

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



BUSINESS 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



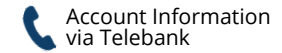
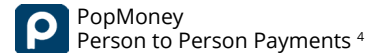
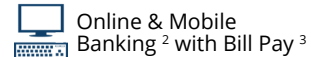
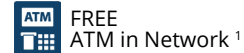
PERSONAL BANK ACCOUNTS

Debit card & checking accounts that
fit your lifestyle.

The people you know.



EACH PERSONAL ACCOUNT HAS THESE FEATURES



1 TRB DEBIT CARD ACCOUNT* MINIMUM OPENING DEPOSIT \$50

If you don't write checks, this account is for you.
No Monthly Minimum Balance
No Monthly Maintenance Fee

2 TRB PERSONAL CHECKING* MINIMUM OPENING DEPOSIT \$50

Unlimited Check Writing

Monthly Maintenance Fee/Average Daily Balance

\$0 / \$500 or Above
\$10 / \$499.99 or Below

3 TRB INTEREST CHECKING* MINIMUM OPENING DEPOSIT \$100

Unlimited Check Writing
Variable Interest Rate 6
Interest Compounded & Paid Monthly

Monthly Maintenance Fee/Average Daily Balance

\$0 / \$2,500 or Above
\$12 / \$2,499.99 or Below

Interest Rate Tiers 6

\$0 - \$2,499.99
\$2,500 - \$24,999.99
\$25,000 - \$99,999.99
\$100,000 +

OTHER BANKING PRODUCTS & SERVICES

Business Loans | Personal Loans | Merchant Services
Mobile Banking | Cashier's Checks | Remote Deposit Capture
Night Depository | Safe Deposit Boxes



IN PERSON, ONLINE OR MOBILE²

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

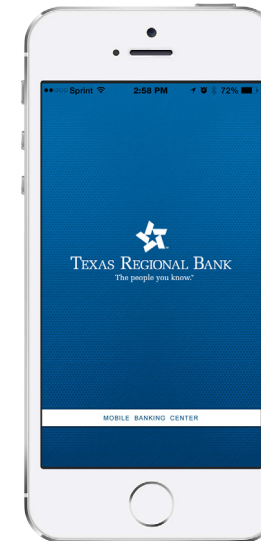


image for illustrative purposes only

- Mobile Check Deposit 7
- 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 3
- Find a Texas Regional Bank Location or ATM

OVER
700 FREE ATMs¹
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. Online Banking required. Carrier message and data rates may apply. 3. Online Banking and Bill Pay enrollment required. Carrier messages and data rates may apply. Terms and conditions apply. 4. Transaction fees will apply on a per transaction basis. 5. Requires you to be an Online Banking customer \$4.00 for printed image statement. 6. Interest rates and annual percentage yield is determined based on the average daily balance. Rates subject to change anytime without notice. For current rates, please contact one of our banking centers. 7. Terms and conditions apply, must qualify for service. * Other account and service fees may apply. Please refer to our Truth in Savings Disclosure, Privacy Policy and Terms and Conditions for further information.