



Schedule of Fees

About our Service Fees

Texas Security Bank makes every effort to provide high value products and services at fair and reasonable rates. By opening your account, you agree to the fees described in this schedule. When using your TSB account(s), you will pay fees for conducting specific transactions and for using specific services. Fees may vary based on the type of account you have, how you use your account, or where a transaction is performed. Your account may be charged fees during a statement period other than the one in which the activities or services that caused the fee to occur. We may change this schedule at any time and additional charges may apply for specialized services not listed. If required by law, we will notify you if changes, additions, or deletions to this schedule occurs. If you have a question about a fee on this schedule, please contact your banker or call our help desk at 469-398-4884.

About Analysis Pricing

Texas Security Bank determines service charges for certain noninterest-bearing checking accounts through Account Analysis. Analysis allows a "credit" or earning credit to be earned based on the balance in your account(s). The earnings credit will be calculated using the earnings credit rate (ECR) in effect during the specific statement period. This credit may partially or fully offset the monthly analysis charge. If the earnings credit exceeds the total analysis charge for the statement period, then there will be no analysis charge. Excess earnings credit does not carry over from one statement period to the next.

Additional Fees and Charges

Collections		
Domestic Check – \$12.00 per item	International Check - \$32.00 per item	Auto Drafts - \$20.00 per draft

Overdraft Fee	
Overdraft Fee- Paying Items - \$38.00 per item	Overdraft Fee- Returning Items - \$38.00 per item
<small>*The bank may charge for overdrawing your account. This fee would apply to overdrafts "created by check, in-person withdrawal, ATM withdrawal, or other electronic means", as applicable.</small>	

Foreign Currency Exchange		
Buying or Selling - \$25.00	Delivery Charges: Overnight - \$25.00 2-Day - \$15.00	<small>*Orders over \$1000 USD have no delivery charge</small>

Wire Processing		
Incoming Wires:	\$12.00	Email or Fax Confirmation: \$5.00 per wire
Outgoing Domestic:	-----	In-Person - \$30.00 Fax/Manual - \$75.00
Outgoing International USD*:	-----	In-Person - \$40.00 Fax/Manual - \$75.00
<small>*International wires sent in a foreign currency will incur additional charges based on the current exchange rate at the time of the request. International wires sent with no US correspondent may also incur additional processing fees.</small>		

Zelle®
<small>(online money transfer service available via online bill pay) *limits may apply - see terms and conditions for all program details</small>
No Charge

Statement Services	*E-Statements – No Charge
Paper Statement - \$5.00 -month/account	Statement Copies: Electronic/Paper - \$5.00/\$10.00 per statement



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Other Miscellaneous

Accounts closed in Overdraft Position and/or within 90-days of opening:	\$100.00
Special Handling Fee:	Up to \$25.00 per occurrence
Account Reconciliation and/or Research (1hr min):	\$50.00 per hour
Currency (Cash) in and/or out in excess of \$5,000 per statement cycle:	\$1.50 per \$1000
Deposit/Cashed Item Return Fee (Charge Backs):	\$20.00 per item
Deposit Verification:	\$15.00 per request
Garnishment/Levies/Legal Processing:	\$300.00 per request
Stop Payment Fee:	\$20.00 Online / \$40.00 Manual Online - placed by client via Online Banking Manual - placed by TSB (phone, email, in person)
Money Service Business (MSB) Monitoring Fee	Up to \$500.00 per account
Safe Deposit Boxes:	Prices vary by size
Night Deposit Bags/Keys	Prices vary by size & type
Check Printing	Prices vary by selection

Account Analysis & Cash Management Service Fees

Transaction Processing Fees

Per Branch Deposit.... \$1.00 Per Item Deposited..... \$0.20 Per Check/Debit Cleared.... \$0.20 ACH Debits/Credits.... \$0.15

Statement Services

Standard E-Statement – No Charge Standard Paper Statements - \$5.00/month Analysis Statement - \$5.00/month

Currency Processing

Cash Deposit.... \$1.50 per \$1000 Cash Withdrawal/Purchase..... \$1.50 per \$1000 Smart Safe Processing...\$150 per safe/month

Additional cash services are available via our cash courier services. Prices will vary based on type of service, route and schedule and can be quoted on a per client basis.

Wire Transfer Services

Wire Manager Module (Dual Control).... \$10.00/month	Outgoing Domestic:	Online – In-Person - Fax
Wire Manager Module (Single Control) ... \$20.00/month		\$15.00 - \$30.00 - \$75.00
Wire Manager Module (Per Account) \$2.50	Outgoing International USD*:	Online - In-Person - Fax
Incoming Wires: \$12.00		\$25.00 - \$40.00 - \$75.00
Single Control Non-Verification Fee.....\$10.00/wire	Request for Manual Confirmation.....	\$5.00/wire

*Wire Transfer Services require the use of a token security device. Daily and Transaction limits may apply. Wire transfers processed after the daily cut-off time will process on the next business day. *International wires sent in a foreign currency will incur additional charges based on the current exchange rate at the time of the request. International wires sent with no US correspondent may also incur additional processing fees.*



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ACH Origination Services

ACH Manager Module (Dual Control)	\$25.00	ACH Debits/Credits Originated	\$0.15/item
ACH Manager Module (Single Control)	\$40.00	ACH Batch Files Originated	\$1.50/batch
ACH Manager Module (Per Account)	\$2.50	Same Day ACH	Up to \$5.00/file
Single Control Non-Verification Fee.....	\$10.00/file	ACH Returns	\$10.00/returned entry

ACH Origination Services require the use of a token security device. Daily and transaction limits will apply and require approval prior to processing. ACH files originated after the daily cut-off time will be processed on the next business day.

Electronic Deposit Services

Merchant Capture AA Module (per scanner) –	Multi-Feed Scanner - \$35.00	Single-Feed Scanner - \$20.00
Merchant Capture Non-AA Module (per scanner) –	Multi-Feed Scanner - \$50.00	Single-Feed Scanner - \$35.00
Merchant Capture Module (Per Account) - \$2.50	Merchant Capture Deposits - \$0.25	Merchant Capture per Item..... \$0.20
Mobile Deposit w/business or commercial checking.....	\$10.00/month	

Electronic deposits made after the daily cut-off time will not post until the next business day. All items deposited are subject to review and may be rejected due to poor image quality, invalid endorsement, etc.

Fraud Prevention Services

Positive Pay/all modules - \$50.00 per month	Positive Pay Per account - \$2.50	ACH Blocking* - \$5.00 per month per account
ACH Positive Pay Module...\$30.00/month	Check Positive Pay Module...\$30.00/month	

**ACH Blocking – this service blocks ALL ACH debits and/or credits. There is no reporting and no ability to pay/return specific items.*

Transfer & Sweep Services

Manual Transfers (Transfer completed by phone/fax/email) - \$10.00 per transfer	
DDA Sweeps including ZBA (zero balance) transfers - \$7.50 per month/ per account	Loan Sweeps - \$100 per month per loan

Lockbox Services

Texas Security Bank partners with Exela Technologies and Technology Management Resources Inc (TMR) to provide market leading remittance processing services.

Our bankers will work with your company to prepare a personalized fee quote based on the specific services needed to meet your needs.