

This is important information about your account with:

TexasBank
901 Santa Fe Drive
Weatherford, TX 76086
(817) 596-9998

ENTERPRISE BUSINESS CHECKING

Non-Consumer Account Disclosures

Earnings Credit Applied : An Earnings Credit is a rate-based allowance on eligible balances that may be used to offset eligible account analysis and treasury management service charges. Eligible balances maintained in this account may earn an Earnings Credit. The current Earnings Credit Rate is 0.50%, a variable rate established by TexasBank and subject to change at any time without notice. The Earnings Credit is calculated on 90% of the average collected balance during the statement cycle. Uncollected funds are excluded from the calculation. Earnings Credits have no cash value, cannot be withdrawn, transferred, or applied to another account, and may only be used to offset eligible fees during the current statement cycle. Unused Earnings Credits expire at the end of the statement cycle and do not carry forward. If eligible service charges exceed the available Earnings Credit, the account will be charged the difference. This account is non-interest-bearing. The Earnings Credit is not interest and does not earn interest. Eligible fees generally include account analysis and certain treasury management service charges. Overdraft fees, non-sufficient funds (NSF) fees, loan-related charges, and other ineligible fees cannot be offset. TexasBank may change eligible fees at any time. An account analysis statement will be provided each statement cycle showing the balances used, Earnings Credit calculation, applicable service charges, and Earnings Credit applied.

Minimum Balance to Open. The minimum balance required to open this account is \$500.00.

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

- Paper Statements: \$5.00 per cycle
- Monthly Maintenance : \$15.00 per cycle
- Overdraft Items: \$25.00 per item
- Returned Items: \$25.00 per item

Additional Terms. The following additional terms apply to this account: *****OVERDRAFTS AND RETURNED ITEMS:** For additional information regarding the Bank's overdraft practices see Section 6 of the Terms and Conditions. *****COMMON FEATURES:** For a complete list of fees see the Common Features document included in your packet. *****DEBIT CARD:** A debit card is available for this account subject to Bank approval. *****ADDITIONAL FEES:** This account is part of the Account Analysis and Treasury Management product suite. Additional fee information is provided with your account documentation in the Account Analysis Fee proposal and, if applicable, Treasury Management Services Agreement, and Treasury Management Agreement Procedures Terms and Conditions.

