of business cutoff time (10 p.m. CT) at banking center and ATM locations will be processed that day. Deposits made after cutoff time will be processed the next business day.</p>

<sup>3</sup>Debit card transactions will be posted in chronological order on the day they are received by the bank from the merchant, which is often one or more days after you complete the transaction. Debit card authorizations will decrease the available account balance.

<sup>4</sup>Excludes checks converted to electronic debits.

<sup>5</sup>ACH (Automated Clearing House) debits are received electronically through a merchant you have instructed to bill your checking account e.g. for your utility or phone bill.

### Other common fees

Wire transfer	\$15 Per incoming domestic transfer	\$30 Per outgoing domestic transfer
External transfers (account to account)	\$0 Incoming transfers	\$3 Outgoing transfers
Statements	\$0 Online	\$2 Per month/Paper <sup>1</sup>
Deposited items return fee	\$12 Per item	
Official (cashier's) checks	\$3	
Stop payment fee	\$34.50 Per Item. Stop payment expires after 6 months.	
Ordering checks	Varies	
Mobile banking with mobile deposit	\$0	
Online bill pay	\$0 No monthly fee; unlimited transactions	

### Dispute resolution

**If you have questions or would like more information:** Please visit your local Banking Center or call us at 800.346.5312. We will be happy to answer your questions. In addition, please refer to the [Agreements and Disclosures](#) and [Summary of Fees and Definitions](#) for the terms and conditions of your account.

### Getting started

You may open this account by visiting a Banking Center, by applying online at [bankoftexas.com/accountopening](https://bankoftexas.com/accountopening) or by calling an ExpressBanker at 800.346.5312.