

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

BUSINESS CHECKING

MORTGAGE

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

MERCHANT SERVICES

Grow Your Business &
Boost Your Bottom Line.



The people you know.™

PROCESSING = PROFITS

TransFirst's innovative products & services give you the power to **EARN, GROW & SUCCEED.**



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

- Real-time transaction processing
- Recurring billing with tokenization for both one-time and recurring payments
- Direct swipe via USB with no additional software



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.

- 24/7 U.S. based user support
- Secure connection and transmission via SSL
- Verification or decline notification within seconds



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

- Comprehensive activity reports that provide access to all payment card transactions
- User controls that let you create reports based on the information you need
- Online response to chargebacks and retrievals



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

- Simplified Payment Management - card payment information in one statement, reporting in one place
- Potentially Lower Costs - since we set the pricing, your American Express acceptance rate may be lower
- Single Point of Contact for Support - call TransFirst's 24/7, in-house merchant support
- Faster Payment - only one deposit is necessary for all card networks

DATA BREACH SECURITY PROGRAM

Financial protection in the event of a breach, saving you thousands of dollars in fines and related expenses – all for a low monthly fee. Covered expenses up to \$100,000 include:

- An industry-mandated audit for a suspected breach
- Card replacement cost and related expenses
- Industry assessments and fines

SUPPORT + SOLUTIONS

BEST-IN-CLASS SUPPORT

Transfirst is committed to providing 24/7, U.S.-based customer service including:

- Equipment training and troubleshooting
- Day-to-day payment processing operations
- 24-hour merchant settlement
- New product information
- Statement reconciliation
- PCI security information and support
- Government and industry regulatory information and assistance

MULTIPLE PROCESSING OPTIONS

Transfirst offers equipment and software that let you process payments in a variety of settings:

- Point-of-sale terminals
- Internet
- Wireless
- Mobile
- Integrated Solutions

AND THERE'S MUCH MORE

Talk to us and find out how we can put together a payment processing program that works for your business.

PLEASE CONTACT

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