

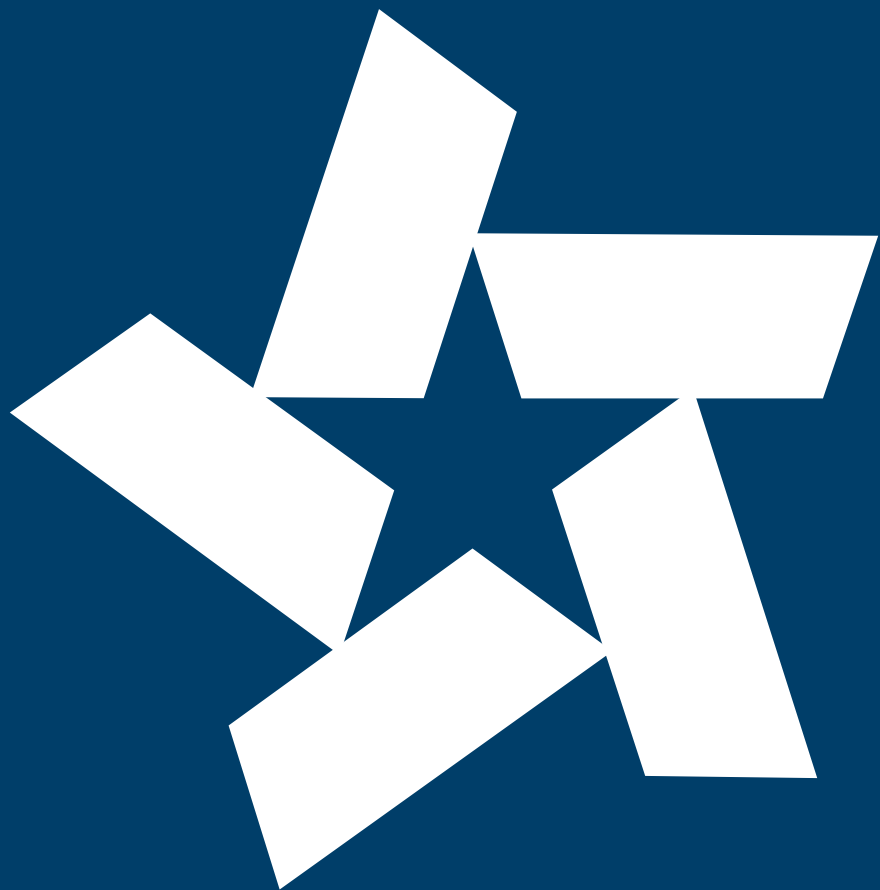
TREASURY MANAGEMENT SOLUTIONS

Complete banking services to maximize your working capital.



TEXAS REGIONAL BANK

The people you know.™



The people you know.

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TREASURY MANAGEMENT

Treasury Management (TM) provides tools to maximize your working capital by improving cash flow, enhancing operational efficiencies, and providing quicker access to account and payment information. Our suite of TM products and services includes:

RECEIVABLES

- ACH debit (vendor payments)
- Remote Deposit
- Merchant Services

PAYABLES

- ACH credit (payroll, tax and vendor payments)
- Domestic Wire Transfers
- International Wire Transfers
- Bill Pay

LIQUIDITY MANAGEMENT

- Automated Fund Sweeps
- Zero Balance Account(s)
- Internal Account Transfers

INFORMATION REPORTING

- Business Online Banking

BUSINESS ONLINE BANKING

Our online cash management system provides 24/7 access to account information, including real-time balances and detailed transaction history. Our platform enables you to initiate transactions such as ACH and wire transfers, stop payments, internal transfers, and check deposits via remote deposit.



- Single login to manage your TRB accounts
- Single login for ACH, Wire and Remote Deposit functions
- Dual control on money transfers
- Real-time and future dated internal transfers
- Previous and current day reporting in real-time
- Stop payments at a discounted fee
- Access to electronic bank statements
- Downloadable Quicken, Quickbooks, Microsoft Money & CSV files

ACH ORIGINATION*

The Automated Clearing House (ACH) provides a vehicle to transfer funds to and from bank accounts at other financial institutions.



- Automates the payment or collection process
- Reduces the administrative cost of collecting and processing paper payments
- Flexible processing methods & file formats, including: NACHA, batch templates, and/or standard data files; i.e. CSV or excel files
- ACH credit examples: direct deposit payroll, vendor payments, tax payments
- ACH debit examples: gym membership dues, rental payments

* ACH limits are subject to credit approval

REMOTE DEPOSIT CAPTURE

Avoid a trip to the bank for check deposits by using Remote Deposit Capture. Streamline deposits via a secure electronic connection. It's convenient, secure and the fastest way to turn your check deposits into cash. You'll spend more time running your business and less time running to the bank to make deposits.*



- Deposit funds from remote locations directly into one TRB account
- Reduce time, cost and liability of physical check delivery to the bank
- Securely store check images indefinitely

* Subject to credit verification. Deadline to receive same day ledger credit is 5:30pm, CST.

MERCHANT SERVICES

Accept Visa, Mastercard, American Express or Discover using TRB Merchant Services. TransFirst is one of the nation's leading providers of merchant services. The partnership between Texas Regional Bank and TransFirst lets you enjoy the reliable relationship banking you count on, along with their outstanding payment processing products and services.



Transaction Express - Exclusive payment gateway gives you complete control of credit card, signature debit card, and ACH payment acceptance wherever you are.



Process Now - A mobile processing app for iPhone®, iPad® and Android® devices that let you process Visa®, MasterCard®, Discover® and American Express® cards, plus signature debit cards from anywhere.



Translink - User-friendly Internet-based reporting system helps you manage payment processing from any web-enabled PC.



American Express - TransFirst can make it easier, more economical and more convenient for eligible merchants to add American Express to their current payment offerings.

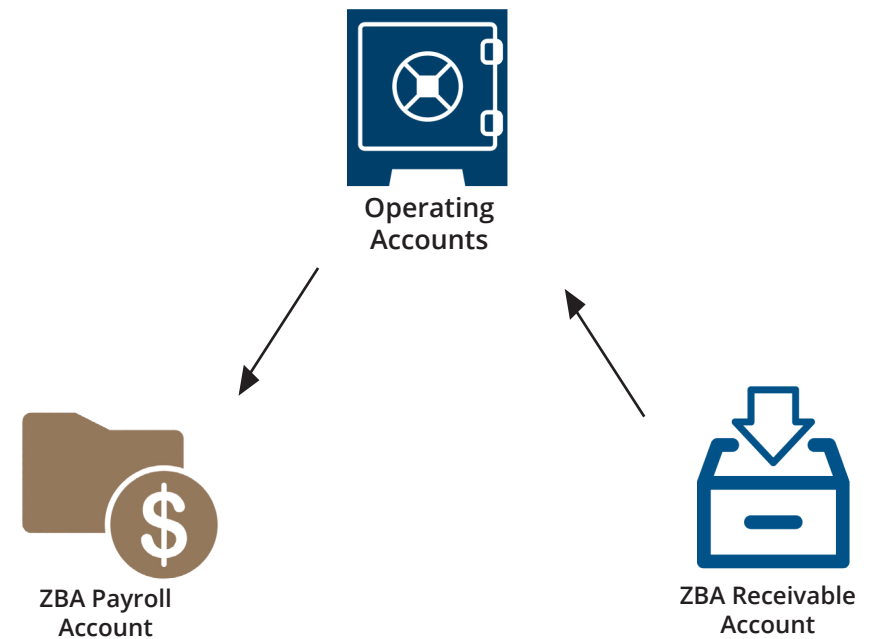
For more information, contact Merchant Services at 956.429.4810

ZERO BALANCE ACCOUNT

A Zero Balance Account is a checking account that is automatically maintained at a zero balance or at a target balance that you choose. The Zero Balance account allows companies to maintain multiple accounts for various locations, divisions or functions of the company. Funds are then automatically transferred to a Control Account at the end of each business day.

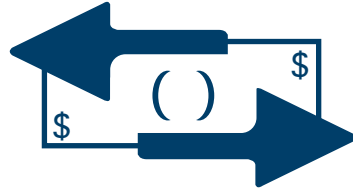


- Eliminates manual internal transfers often conducted on a daily basis
- Reduces costly NSF fees due to transfer errors
- Provides a way to maximize use of cash or idle balances
- Excellent for customers with multiple locations and/or bank accounts



WIRE TRANSFERS

TRB offers online wire transfer capability for domestic wires via Business Online Banking.



- Expedite wire transfer requests
- Use recurring wire templates to eliminate potential errors
- Protection from fraud using multi-factor authentication
- Option to receive incoming and outgoing email notifications available

Issue transfer

Transfer Date:	
Transfer Amount:	
Receiving Institution	
Receiving Institution Address:	
Receiving Institution City State Zip:	
Beneficiary Information	
Beneficiary Institution Address:	
Beneficiary Institution City State Zip:	
Beneficiary Address:	
Beneficiary City State Zip:	
Beneficiary Institution Instructions	

OTHER SERVICES



COLLECTION ITEM PROCESSING / DRAFT SERVICES

Texas Regional Bank is equipped to process drafts and foreign collection items on behalf of our customers.



GENERAL DEPOSITORY SERVICES

Commercial Vault Services



Connect Banking is a program that gives your employees the opportunity to have a relationship with a local bank, all while helping you create efficiencies within your business. Simplify your payroll process, lower your costs, and help your employees start a local banking relationship. It's simple! We visit your business and sign your team up with the right TRB products.



Many of our clients rely on us to manage all of their investments, including their retirement accounts.* They know we have the proven experience to make solid, prudent decisions regarding stocks, bonds and other securities. They also recognize our expertise in managing specialized investments, such as oil and gas interests and in overseeing commercial, residential, multi-family and agricultural properties.

*Investment and insurance products and services are:
Not a Deposit . Not FDIC Insured . May Lose Value . Not Bank Guaranteed . Not Insured by any Federal Government Agency Texas Regional Bank and its representatives do not provide tax or legal advice. Each individual's tax and financial situation is unique. Individuals should consult their tax and/or legal advisor for advice and information concerning their particular situation.

OUR STORY



In 2008, four businessmen came together with a vision to establish a privately held regional bank in South Texas that focused on relationship banking. Texas Regional Bank was established in 2010 with its first location in Falfurrias. It has since grown with banking centers in Brownsville, Edinburg, Harlingen, McAllen, Mission, and Weslaco.

TRB prides itself on being a proud supporter of the local economy, the communities we serve, and the success of our clients. Our dedication to this is exemplified through our core values, with a focus on providing the latest banking technology, exceptional financial products, and exemplary customer service.

TRB is becoming the bank of choice in South Texas and across the Rio Grande Valley. Come bank with "The People You Know."



TRB LEADERSHIP

TEXAS REGIONAL BANK BOARD OF DIRECTORS

- MICHAEL SCAIEF
Chairman
- ROBERT R. FARRIS
Vice Chairman
- TUDOR UHLHORN
Secretary
- WILLIAM L. ELLIFF
- CARLOS VARELA
- MARK V. RICHARDS
- MICHAEL A. FALLEK
- WILLIAM B. WOLFE
- PAUL S. MOXLEY

TEXAS REGIONAL BANK - EXECUTIVE TEAM

- MICHAEL SCAIEF
Chairman
- PAUL S. MOXLEY
President/Chief Executive Officer
- MARK R. RAMIREZ
Executive Vice President/Chief Financial Officer
- MICHAEL K. LAMON
Executive Vice President/Chief Operations Officer
- BRENT BALDREE
Executive Vice President/Chief Lending Officer
McAllen Market President

BANKING CENTER LOCATIONS

Brownsville	956-554-0155	3450 Pablo Kisel Blvd.
Edinburg	956-682-2265	4925 S. McColl Rd.
Falfurrias	361-325-5646	401 N. St. Marys St.
Harlingen	956-428-7400	2019 S. 77 Sunshine Strip
Mission	956-682-2265	2300 E. Griffin Pkwy.
Weslaco	956-351-4690	400 N. Westgate Dr.
McAllen	956-682-2265	1801 S. McColl Rd. 4501 N. 10th St. 5201 N. 23rd St.



Our team believes in relationship banking and providing solutions to your banking needs.

- Paul Moxley
Chief Executive Officer

