

Veritex Community Bank Personal Banking Choices Account Features and Benefits	Minimum Opening Balance	Minimum Daily Balance	Monthly Service Fee	Transaction Fee
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<b>E-PERSONAL CHECKING</b> GO GREEN!! Our Eco-Friendly Account is designed for those who choose to manage their finances electronically - at home, in the office, or on the go. Simple. Easy. Convenient. <ul style="list-style-type: none"> <li>• Monthly service fee waived if minimum requirements met</li> <li>• Unlimited transactions</li> </ul> <i>E-Statement activation through online banking required within 30 days of account opening AND 15 debit card transactions posted per statement cycle to avoid service charge..</i>	\$25	\$0	\$15	None
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<b>PERSONAL CHECKING</b> Nice and Simple, the Veritex Personal Checking Account makes your life easier and gives you access to your money. <ul style="list-style-type: none"> <li>• Monthly service fee waived when minimum daily balance is maintained</li> <li>• Unlimited transactions</li> </ul>	\$25	\$750	\$10	None
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<b>NOW CHECKING</b> Choose traditional banking or eco-friendly options, while earning interest. Includes the flexibility of debit cards, check writing, online banking and bill-pay. Available to individuals and sole proprietors whose entire name is in the title of the account and who use their social security number for tax identification of the business. <ul style="list-style-type: none"> <li>• Monthly service fee waived if minimum balance maintained</li> <li>• Interest paid monthly with maintained minimum balance</li> <li>• Unlimited transactions</li> </ul>	\$100	\$1500	\$10	None
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<b>STERLING CHECKING</b> Exclusively designed for patrons 62 and older, the Sterling Account will help you manage your money, enjoy the flexibility of full-service checking and earn interest on all balances. <ul style="list-style-type: none"> <li>• No minimum balance required</li> <li>• No monthly service fee</li> <li>• Free wallet bank stock checks</li> </ul>	\$100	\$0	\$0	None
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<b>BASIC SAVINGS</b> A great way to get your savings plan under way! No minimum deposit after account opening, so even young savers can see their savings balance grow, regardless how small the deposit. Save for that summer vacation or use as your holiday fund. <ul style="list-style-type: none"> <li>• 6 withdrawals per month</li> <li>• No minimum balance required</li> <li>• Interest paid monthly</li> <li>• Automatic transfers from your checking account available</li> <li>• Balance &amp; Transfers available from ATM &amp; Online Banking</li> </ul>	\$50	\$0	\$0	\$2 per withdrawal in excess of six monthly
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<b>PREFERRED MONEY MARKET</b> Designed for those with higher investible balances who choose to retain liquidity. Tiered interest varies with the current market. A great source for emergency funds without the penalties of traditional time deposits. <ul style="list-style-type: none"> <li>• Earns interest on maintained minimum balance of \$10,000 and above</li> <li>• Limited to 6 debit transactions per statement cycle</li> <li>• Monthly service fee waived if minimum balance maintained</li> </ul>	\$5,000	\$10,000	\$15	\$10 per withdrawal in excess of six monthly
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<b>HEALTH SAVINGS ACCOUNT</b> Prepare for the unexpected with tax-deductible contributions, tax-free earnings, and tax-free withdrawals for qualified medical expenses. You must have an HSA-qualified insurance plan. Checks available at additional cost. Subject to current HSA limits, standard IRA reporting and other restrictions apply. <ul style="list-style-type: none"> <li>• Convenient HSA VISA® Debit Card No monthly service fee</li> <li>• Interest paid regardless of balance</li> <li>• Unlimited transactions</li> </ul>	\$50	\$0	\$0	None* *\$25 one-time set-up fee
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<b>CERTIFICATE OF DEPOSIT (CD)</b> We offer Certificates of Deposit with wide-ranging terms. With a minimum opening requirement of only \$1,000, Certificates of Deposit offer stable, secure results, insured by the FDIC. <ul style="list-style-type: none"> <li>• Interest rates determined by term and investment amount</li> </ul>	\$1,000	\$1,000	\$0	Penalty for early withdrawal
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<b>INDIVIDUAL RETIREMENT ACCOUNT (IRA)</b> If your investment goal is focused on retirement, traditional and SEP IRA's offer tax-deferred earnings, and Roth IRA's offer tax-free earnings. We can set up different Individual Retirement Account plans, depending on your savings objectives. <ul style="list-style-type: none"> <li>• Interest rates determined by term and investment amount</li> </ul>	\$1,000	\$1,000	\$0	Penalty for early withdrawal
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Form 160 (Rev. 11/2016)

**In addition to all the great features and benefits, all of our checking accounts come with free Online Banking and Online Bill-Pay<sup>1</sup>.**  
 A Veritex VISA® Debit Card is a great way to access your money without having to carry cash or checks. Using a Debit Card just like you would a credit card is a fast and easy way to pay for virtually any type of purchase. There are no interest charges since the purchase amount is automatically deducted from your checking account. In many ways, using your Debit Card is much better, and safer, than writing a check<sup>2</sup>.



Member FDIC

<sup>1</sup> \$10 monthly service charge after 60 days of inactive bill-pay

<sup>2</sup> For more information on how to protect yourself from debit card fraud, visit [www.veritexbank.com](http://www.veritexbank.com).