





CBTx Personal Account Comparison

You receive more through checking accounts tailored to meet your needs, backed by unmatched customer service. Bank with us around the corner or around the world with your mobile phone, tablet or laptop!

Personal Checking Accounts

Personal Savings Accounts

					CBTx Health Savings Account	CBTx Premier Money Market Account	CBTx Star Savings	CBTx Christmas Bonus Account
Description	Put your money to work for you! Earn interest with the CBTx Premier Checking Account. CBTx Premier Checking with BaZing features.	It's Better Than Free! Shop Local. Save Local. CBTx Star + Checking with BaZing brings 360,000 discounts where you live, work or travel.	A basic account designed for Custodians, Representative Payees Estates and Trusts for the purpose of check writing.	Basic account services.	A tax-exempt account established exclusively for the purpose of paying or reimbursing qualified medical expenses of you, your spouse and your dependants.	Increase your interest earnings and maintain maximum investment flexibility in this FDIC insured account.	Start the foundation of your financial plan, and be prepared for investment opportunities or unexpected expenses.	Earn interest instead of paying interest by establishing a budget and saving for next year's holiday expenses.
Opening Deposit	\$50	\$50	\$50	\$50	\$50	\$50	\$50	First transfer of at least \$5
Requirements		eStatements ⁽¹⁾		eStatements ⁽¹⁾	N/A	N/A	N/A	Combined statement with an active CBTx checking account. Monthly transfer of no more than \$1000. One per household.
Earns Interest	Yes	Yes ⁽²⁾	No	No	Yes	Yes	Yes	Yes
Balance Required to Earn Interest	\$2,500	N/A	N/A	N/A	\$2,500	\$2,500	\$500	\$5
Monthly Maintenance Fee	\$12	\$5 Buy-down of \$.10 for each qualified ⁽³⁾ debit card purchase	\$12	\$0	\$5 (Quarterly)	\$12	\$12	N/A
Min. Balance to Avoid Monthly Maintenance Fee	\$2,500	N/A	\$700	N/A	N/A	\$2,500	\$250	N/A
Excess Debit Fee	N/A	N/A	N/A	N/A	N/A	\$10 ⁽⁴⁾	\$10 ⁽⁴⁾	N/A
CBTx Debit Card	FREE	FREE	FREE	FREE	FREE	N/A	N/A	N/A
CBTx Online & Mobile Banking	FREE	FREE	FREE	FREE	FREE	FREE	FREE	FREE
CBTx Bill Pay	\$0	\$0	\$0	\$4.95	N/A	N/A	N/A	N/A
CBTx Finance Works	FREE	FREE	FREE	FREE	N/A	N/A	N/A	N/A
Additional Features and Information	BaZing features included. Paper statement with check images, leather checkbook cover, one free overdraft per year, no CBTx fee for ATM use in U.S.	BaZing features included. Images available with eStatements upon request.	Truncated statements.	No checks available on this account. Electronic debits only.	Truncated quarterly statements. Images available with eStatements upon request.	Truncated statements.	Truncated semi-annual statements. Service fees waived if under 25 years old.	Truncated statements. Plan Period: Nov. 1 - Oct. 31. Interest accrued daily on collected balance and credited to the account on Oct. 31.

⁽¹⁾ A \$6 monthly fee will be assessed for paper statements.

⁽²⁾ To earn the Bonus Rate, you must have a balance equal to or less than \$25,000 and also must meet the following requirements during the statement cycle on your CBTx Star+ Checking Account. A secondary Bonus Rate will be paid on all balances over \$25,000 if these requirements are met. You will earn the Standard Rate on all collected balances during the statement cycle whether you meet the requirements or not.

1. You must have a minimum of three (3) Automated Clearing House (ACH) transactions per statement cycle (at least 2 ACH debits and 1 ACH credit).
2. You must have a minimum of fifteen (15) debit card transactions per statement cycle.
3. You must receive eStatements.

You will earn the Standard Rate on all collected balances during the statement cycle whether you meet the requirements or not.

⁽³⁾ Qualified debit card transactions are counted for the fee buy-down when they are posted to the account. Transactions made during the statement cycle, but not yet posted will count for the fee buy-down on the next statement cycle. ATM withdrawals are not qualified debit card transactions.

⁽⁴⁾ Applies to each transaction in excess of three per calendar month.

Additional Personal Banking Services

The following services are available for your account.

Account activity printout.....	\$1.00
Account balancing assistance/research (1 hr. min.).....	\$25.00/hr
Amortization schedule	\$15.00
Application for lost title.....	\$20.00
Cashier's Checks/Official Checks.....	\$8.00
CBTx Travel Card	\$9.95
Reload Fee	\$2.95
Charge Back Deposited Item.....	\$8.00
Duplicate Mortgage or Vehicle Release of Lien.....	\$25.00
Early Termination Fee (Account closed within first 90 days)	\$25.00
Financial statement analysis	\$125.00
Garnishments/Levies/Freezes/Liens	\$50.00 plus legal fees
CBTx Gift Cards	\$4.95
Hold statements (each statement/month).....	\$2.00
Items Paid Against Held Funds	\$30.00
Items Returned Unpaid due to Held Funds	\$30.00
Lock bags	\$25.00
Mailing of monthly interest checks.....	\$3.00
Money orders.....	\$2.00
Non sufficient funds (NSF) charge (per item)	\$30.00
Overdraft sweep protection (per sweep)	\$7.00
Photocopies (per page)	\$0.50
Scheduled Transfers.....	Free
Signature guarantees	\$50.00
Special statement cutoff	\$5.00
Statement reprints - Imaged statements	\$5.00
Statement reprints - Truncated statements	\$2.00
Stop payments (per item)	\$30.00
Stop payment online (per item)	\$20.00
Telephone transfers	\$5.00
Temporary checks (multiples of four).....	\$2.00
Zipper bags.....	\$5.00

CBTx ATM Network

CBTx ATM Network transactions.....	Free
ATM cash withdrawal from foreign ATM	\$3.00
ATM balance inquiry at foreign ATM.....	\$2.00
Debit Card	Free
Debit Card Instant Issue	\$5.00
Debit Card change of personal ID number (PIN).....	\$5.00
Debit Card replacement (regular or instant issue).....	\$5.00

Check Cashing Services

For individuals who do not have a deposit relationship with CBTx, check cashing fees may apply.

Fax Services

Within area code.....	\$3.00 first page, \$1.00 each add'l page
Outside area code	\$5.00 first page, \$1.00 each add'l page

Collection Services

Outgoing Drafts	\$30.00
Incoming Drafts	\$15.00
Non-U.S. Item.....	\$50.00

Wire Transfers

Domestic, outgoing.....	\$30.00
Domestic, incoming – customer	\$5.00
Foreign, outgoing.....	\$30.00 wire fee + \$45.00 add'l foreign fee: \$75.00 total
Foreign, incoming – customer	\$5.00

Safe Deposit Box Annual Rent

2x5, 3x5.....	\$35.00	Drilling a safe deposit box will be subject to a fee. Automatic debit from checking account is required. Because of the demand for boxes, some sizes may be temporarily unavailable in which case a reservation list is established. Boxes are rented annually beginning January 1 of each year. Rental fees for boxes originally rented after that date are prorated to December 31. Boxes available at the Nacogdoches Main Branch, Gaslight, First Street, Wells, Kennard, Lewisville and Bedford Banking Centers.
4x5.....	\$38.00	
5x5.....	\$40.00	
2x10.....	\$45.00	
3x10.....	\$46.00	
4x10.....	\$48.00	
5x10.....	\$50.00	
6x10.....	\$58.00	
8x10.....	\$70.00	
10x10.....	\$80.00	
10x15.....	\$115.00	
15x15.....	\$140.00	
15x30.....	\$165.00	
15x60.....	\$190.00	
Key Deposit.....	\$50.00	

Transaction Posting

CBTx posts deposits first, and checks post to your account in check number sequence. Items are posted in the following order:

1. Deposits
2. In-house withdrawals
3. ATM Withdrawal & Debit Card Transactions (posted by dollar amount - smallest to largest)
4. ACH Items (posted by dollar amount - smallest to largest)
5. Checks (In check number sequence, regardless of the amount)

Example: On June 15, you have the following items post to your account: a deposit, a cash withdrawal, one ATM withdrawal, two debit card transactions, one ACH item, and three checks. The items will post in this order:

1. Deposit
2. Cash Withdrawal
3. ATM Withdrawal
4. Debit Card Transaction for \$30.00
5. Debit Card Transaction for \$50.00
6. ACH Item (Ex. automatic draft of \$150 for your electricity bill)
7. Check #3000 for \$200.00
8. Check #3001 for \$25.00
9. Check #3002 for \$50.00

Deposits made by 6pm Monday - Friday will be credited to your account the same business day. Deposits made by 8pm Monday - Friday at a CBTx Deposit ATM or CBTx Mobile Banking will be credited to your account the same business day.

24 Hour Phone Banking

Angelina County.....	(936) 633-5897
Nacogdoches County.....	(936) 715-4343
Toll Free.....	(888) 776-2240

CBTx Mobile Banking Available on the iTunes Store or Google Play.

CBTx Online Banking www.cbtx.com

CBTx Tablet Banking Available on the iTunes Store.