

CHECKING ACCOUNTS

CROSSROADS BANK

Moulton Branch

P.O. Box H

Moulton, TX 77975

July 17, 2024

BANK LOBBY HOURS:

YOAKUM & MOULTON – Monday-Thursday 9:00 a.m. to 3:00 p.m., Friday 9:00 a.m. to 6:00 p.m.

VICTORIA – Monday-Friday 9:00 a.m. to 5:00 p.m. and Saturday 9:00 a.m. to 12:00

p.m.

HALLETTSVILLE – Monday-Thursday 8:00 a.m. to 4:00 p.m. and Friday 8:00 a.m. to

6:00 p.m.

DRIVE-THROUGH WINDOW HOURS:

YOAKUM – Monday-Thursday 7:30 a.m. to 4:00 p.m., Friday 7:30 a.m. to 6:00 p.m.

MOULTON – Monday-Thursday 8:00 a.m. to 4:00 p.m., Friday 8:00 a.m. to 6:00

p.m.

VICTORIA – Monday-Thursday 7:30 a.m. to 5:30 p.m. and Saturday 9:00 a.m. to

12:00 p.m.

HALLETTSVILLE – Monday-Thursday 7:30 a.m. to 4:00 p.m., Friday 7:30 a.m. to

6:00 p.m.

THIS DISCLOSURE CONTAINS INFORMATION ABOUT TERMS, FEES, AND INTEREST RATES FOR SOME OF THE ACCOUNTS, CROSSROADS BANK OFFERS.

TOTALLY FREE CHECKING

This is a non-interest bearing checking account for your personal banking needs. You have the option to receive your monthly statements by Mail or Electronically. First Box of Checks FREE - No Minimum Balance - No Monthly Service Charge - No Per Check Charge.

Limitations: You must deposit \$50.00 to open this account. There is NO monthly minimum balance required or associated with this account.

Account Fees: There is not a minimum balance fee associated with this account. Other fees such as non-sufficient funds, overdraft fees, monthly inactive account fees, research fees/check copies, etc. may apply. See "OTHER ACCOUNT FEES" for details. Bank rules and regulations apply.

DIRECT INTEREST CHECKING

This is an interest bearing checking account for the personal banking needs of customers who have Direct Deposit or Automatic Payments on their account. First Box of Checks FREE - Competitive Interest - No Minimum Balance - No Monthly Service Charge.

Rate Information: This Account is an interest bearing account. The interest rate and annual percentage yield are included in the Rate Chart. The interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on the account at any time. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded monthly and will be credited to the account monthly.

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

Limitations: You must deposit \$50.00 to open this account. There is NO monthly minimum balance required or associated with this account.

Account Fees: There is not a minimum balance fee associated with this account. Other fees such as non-sufficient funds, overdraft fees, monthly inactive account fees, research fees/check copies, etc. may apply. See "OTHER ACCOUNT FEES" for details. Bank rules and regulations apply.

50+ INTEREST CHECKING

This is an interest bearing checking account for the personal banking needs of customers when at least one account owner is 50 years or over. One FREE Box of Checks per Year - Competitive Interest - No Minimum Balance - No Monthly Service Charge.

Rate Information: This Account is an interest bearing account. The interest rate and annual percentage yield are included in the Rate Chart. The interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on the account at any time. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded monthly and will be credited to the account monthly.

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

Limitations: You must deposit \$50.00 to open this account. There is NO monthly minimum balance required or associated with this account.

Account Fees: There is not a minimum balance fee associated with this account. Other Fees such as non-sufficient funds, overdraft fees, monthly inactive account fees, research fees/check copies, etc. may apply. See "OTHER ACCOUNT FEES" for details. Bank rules and regulations apply.

PREMIER INTEREST CHECKING

This is an interest bearing checking account for your personal or fiduciary banking needs. 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.

Rate Information: This Account is an interest bearing account. The interest rate and annual percentage yield will depend upon the daily balance in the account as shown on the Rate Chart. The interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on the account at any time. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded monthly and will be credited to the account monthly. If this account is used as an IOLTA Trust Account, then Interest (less applicable fees and service charges) will be sent to the Texas Access to Justice Foundation.

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

Limitations: You must deposit \$50.00 to open this account.

Account Fees: Please note that "Account Fees" may be described as "Service Charge" on your bank statement. A minimum balance fee of \$10.00 will be imposed every month if the balance in the account falls below \$1,500.00 any time during the monthly statement cycle. Other fees such as non-sufficient funds, overdraft fees, monthly inactive account fees, research fees/check copies may apply. See "OTHER ACCOUNT FEES" for details. Bank rules and regulations apply.

TOTALLY FREE BUSINESS CHECKING

This account meets the needs our Business Customers, including Sole Proprietorships, Partnerships, Corporations, and other business types, along with Unincorporated Associations, Trust Accounts and Estate Accounts. No Minimum Balance - No Monthly Service Charge - 1,000 FREE Monthly Transactions Items* - Up to \$10,000 Coin & Currency deposited per month FREE**.

Limitations: You must deposit \$50.00 to open this account. Up to \$10,000 coin & currency deposited per month FREE** (**Includes coin and currency. If the Totally Free Business account exceeds \$10,000 in monthly coin and currency deposits, the account may be converted to another checking product.). 1,000 FREE monthly transaction items* (*Transaction items include all debits and credits. If the Totally Free Business account exceeds 1,000 free monthly transactions, the account may be converted to another checking product.).

Account Fees: There is not a minimum balance fee associated with this account. Other fees such as non-sufficient funds, overdraft fees, monthly inactive account fees, research fees/check copies, etc. may apply. See fee schedule for details. Bank rules and regulations apply.

BUSINESS INTEREST CHECKING

This account meets the needs of our Business Customers including Sole Proprietorships, Partnerships, Corporations, and other business types, along with Unincorporated Associations, Trust Accounts and Estate Accounts. Competitive Interest - 1,000 FREE Monthly Transactions Items* - Only \$5,000 minimum balance to avoid a low monthly fee of \$10 - Up to \$10,000 Currency deposited per month FREE**.

Rate Information: This Account is an interest bearing account. The interest rate and annual percentage yield are included in the Rate Chart. The interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on the account at any time. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded monthly and will be credited to the account monthly. If this account is used as an IOLTA Trust Account, then Interest (less applicable fees and service charges) will be sent to the Texas Access to Justice Foundation.

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

Limitations: You must deposit \$50.00 to open this account. Up to \$10,000 coin & currency deposited per month FREE** (*Includes coin and currency. If the Business Interest Checking account exceeds \$10,000 in monthly coin and currency deposits, the account may be converted to another checking product.). 1,000 FREE monthly transaction items* (*Transaction items include all debits and credits. If the Business Interest Checking account exceeds 1,000 free monthly transactions, the account may be converted to another checking product.).

Account Fees: There is only a \$5,000 minimum balance requirement to avoid a low monthly fee of \$10. Other fees such as non-sufficient funds, overdraft fees, monthly inactive account fees, research fees/check copies, etc. may apply. See fee schedule for details. Bank rules and regulations apply.

COMMERCIAL CHECKING

This account meets the needs of our Business Customers including Sole Proprietorships, Partnerships, Corporations, and other business types, along with Unincorporated Associations, Trust Accounts and Estate Accounts. Earnings Credit Allowance on Deposit Balances may Offset Activity Fees - Only \$15 Monthly Service Charge - Transactions items are just \$.15 each* - Coin and Currency Deposits just \$.50 per \$1,000**.

Limitations: You must deposit \$50.00 to open this account. Coin and currency deposits just \$.50 per \$1,000** (*Includes coin and currency.). Transaction items are just \$.15 each* (*Transaction items include all debits and credits.).

Account Fees: There is a \$15 monthly service charge for with this account. Transaction items are \$.15 each. Coin and currency deposits are \$.50 per \$1,000. Earnings credit allowance on deposit balances may offset activity fees. Other fees such as non-sufficient funds, overdraft fees, monthly inactive account fee, research fees/check copies, etc. may apply. See fee schedule for details. Bank rules and regulations apply.

OTHER ACCOUNT FEES

The following fees apply to all of your accounts with us:
 Reconciliation (per hour): \$20.00
 Research Fee (per hour): \$20.00
 Research/Reconciliation- Fee Per Copy: \$0.25

The following fees apply to all of your accounts with us except Certificates of Deposit and Time Deposit Accounts:
 Returned Item Fee: \$28.00 -- Fee applies to overdrafts "created by check, in-person withdrawal, ATM withdrawal, or other electronic means" as applicable. (There is a 5 item per day charge limit on total daily fees we will charge you for overdrawing your account.)

Stop Payments (all items): 28.00
 ATM Replacement Card: \$5.00
 Telephone Transfers: \$2.00
 Additional Statements: \$5.00 per Month
 Account Activity Printout: \$1.00
 Night Deposit Lock Bag: At Bank Cost

Overdraft Fee: \$28.00 -- Fee applies to overdrafts "created by check, in-person withdrawal, ATM withdrawal, or other electronic means" as applicable. (There is a 5 item per day charge limit on total daily fees we will charge you for overdrawing your account.)

Monthly Inactive Account Fee After 6 Months & Balance Less than \$30.00: \$5.00

MISCELLANEOUS FEES AND CHARGES

Other Banking Services and Fees
 Cashier's Check: \$5.00
 Photocopies: \$0.25
 Collections (incoming and outgoing): \$5.00
 Domestic Wire Fee - Outgoing: \$15.00
 Foreign Wire Fee - Outgoing: \$20.00 + fees charged by other banks
 Check Cashing -- Non-Customer: 3% (\$5.00 minimum)
 Check order: Price depends upon selection
 Foreign Check Processing (Per Check): At Bank Cost

Safe Deposit Box Annual Rental Fees

5" x 5" Box: \$20.00
 3" x 10" Box: \$30.00
 5" x 10" Box: \$40.00
 10" x 10" Box: \$50.00
 12" x 20" Drawer: \$100.00
 15" x 31" Locker: \$200.00
 CROSSROADS BANK (Yoakum & Moulton locations) have various size safe deposit boxes for rent in our safe deposit vault. For current availability, please see our Safe Deposit Department. Access to safe deposit boxes is available during lobby hours. Replacement keys and box drilling: subject to charge.

Account Product Name	Interest Rate	Annual Percentage Yield
Direct Interest Checking All Balances	0.10%	0.10%
50+ Interest Checking All Balances	0.10%	0.10%
Premier Interest Checking Daily Balances of: up to \$1,499.99 \$1,500.00 and up	0.10% 0.20%	0.10% 0.20%
Business Interest Checking All Balances	0.10%	0.10%

Interest Rates and Annual Percentage Yields are current as of 07-17-2024.
 For current rate information call (361) 596-4616.

Member **FDIC**

RATE CHART