

COMMERCIAL FEE SCHEDULE AND ACCOUNT DISCLOSURE

(if an interest-bearing account, must be accompanied by a current Investment Rate Index)

NON-INTEREST Commercial Checking Accounts (For-Profit and Non-Profit Organizations)

Minimum to Open: \$300.00

Commercial Account Analysis

Average Collected Balance

X *Earnings Credit Rate

X Number of Days in Statement Cycle

365

= Monthly Earnings Credit

The sum of the following fees = Monthly Activity Cost:

Maintenance Fee of \$15.00

plus number of Checks/Debits x \$.15

plus number of Electronic Debits x \$.12

plus number of Deposits x \$.25

plus number of Electronic Credits x \$.12

plus number of Deposited Items x \$.10

plus FDIC Assessment**

plus Miscellaneous Services (including, but not limited to, Stop Payment Fees/NSF Return Item Fees/Overdraft Paid Item Fees, or Deposit Corrections)

= Monthly Activity Cost

If the monthly activity cost is less than or equal to the monthly earnings credit, there is no maintenance fee for the month. If the monthly activity cost is greater than the monthly earnings credit, the difference is the monthly maintenance fee. Earnings credits are not credited to an account nor carried forward to the next month.

National Prime interest rate will be charged each day of the monthly statement cycle you have a negative average collected balance and will be included in the miscellaneous service charge. (The amount of the negative average collected balance for the monthly statement cycle will be multiplied by the National Prime interest rate <Wall Street Journal/WSJ Prime Rate as of the first of the month> and that product multiplied by the number of days in the statement cycle, then divided by 365.) You may contact the bank for the current National Prime Interest rate. The interest rate as well as the rate index used in the calculation may change at any time at bank's discretion.

*The Earnings Credit Rate for Commercial Account Analysis is based on Texas Gulf Bank's Cost of Funds and is subject to change at any time at the bank's discretion. Earnings Credit Rate is determined by Texas Gulf Bank, N.A. and is set each month based on current market conditions. You may call us at (800) 467-7216 for the current Earnings Credit Rate.

**There is no charge for the FDIC Assessment as of the brochure printing date. This may change at any time without notice at bank's discretion. Call for current FDIC assessment charge.

***Commercial interest bearing accounts will not be eligible for an earnings credit rate; therefore they are not eligible for a monthly earnings credit. The monthly maintenance fee for commercial interest bearing accounts, therefore, is the sum of the fees as shown, (Monthly Activity Cost).

****Commercial Money Markets with an average ledger balance for the monthly statement cycle of at least \$2,500.00 will not incur the Monthly Activity Cost; however, they may still incur fees for any Miscellaneous Services.

Gulf Star Non-Personal NOW Account (Sole proprietorship / Non-Profit Organization)

<u>Daily Collected Balance</u>	<u>Interest Earned</u>
\$ 0.00 to \$2,499.99	None
\$ 2,500.00 and Above	Gulf Star NOW Rate

Minimum to Open: \$300.00

Monthly Maintenance Fee: Same as Commercial Account Analysis (See *** above)

Checking with Interest Accounts are variable rate accounts with rates subject to change at any time at the bank's discretion.

Interest Calculations: Compounded and credited monthly on the daily collected balance. Interest will be credited to account on each statement cycle date.

Minimum balance to obtain the annual percentage yield disclosed – You must maintain a minimum balance of \$2,500.00 in the account each day to obtain the disclosed annual percentage yield.

Gulf Stream Non-Personal Money Market Account

<u>Daily Collected Balance</u>		<u>Interest Earned</u>	
\$ 00.01	to	\$ 39,999.99	Tiered Rate Applies
\$ 40,000.00	to	\$ 99,999.99	Tiered Rate Applies
\$ 100,000.00	to	\$ 499,999.99	Tiered Rate Applies
\$ 500,000.00	to	\$ 999,999.99	Tiered Rate Applies
\$ 1,000,000.00	and	above	Tiered Rate Applies

Minimum to Open: \$300.00

Monthly Maintenance Fee: Same as Commercial Account Analysis. (See *** and **** on Page One)

Money Market Accounts are variable rate accounts with rates subject to change at any time at the bank's discretion.

Interest Calculations: Compounded and credited monthly on the daily collected balance.

Interest on Money Market Accounts will be credited to account on each statement cycle date.

Limitations on Frequency of Transfers: We prohibit transfers to third parties by POS (Point of Sale); this also includes TGB Debit Card payments made via Mobile Pay Apps/Mobile Wallets. No other transaction limitations apply to this account.

Commercial Savings Account

<u>Daily Collected Balance</u>		<u>Interest Earned</u>	
\$ 0.00	to	\$99.99	None
\$ 100.00	and	above	Commercial Savings Rate

Minimum to Open: \$100.00

Commercial Savings Accounts are variable rate accounts with rates subject to change at any time at the bank's discretion.

Interest Calculations: Interest will be compounded every quarter on the daily collected balance. Interest will be credited to your account every quarter on the statement cycle date.

Monthly Maintenance Fee: A maintenance fee of \$3.00 will be imposed for each month of the quarterly statement cycle during which the average daily balance for the month falls below \$200.00. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period. The period we use is the month. This fee will be charged for each month in the quarterly statement cycle if the average daily balance requirement is not met for the month.

Minimum balance to obtain the annual percentage yield disclosed – You must maintain a minimum balance of \$100.00 in the account each day to obtain the disclosed annual percentage yield.

Limitations on Frequency of Transfers – We prohibit transfers to third parties by check, POS(Point of Sale), or online; this also includes TGB Debit Card payments made via Mobile Pay Apps/Mobile Wallets. No other transaction limitations apply to this account.

Portside Business Checking Account (non-interest bearing)

An account designed especially for Sole Proprietorships and other small businesses that have limited transaction activity.

Minimum to Open: \$100.00

Monthly Maintenance Fee: \$7.00

Fees: 125 free items monthly (includes checks/debits, deposits, and deposited items)
\$.25 per excess item (does not include electronic funds transfers)

Mobile Pay

Apple Pay®, Google Pay™, and Samsung Pay® are mobile pay apps available for use by accessing your Business Debit Card and conducting transactions via the mobile wallet of your web-enabled mobile device—where offered by the merchant. The specific mobile pay apps capable of being used with your Business Debit Card may change from time to time due to changes in technology or security issues without prior notice by us.

Depending upon your cellular service provider, you may be charged web access rates, data transfer fees, or standard text messaging rates. Check with your cellular provider for details on your specific plan.

Security of Mobile Pay Apps and Mobile/Digital Wallets

Usage of any such technology requires *additional security measures* by users. Here are a few of the security measures:

- Along with maintaining the security/secrecy of your card and PIN, you must also maintain security of your internet-enabled device/phone and the associated passcode, fingerprint, facial recognition, and any other methods that allow access to the device/phone. All of the methods of allowing access to your device/phone *in turn allow access to your Mobile/Digital Wallet*; therefore, it is imperative that you maintain security of all of these.
- If you are not certain whether your device/phone has been stolen *or* whether you have simply misplaced it, try locating it by calling it or by using the security software’s GPS locator.
- If your device/phone is lost or stolen, notify your service provider/cellular carrier immediately and remotely lock or erase personal data from the device/phone. In addition, contact your card issuer(s) immediately. They can put a freeze on or cancel any accounts or cards you might have added to a mobile/digital wallet.
- Before you sell or recycle your device/phone, remember to back up your data and then delete your personal information from the device. (This is also true when selling an automobile or returning a car rental—*prior to doing so*, delete any personal information that has been stored from your device to the vehicle via wireless technology.)

Visa® is a registered trademark of Visa International Service Association.
Apple Pay® is a registered trademark of Apple, Inc.
Google Pay™ is a trademark of Google, LLC, a subsidiary of Alphabet, Inc.
Samsung Pay® is a registered trademark of Samsung Electronics Co., Ltd

Q-Line 24 Hour Automated Phone Banking

You may access your account by telephone 24 hours a day, 7 days a week, toll-free at (844) 810-7607, using your PIN and your account numbers. With Q-Line, you have access to the following at the touch of your phone:

- Transfer funds between your TGB checking, savings, money market, and NOW accounts.
- Available balances
- ATM transactions
- Checks and other debits cleared
- Direct deposits
- Loan balances and payments
- Bank information

Q-Line inquiries and transfers No Fee

BUSINESS DEBIT CARD

ATM not owned or operated by Texas Gulf Bank
 Balance Inquiries \$2.00 each
 (Note: ATM Withdrawals cannot be made using Business Debit Cards.)
 Replacement Cards \$5.00 each
 Change PIN (Personal Identification Number) No Fee

Dollar limitations per day varies by Agreement and Bank Officer approval
 Saturday, Sunday, & Monday are treated as one processing day

BOOKKEEPING AND OTHER SERVICE FEES

Overdraft Paid Item Fee (excluding one-time Debit Card transactions) \$30.00 each
 NSF Return Item Fee (excluding one-time Debit Card transactions) \$30.00 each
 Courtesy Threshold:
 We do not charge an Overdraft Paid Item Fee or NSF Return Item Fee for de minimis transaction amounts (\$5.00 or less).
 Check Printing Fee depends on style of check ordered
 Temporary Checks \$.50 each (limit 12)
 Cashier’s Checks
 Customer \$3.00 each

Money Orders	
Customer	\$2.00 each
Non-Customer check cashing	Greater of \$8.50 or 1% of check
Chargeback/ Returns Fee	\$10.00 each
Garnishments	\$25.00 plus attorney's fees
Subpoenas	\$25.00 plus attorney's fees
Levies	\$25.00 plus attorney's fees
Account activity printout	\$3.00 each
Special statement cutoff	\$5.00 each
Account activity inquiry (no charge for Q-line automated phone banking)	\$3.00 each
Account reconciliation	\$30.00 per hour, minimum ½ hour
Account research	\$30.00 per hour, minimum ½ hour
Multiple or conditional signature accounts	\$25.00 per month per account
Balance inquiry (no charge for Q-line automated phone banking)	\$2.00 each
TGB Online Banking – view accounts	No Fee
TGB Online Banking – Bill Pay	No Fee
¹ TGB Mobile Banking	No Fee
¹ Depending on your mobile service provider, you may be charged web access rates, data transfer fees, or standard text messaging rates. Check with your wireless provider for details on your specific plan.	
MasterCard®/Visa® Merchant Card Acceptance Services (if approved by 3 rd Party Provider)*	\$50.00 setup Fee
Telephone transfer (no charge for Q-line automated phone banking)	\$5.00 each
Stop payments (all items)	\$30.00 each
Non-Time Accounts closed within 30 days of opening	\$15.00 each
Domestic wire transfers	
Incoming – Customer	\$5.00 each
Outgoing – Customer	\$25.00 each
Foreign wire transfers	
Incoming – Customer	\$10.00 each
Outgoing – Customer	\$35.00 each, plus correspondent bank wire charges
Collections	
Incoming – Customer	\$10.00 each
Outgoing – Customer	\$12.00 each
Dealer drafts	
Incoming and Outgoing	\$10.00 each
Lost coupon book	\$10.00 each
Amortization schedule	\$10.00 each
Zipper bags	
Small	\$5.00 each
Large	\$7.00 each
Lock bags (night depository)	\$20.00 each
Strapped currency	\$.35 per strap
Rolled coin	\$.25 per roll
Deposit corrections	\$2.00 each
Photocopies	
Customers	\$.25 per page
Non-Customers	\$.50 per page
Safe Deposit Box Rental	Prices vary by size and location
Drilling	\$50.00 plus vendor's charge
Key Deposit	\$25.00 per box
Positive Pay	
Positive Pay Monthly Fee	\$50.00 per month
Positive Pay Exception/Non-Uploaded Items	\$2.00 each
ACH	
ACH Setup Fee	\$25.00 each
ACH Files 1-25	\$15.00 per month
ACH Files 26-300	\$30.00 per month
ACH Files 300+	\$60.00 per month
Per ACH File	\$0.10 each

ACH Returns	\$10.00 each
RDC	
RDC Setup Fee	\$25.00 each
RDC Monthly Fee (≥ 60 checks deposited per month)	\$50.00 per month
RDC Monthly Fee (< 60 checks deposited per month)	\$30.00 per month
RDC Deposited Items	\$0.10 each
Lockbox	
Lockbox Setup Fee	\$25.00 each
Lockbox Monthly Fee	Call for pricing***
Lockbox Transaction Fee	\$0.10 each
Treasury Services Online Wires – Monthly Fee	Call for pricing***

*** Fees vary based on your business needs. Call for specific pricing (800) 467-7216

* MasterCard® is a registered trademark of Mastercard International Incorporated/ Visa® is a registered trademark of Visa International Service Association

We reserve the right at any time to require 7 days advance written notice from you of any intended withdrawal from a money market, savings, or NOW account as defined in Regulation D.

MORE DETAILED INFORMATION IS AVAILABLE ON REQUEST AT (800) 467-7216

Q-Line 24-hour automated phone banking: (844) 810-7607

**Texas Gulf Bank, N.A.
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(800) 467-7216**

**MEMBER
FDIC**

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