

## CONSUMER PRODUCTS AS OF 4/1/2024

### **First Checking**

- Included: Online Banking and Bill Pay
- Minimum Balance: No minimum balance
- Monthly Service Charge: None
- Account Fees:
  - 61 or younger paper Statements \$5.00
  - 62 years or older paper statements \$2.00
- Interest Bearing: No

### **First Reward Checking**

- Includes: Online Banking & Bill Pay
- Minimum Balance: No minimum balance
- Monthly Service Charge: None
- Account Fees:
  - 61 or younger paper statements \$5.00
  - 62 years or older paper statements \$2.00
- Requirements to receive maximum interest customer must complete the following each cycle.
  - 20 Posted Debit Card transactions (in addition to ATM activity),
  - 1 automatic debit or direct deposit,
  - 1 bill pay,
  - Access account online 1 time a month, and
  - Enroll in E-Statements.
- Interest Bearing Tiers:
  - 0 to \$25,000 and requirements met.
  - Greater than \$25,000 and requirements met.
  - Requirements not met.
- Additional details/benefits:
  - Interest is calculated daily on account balance. If requirements are not met, interest is recalculated based on the daily *average* balance. Interest is compounded and paid monthly.

### **First Patriot**

- Included: Online banking & Bill Pay
- Minimum Balance: No minimum balance
- Interest Bearing: No
- Additional details/benefits:
  - One box of checks per calendar year at no charge.
  - Cashier checks at no charge.
  - Paper statements at no charge.
- Monthly Service Charge for Insurance Benefits
  - AD&D and CCC age 61 and under
    - \$9.00 for 10,000 AD&D and 20,000 CCC

- \$10.00 for 20,000 AD&D and 40,000 CCC
- \$11.00 for 30,000 AD&D and 60,000 CCC
- AD&D and CCC age 62 and over
  - \$3.00 for 10,000 AD&D and 20,000 CCC
  - \$4.00 for 20,000 AD&D and 40,000 CCC
  - \$5.00 for 30,000 AD&D and 60,000 CCC

*NOTE: The First Patriot will no longer receive a discount on Safe Deposit Box and only 1 box of checks a calendar year at no charge.*

## **First Savings**

- Included: Online banking
- Minimum Balance: \$100.00
- Account Fees:
  - \$5.00 service fee for each quarter the balance is below \$100.00 any day of the quarter. Waived for under 25 years of age.
  - 61 and younger paper statements \$5.00
  - 62 years or older paper statement \$2.00
- Interest Bearing: Yes, when the minimum balance of \$100.00 is maintained each day.
- Additional details/benefits:
  - Interest is calculated daily. Interest is compounded and paid quarterly.

## **First Money Market**

- Included: Online banking.
- Minimum Balance: \$2,500.00
- Account Fees:
  - \$10.00 service fee if balance falls below \$2,500.00 any day of the cycle.
  - 61 and younger paper statements \$5.00
  - 62 years or older paper statements \$2.00
- Interest Bearing Tiers:
  - If balance falls below \$2,500.00, interest will not accrue.
  - \$2,500.00 - \$49,999.99
  - \$50,000.00 - \$99,999.99
  - \$100,000.00 - \$149,999.99
  - \$150,000.00 - \$999,999.99
  - \$1,000,000.00 and up
- Additional details/benefits:
  - This account has check writing capability.
  - Interest is calculated daily. Interest is compounded and paid monthly.

**Certificate of Deposit** – First Bank Texas has a wide variety of CD's to meet your needs, ranging from three months to five years with fixed or variable rates. Terms and limitations vary by certificate type.

## Retirement Accounts

It is never too early to start saving for retirement or education.

**Traditional IRA** – Still the favorite choice for retirement planning or rollovers! Contributions are generally tax deductible\* and earnings are tax deferred\*.

**Roth IRA** – The newest choice for retirement planning with special tax benefits\* for the future.

## BUSINESS PRODUCTS AS OF 4/01/2024

Two new checking accounts will be introduced for businesses. As of 4/1/2024, available business products will be as follows:

### **First Business Checking**

- Opening Deposit: \$50.00
- Included: Debit Card and Online Banking
- Minimum Balance: No minimum balance
- Account Fees: \$5.00 for paper statements
- Interest Bearing: No
- Additional details/benefits:
  - Includes 150 items at no charge, \$0.40 an item after 150.
  - Items include deposits and withdrawals made at the teller line and checks that are paid through the account. Withdrawals at the teller line with Tran Code 17 count as one. Deposit slips at the teller line count as one. For example, one deposit that includes 25 checks will only count as one.
  - Optional Treasury Bundle Add On

### **First Benefit Business** **NEW**

- Opening Deposit: \$500.00
- Included: Debit Card and Online Banking
- Minimum Balance: \$2,500.00
- Account Fees:
  - \$10.00 if \$2,500.00 daily balance not maintained.
  - \$5.00 for paper statements
- Interest Bearing: No
- Additional details/benefits:
  - Includes 250 items at no charge, \$0.40 an item after 250.
  - Items include deposits and withdrawals made at the teller line and checks that are paid through the account. Withdrawals at the teller line with Tran Code 17 count as one. Deposit slips at the teller line count as one. For example, one deposit that includes 25 checks will only count as one.
  - Optional Treasury Bundle Add on

### **First Commercial Analyzed** **COMING SOON**

- Coming Soon
- Commercial Analyzed Accounts are designed for those businesses with higher transaction volume, balances, and need of services.
- These accounts use the deposit balance to generate an earnings credit to offset fees associated with account and services provided.
- If you have a new or existing customer that may be eligible for an analyzed account, email the Branch Manager, Officer, and retail banking admin team. Please include the following:
  - Business Name.

- Anticipated average balances.
- Anticipated monthly transactions.
- Products and services wanted/needed.

## First Business Savings

- Opening Deposit: \$100
- Included: Online Banking
- Minimum Balance: \$100
- Account Fees:
  - \$5 if account falls below \$100 on any day of the cycle.
  - \$5.00 for paper statements
- Interest Bearing: Yes, but if the balance falls below \$100.00 interest will not accrue.
- Additional details/benefits:
  - Interest is calculated daily. Interest is compounded and paid quarterly.

## First Business Money Market

- Included: Online Banking
- Minimum Balance: \$2,500
- Account Fees:
  - \$10.00 if account falls below \$2,500 on any day of the cycle.
  - \$5.00 for paper statements
- Interest Bearing: Yes, but if the balance falls below \$2,500.00 interest will not accrue.
- Additional details/benefits:
  - Interest is calculated daily. Interest is compounded and paid monthly.

### Other Business Accounts:

- IOLTA: Account established by lawyers for clients.
- First Plus Sweep: Using Intrafi allows the bank to assist customers in staying within FDIC coverage. Bankers should use EDIE located on the HUB retail banking page to clarify customer's FDIC coverage. Rate is determined by the CFO. Detailed procedures to come.

First Bank*Texas <small>(Current Accounts)</small>	BUSINESS					GRANDFATHERED First Plus First Classic Interest NOT LISTED IOLTA First Plus Sweep
	CHECKING			SAVINGS		
	First Business Checking	NEW First Benefit Business	NEW Commercial Analyzed	First Business Savings	First Money Market Busn First Business Money Market	
Minimum Balance to Open	\$50	\$500	\$2,500	\$100	\$2,500	
Instant Issue Debit Card	✓	✓	✓	✓	✓	
OLB & Bill Pay	✓	✓	✓	✓	✓	
Free eStatements (\$2/\$5 Paper Stmt)	✓	✓	✓	✓	✓	
No Fee at FBT ATMs	✓	✓	✓	✓	✓	
No Minimum Balance	✓	\$2,500 or \$10 Fee	✓	\$100 or \$5 Fee	\$2,500 or \$10 Fee	
No Monthly Service Fee		✓	See Additional Information	✓	✓	
Interest Bearing				✓	✓	
Free Personal Checks						
Free Cashier Checks						
Additional Benefits (ADD CCC 62+ Discounted)						
Transactions	150 Items* Included	250 Items* Included	See Additional Information			
Account Analysis			✓			
QuickBooks Integration	✓	✓	✓	✓	✓	
Treasury Management Bundle ACH Origination OLB & Bill Pay Positive Pay Remote Deposit	Optional Treasury Management Bundle Add On \$100/Month	Optional Treasury Management Bundle Add On \$100/Month	Analyzed Service Charges Apply			

## Additional Business Products

### Positive Pay

- Description: Positive Pay is an optional fraud prevention service. Positive Pay tracks checks paid on commercial accounts. The positive pay customer uploads files of issued check items which are stored on the DDA System. The DDA System then updates the item status when the checks are paid at the teller window, proof work, or ACH.
- Qualifications: None
- Fees: There is currently no charge to the customer for positive pay.

### ACH Origination

- Description: Allows customers to set up payroll for employees and automatic debits for accounts receivable.
- Qualifications: Customers will go through an application process to be approved for the service.
- Fees: The set-up fee is \$50.00 and following set up, \$15.00 per file or each time a file is processed.

### QuickBooks Integration

- Description: Accounting software that is used by a large number of small businesses.
- Qualification: Utilizes QuickBooks software.
- Fees: None

### Remote Deposit

- Description: Equipment that is sent to a business customer that enables them to process check deposits at an off-site location.
- Qualification: The customer does go through a qualification process to set up service.
- Fees: The set-up fee is \$75.00 and following set up, either \$75.00 or \$50.00 a month.

### Merchant Services

- Description: For business customers that are interested in a POS system that allows them to accept debit and credit card payments. Available for business customers through BancCard. East Market: Contact Jacob Jones at 817-751-2516 or email [jjones@bancard.com](mailto:jjones@bancard.com). West Market: Contact Brandon Henry at 806-543-0837 or email [bhenry@bancard.com](mailto:bhenry@bancard.com).
- Qualification: Per BancCard
- Fees: Per BancCard

### Online Wires

- Description: Allows business customers to send money via wire transfer through their online banking.
- Qualification: Set up and approval for this service is required.
- Fees: Online commercial wire fee is \$15.00 per wire.

### Treasury Bundle

- Includes positive pay, ACH origination set up and files, remote deposit set up and files, online banking and bill pay for \$100/month. Customers will not need to worry about charges for the above services being applied to their accounts throughout the month because they pay the monthly fee. Other miscellaneous fees still apply.
- Qualification: Complete an application with a Banker on the Hub.
- Fees: \$100/month