

# WE'RE IN YOUR NEIGHBORHOOD!

## YOAKUM

406 W. Grand Ave., Yoakum, TX 77995  
361-293-3572

**Lobby Hours:**  
Mon-Thurs 9 a.m. - 3 p.m.  
Friday 9 a.m. - 6 p.m.

**Drive-thru Hours:**  
Mon-Thurs 7:30 a.m. - 4 p.m.  
Friday 7:30 a.m. - 6 p.m.

## VICTORIA

4611 E. Airline Rd., Suite 100, Victoria, TX 77904  
361-703-5103

**Lobby Hours:**  
Mon-Fri 9 a.m. - 5 p.m.  
Saturday 9 a.m. - 12 p.m.

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Mon-Fri 7:30 a.m. - 5:30 p.m.  
Saturday 9 a.m. - 12 p.m.

## MOULTON

201 N. Lavaca Dr., Moulton, TX 77975  
361-596-4616

**Lobby Hours:**  
Mon-Thurs 9 a.m. - 3 p.m.  
Friday 9 a.m. - 6 p.m.

**Drive-thru Hours:**  
Mon-Thurs 8 a.m. - 4 p.m.  
Friday 8 a.m. - 6 p.m.

## HALLETTSVILLE

110 S. Main St., Hallettsville, TX 77964  
361-798-3656

**Lobby Hours:**  
Mon-Thurs 8 a.m. - 4 p.m.  
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## CONTACT US!



**Call**  
(361) 293-3572



**Click**  
[www.crbanktx.com](http://www.crbanktx.com)



**Come In**  
Stop by your nearest branch today!

# WE'RE ALL THE BANK YOU'LL EVER NEED!

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Money Markets



Mortgage Loans



Consumer Loans



Safe Deposit Boxes



Certificates of Deposit



Retirement Plans



Investment Services



Business Accounts and Services



**CROSSROADS**  
— B A N K —

# Totally Free CHECKING



FREE Checking • FREE Gift



**CROSSROADS**  
— B A N K —

# Welcome!

Every new personal checking account includes:

• **FREE** Instant Issue Debit Card • **FREE** Online Banking • **FREE** Bill Pay  
• **FREE** Mobile Banking • **FREE** eStatements with online check images  
• **FREE** thank you gift\* • **Buy back** of your debit cards and unused checks from another financial institution\*\*

1

To earn a higher rate of interest, will you always keep more than \$1,500 in your account?

yes

## PREMIER INTEREST CHECKING

*An account for those interested in higher interest!*

- One **FREE** box of checks per year
- Higher interest rate with a balance of \$1,500 or more
- Competitive interest if balance falls below \$1,500
- Only \$10 monthly charge if minimum balance falls below \$1,500

no

2

Will there be anyone 50 years or over signing on this account?

yes

## 50+ INTEREST CHECKING

*A perfect account for customers 50 and over!*

- One **FREE** box of checks per year
- Competitive interest
- No minimum balance
- No monthly service charge

no

3

Does anyone plan to have direct deposit or an automatic payment with this account?

yes

## DIRECT INTEREST CHECKING

*Earn interest with the convenience of direct deposit or any automatic payment!*

- First box of checks **FREE**
- Competitive interest
- No minimum balance
- No monthly service charge

no

## TOTALLY FREE CHECKING

*A **FREE** account for everyone!*

- First box of checks **FREE**
- No minimum balance
- No monthly service charge
- No per check charge

## SAVE TIME AND MONEY WITH THESE GREAT PRODUCTS AND SERVICES:

- FREE Instant Issue Debit Card**  
Enjoy everyday access to your funds at any ATM in the world and the convenience of making purchases without writing a check.
- Direct Deposit**
- Automatic Payments**  
Save yourself time with a convenient direct deposit or automatic payment. Take the hassle out of depositing paychecks or paying recurring bills.
- FREE Online Banking**
- FREE Bill Pay**  
Don't put up with lost mail and late payments when you can go online and simplify your life with the click of a button.
- FREE Mobile Banking**  
Bank anywhere, anytime you want from your mobile phone.
- FREE eStatements**  
Eliminate paper waste and enjoy secure online access to current and past statements by opting for electronic delivery.
- Savings Plans**  
Manage your money and enhance your earning power with one of our CDs, savings, or money market accounts.
- FREE Business Checking**  
Need a better account for your business or organization? Our Totally Free Business Checking is the perfect account for most businesses.

Other fees such as non-sufficient funds, overdraft, sustained overdraft fees, etc. may apply. See fee schedule for details. Offer good on personal accounts only; ask us about our outstanding options for your business or organization. Bank rules and regulations apply. Minimum opening deposit is only \$50. Ask us for details.

\*We reserve the right to substitute a gift of similar value. Free gift may be reported on a 1099-INT or 1099-MISC. Free gift provided at the time of account opening.

\*\*Up to \$10 for debit cards and unused checks from another financial institution given at the time the checks/debit cards are presented.

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# YOUR COMPLETE BANK!

*May we help you with any of these additional services today?*

Direct Deposit

FREE Debit Card

Automatic Payments

FREE Online Banking

FREE Online Bill Pay

FREE Mobile Banking

Checking Accounts

FREE eStatements

Mortgage Loans

Consumer Loans

Safe Deposit Boxes

Individual Retirement Accounts

Investment Services

Business Accounts and Services



**CROSSROADS BANK**



**For your Personal  
and Business Needs**



**CROSSROADS  
BANK**

# CROSSROADS BANK

*is here to help you with Savings options for your personal and business needs.*

**1**

**Do you want to be able to write checks, and will you always keep more than \$2,500 in your account?**

If "YES," see Money Market **OR** Ask about our Premier Interest Checking

**2**

**Are you more interested in beginning a simple savings account with only a \$100 minimum balance requirement?**

If "YES," see Hometown Savings

**3**

**To earn a higher rate of interest, are you interested in depositing at least \$500 in a savings product for a longer term?**

If "YES," you may be interested in Certificates of Deposit. This account is an interest-bearing account; the interest rate and annual percentage yield do not change for the term of the account. Interest rates vary depending on the amount and term you choose. See Customer Service Rep for TIS Disclosure with further details.

# SAVINGS ACCOUNT OPTIONS

Options	Hometown Savings	Money Market
Minimum Deposit Required to open an account	\$50.00	\$50.00
Minimum Balance Required	\$100.00	\$2,500.00
Minimum Balance Fee	A minimum balance fee of \$5 will be imposed every quarterly statement cycle if the balance in the account falls below \$100 any day of the quarterly statement cycle.	A minimum balance fee of \$10 will be imposed every month if the daily balance in the account falls below \$2,500 any day during the monthly statement cycle.
Minimum Balance Fee Exception for a Full-Time Student or "Over 62 Years of Age"	Yes, "WAIVE" Service Charge.	No
Transaction Limitations	Excessive withdrawals over six (6) during a calendar quarter, made by POS payment or by draft/third party transfer will be assessed a \$2 per item fee.	Excessive withdrawals over six (6) from your account each 4-week or similar period made by check, POS payment, or by draft/third party transfer will be assessed a \$5 per item fee.
ATM Access	Transfers & withdrawals made in person, by mail, at an ATM, or in-house by automatic or telephone transfer agreement are unlimited.	Transfers & withdrawals made in person, by mail, at an ATM, or in-house by automatic or telephone transfer agreement are unlimited.
Check Printing Fee	Checks are not available for this account.	Starter kit of 50 checks FREE at account opening.
Interest Paid on Balances	Yes; Quarterly*	Yes; Monthly*; Tiered
Variable or Fixed Interest Rate	Variable	Variable

\*We use the daily balance method to calculate interest on the account. This method applies a daily periodic rate to the principal in the account each day.

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## TO ASSIST IN OPENING YOUR NEW ACCOUNT, WE MAY REQUEST THE FOLLOWING:

### Sole Proprietor

- SSN or TIN of Owner
- Assumed Name Certificate

### Limited Liability Company (LLC)

- TIN of LLC
- Articles of Organization
- Operating Agreement

### Partnership

- TIN of Partnership
- Partnership Agreement
- Certificate of Partnership

### Not-For-Profit Organization

- TIN of Organization
- If incorporated, follow corporation guidelines
- If tax-exempt, IRS documentation or tax return
- If not tax-exempt, authorization letter

### Corporation

- TIN of Corporation
- Articles of Incorporation

The following information is needed for Beneficial Owners. Beneficial Owners are individuals who directly or indirectly own 25% or more of the legal entity and/or the individual(s) who have significant responsibility for managing the legal entity: Name, Physical Address, Driver's License, Date of Birth, Social Security Number and Valid Government Issued ID.



**CROSSROADS BANK**

# Totally Free BUSINESS CHECKING



**FREE Business Checking**  
**FREE Gift**



**CROSSROADS**  
— B A N K —

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FREE thank you gift\* • Buy back of your debit cards and unused checks from another financial institution\*\*

1

Will your business have more than 1,000 items<sup>†</sup> each month?

yes

## COMMERCIAL CHECKING

- Earnings credit allowance on deposit balances may offset activity fees
- Only \$15 monthly service charge
- Transaction items are just 15¢ each<sup>†</sup>
- Coin and currency deposits just 50¢ per \$1,000

no

2

Will you always keep more than \$5,000 in your business checking account?

yes

## BUSINESS INTEREST CHECKING

- Competitive interest
- 1,000 **FREE** monthly transaction items<sup>†</sup>
- Only \$5,000 minimum balance to avoid a low monthly fee of \$10
- Up to \$10,000 coin and currency deposited per month **FREE**<sup>^</sup>

no

## TOTALLY FREE BUSINESS CHECKING

- No minimum balance
- No monthly service charge
- 1,000 **FREE** monthly transaction items<sup>†</sup>
- Up to \$10,000 coin and currency deposited per month **FREE**<sup>^</sup>

## SAVE TIME AND MONEY WITH THESE GREAT PRODUCTS AND SERVICES:

- FREE Instant Issue Business Debit Card**  
Make purchases, track business expenses, and get everyday cash access at any ATM in the world.
- FREE Online Banking**
- FREE Bill Pay**  
Go online anytime to make payments, transfer funds, and view all of your statements. Convenience doesn't just happen from 9 to 5, it works overtime.
- FREE Mobile Banking**  
Bank anywhere, anytime you want from your mobile phone.
- FREE eStatements**  
Eliminate paper waste and enjoy secure online access to current and past statements by opting for electronic delivery.
- Savings Plans**  
Manage your money and enhance your earning power with one of our CDs, savings, or money market accounts.
- FREE Personal Checking**  
Totally Free Checking has no monthly service charge and no minimum balance. Plus, it has loads of free features!

<sup>†</sup>Transaction items include all debits and credits. If the Totally Free Business or Business Interest account exceeds 1,000 free monthly transactions, the account may be converted to another checking product.

\*We reserve the right to substitute a gift of similar value. Free gift may be reported on a 1099-INT or 1099-MISC. Free gift provided at the time of account opening.

\*\*\$10 for debit cards and unused checks from another financial institution given at the time the checks/debit cards are presented.

<sup>^</sup>Includes coin and currency. If the Totally Free Business or Business Interest account exceeds \$10,000 in monthly coin and currency deposits, the account may be converted to another checking product.

Other fees such as non-sufficient funds, overdraft, sustained overdraft fees, etc. may apply. See fee schedule for details. Bank rules and regulations apply. Minimum opening deposit is only \$50. Ask us for details.