

## OUR STORY

In 2008, four South Texas businessmen envisioned a return to the locally-owned, relationship style of banking that had been the backbone of communities for generations. Their dream, Texas Regional Bank, opened in 2010 and quickly grew. Today, as a result of careful planning, strategic investments, and sound management, TRB has become the bank of choice for many in the Rio Grande Valley and Texas Hill Country.

The values fueling this success are simple. Texas Regional Bank is a proud supporter of the local economy and involved in the communities we serve. We have a broad shareholder base and actively seek input from leaders in a wide range of businesses.

Our bankers are The People You Know and they are empowered to make decisions. TRB is committed to providing our clients with the latest banking technology, exceptional financial products, and exemplary customer service.

Relationship by relationship, account by account, Texas Regional Bank is growing to meet the banking needs of families and businesses in communities large and small.

Visit our website for banking center  
and ATM locations.

Telebank: 866-972-5430  
texasregionalbank.com

 EQUAL HOUSING LENDER | MEMBER FDIC

## OTHER PRODUCTS & SERVICES



PERSONAL CHECKING

MORTGAGE

MERCHANT SERVICES

CONNECT BANKING  
WORKPLACE SOLUTIONS

COMMUNITY BANKING  
NON-PROFIT & CIVIC ORGANIZATIONS SOLUTIONS

HEALTHCARE ACCOUNTS  
FOR HEALTHCARE PROFESSIONALS

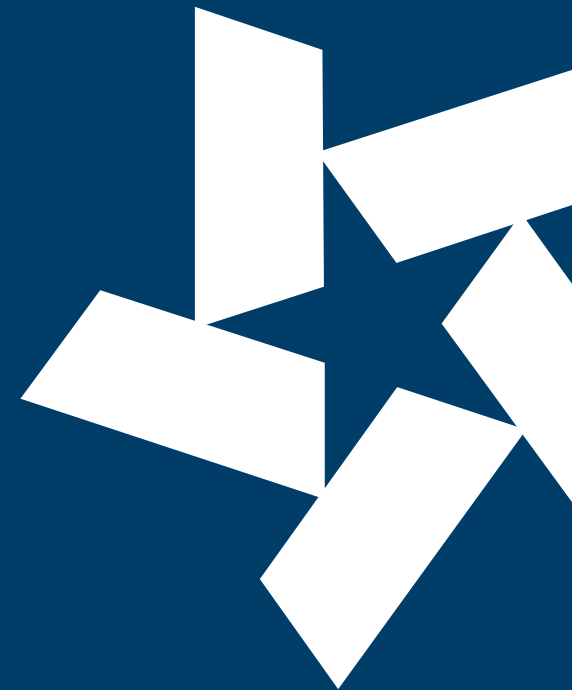
HOMETOWN HERO ACCOUNT

TRUST & WEALTH MANAGEMENT

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.

texasregionalbank.com

REV. 10/17



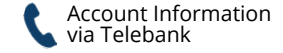
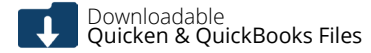
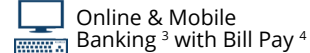
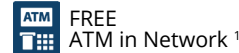
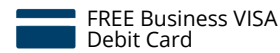
## BUSINESS BANK ACCOUNTS

Solutions to help your business succeed.

The people you know.



# EACH BUSINESS ACCOUNT HAS THESE FEATURES



## 1 SMALL BUSINESS CHECKING ACCOUNT\* MINIMUM OPENING DEPOSIT \$100

Your business is on the move and you need a bank account that keeps up!

### Monthly Maintenance Fee \$9.00

No Minimum Balance Required

### Discounts to monthly maintenance fee

- \$5 - with 10 or more posted debit card purchases/payments<sup>6</sup>
- \$4 - with e-Statement

### Activity Fee

100 Items Per Statement Cycle<sup>7</sup>  
\$0.20 per item over 100

## 2 TRADITIONAL BUSINESS CHECKING\* MINIMUM OPENING DEPOSIT \$100

Your business is growing and transactions continue to increase, this bank account supports your growth.

### Monthly Maintenance Fee/Average Daily Balance

\$0 / \$5,000 or above  
\$12 / \$4,999 or below

### Discount to monthly maintenance fee<sup>8</sup>

\$4 - e-Statement

### Activity Fee

325 Items Per Statement Cycle<sup>7</sup>  
\$0.25 per item over 325

*Avoid monthly maintenance fee on Small Business and Traditional Business Checking Accounts when you add Texas Regional Bank Merchant Services.*

## 3 COMMERCIAL RELATIONSHIP CHECKING<sup>9,\*</sup> MINIMUM OPENING DEPOSIT \$100

If your business has high transaction volumes and high average balances, you need an account that works for you. This analyzed account gives you access to many services and an earnings credit<sup>10</sup> on your balance maintained. The earnings credit is used to reduce or eliminate monthly service fees.

### Account Services (subject to analysis calculations)

- ACH Origination
- Cash & Coin Processing
- Change Order
- Checks/Debits Paid
- Deposits/Credits Posted
- Draft Services
- Items Deposited
- Mailed Image Statement
- Monthly Maintenance Fee
- Remote Deposit Capture
- Stop Payments
- Sweeping of Funds
- Wire Transfers
- Zero Balance Accounts (ZBA)

## BUSINESS ONLINE AVAILABLE ON ALL BUSINESS BANK ACCOUNTS

With Business Online, you can save time, improve your cash flow, and streamline your cash management procedures all in a fully secure environment.

- Real-time Account Balances
- Payroll Origination
- ACH Origination
- Wire Transfers
- Transfer Funds Between Accounts In Real Time
- State and Federal Tax Payments
- Bill Pay Services
- Positive Pay
- Secure Account Aggregation

## IN PERSON, ONLINE OR MOBILE<sup>3</sup>

We're committed to offering banking solutions that meet your ever-changing needs.

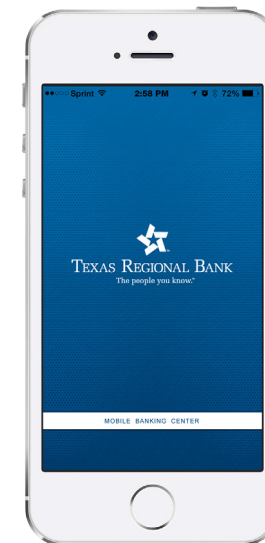


image for illustrative purposes only

- Mobile Check Deposit<sup>5</sup>
- View account balances and search transaction history for the last 90 days
- Transfer funds between your Texas Regional Bank accounts
- Pay your bills using Bill Pay<sup>3</sup>
- Find a Texas Regional Bank Location or ATM

OVER  
**700** FREE ATMs<sup>1</sup>  
At Stripes Stores across Texas



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

- Paul Moxley  
President & CEO

1. Free ATM withdrawals at Texas Regional Bank ATMs and Stripes® Stores. See website for locations. 2. Requires you to be an Online Banking customer. \$4.00 for printed image statement. 3. Online Banking required. Carrier message and data rates may apply. 4. Terms and conditions apply, must qualify for service. 5. Terms and conditions apply, must qualify for service. 6. Included: Debit card purchases include PIN, signature, online and phone purchases that post during the monthly statement. Debit card payments include one-time and recurring payments of bills made with your debit card that post during the monthly statement period. NOT included: Any transactions at an ATM (Texas Regional Bank or non-Texas Regional Bank) and ACH (Automatic Clearing House) transactions. 7. Transaction items include a combination of deposits, deposited items, checks, debits and credits. Electronic items are not included in transaction item total. 8. Discount cannot be redeemed for cash or credit if discount is greater than Monthly Maintenance Fee due during same time period. 9. Account and service fees based on volume of account activities listed below. Schedule of fees available upon request. Subject to meeting qualification requirements. See customer service representative for more information. 10. Earnings credit rate is applied. There is a charge for negative collected balances. \*Other account service fees may apply. Please refer to our Truth in Savings Disclosure, Privacy Policy and Terms and Conditions for further information.