

IMPORTANT ACCOUNT INFORMATION FOR OUR CUSTOMERS

from

**Citizens State Bank
300 North Home
Corrigan, TX 75939
(936)398-2566**

BUSINESS CHECKING ACCOUNT

Minimum balance to open - The minimum balance required to open this account is \$250.00.

Minimum balance to avoid Maintenance Fee - If your balance falls below \$300.00 on any day in the monthly statement cycle we will impose a maintenance fee of \$5.00 once during the statement cycle. If your balance is at least \$300.00 on every day in the monthly statement cycle but falls below \$400.00 on any day during the monthly statement cycle, we will impose a maintenance fee of \$4.00 once during the statement cycle. If your balance is at least \$400.00 on every day in the monthly statement cycle, but falls below \$500.00 on any day during the monthly statement cycle, we will impose a maintenance fee of \$3.00 once during the statement cycle.

Deposit limitations - You may make an unlimited number of deposits into your account.

Fees and Charges - The following fees and charges apply to this account:

- Debit Fee: A \$.10 fee will be charged for each check in excess of 20 during a statement cycle.
- Service Charge: Total of maintenance fee and debit fee
- Service Charge Balance: The balance in the account that caused the maintenance fee

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BUSINESS SAVINGS

Rate information - At our discretion, we may change the interest rate for this account. The interest rate on this account is 0.350%.

The interest rate is accurate as of January 19, 2023. If you would like more current rate information, please call us at (936)398-2566. The interest rate may change at any time.

Compounding frequency - Interest will be compounded quarterly.

Crediting frequency - Interest will be credited into this account quarterly.

Daily balance computation method - Interest is calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day.

Accrual of interest on noncash deposits - Interest will begin to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks) into your account.

Minimum balance to open - The minimum balance required to open this account is \$50.00.

Minimum balance to earn interest - You must maintain a minimum daily balance of \$50.00 in your account each day to earn the disclosed interest rate.

Minimum balance to avoid Maintenance Fee - A maintenance fee of \$2.50 will be imposed every month unless you maintain a minimum daily balance of \$50.00.

Deposit limitations - You may make an unlimited number of deposits into your account.

Limitations on frequency of transfers - During any calendar month, you may not make more than six withdrawals or transfers to another account of yours or to a third party by means of a preauthorized or automatic transfer or telephone order or instruction, or by ATM card or similar order to a third party. If you exceed the transfer limitations set forth above in any statement period, your account will be subject to closure by the financial institution.

Fees and Charges - The following fees and charges apply to this account:

- Debit Fee: A \$1.00 fee will be charged for each debit transaction in excess of six during a month.
- Service Charge: Total of maintenance fee and debit fee
- Service Charge Balance: The balance in the account that caused the maintenance fee