

# Veritex Community Bank *Business* Banking

## Veritex Community Bank Business Banking Choices Account Features and Benefits

### E-BUSINESS CHECKING

GREEN FOR BUSINESS!! Designed for small and upstart businesses with minimal monthly transactions. Eco-friendly with convenient access options. Checks and accessories are optional and available in a variety of styles and prices.

- Up to 100 transactions each month at no charge

\*E-Statement activation through Online Banking within first 30 days to avoid monthly service fee.

Minimum  
Opening  
Balance

Minimum  
Daily  
Balance

Monthly  
Service  
Fee

Transaction  
Fee

\$100

\$0

\$5\*

\$0.50 per item in excess of 100

### SMALL BUSINESS CHECKING

The Veritex Small Business Checking Account is designed for small business owners who value simplicity and convenience.

- Monthly service fee waived when the minimum daily balance is maintained
- Up to 250 debit transactions each month at no charge

\$100

\$2,500

\$15

\$0.50 per item in excess of 250

### COMMERCIAL CHECKING

Well-established businesses with consistent volumes in operating and/or payroll accounts. This Account may have considerable benefits if consistently high balances are maintained. May also be grouped with multiple business accounts under the same title for added convenience.

Check Supplies available at a variety of price points. Required with usage of Treasury Services.

- Business Transaction Analysis Account
- No minimum balance required
- Unlimited check-writing with low transaction fees
- Deposit account fees and fees for other bank services may be offset by an earnings credit based on collected balances<sup>1</sup>

\$250

\$0

\$15

Please see *Schedule of Service Charges and Fees* or contact our Treasury Management Officer

### NOW BUSINESS CHECKING

Available to Sole Proprietors and Non-Profit organizations who prefer to earn interest on investible balances while retaining the convenience of liquidity. Checks and accessories are available at a variety of price points.

- Monthly Service fee waived when minimum balance maintained
- Unlimited transactions
- Earns interest on maintained minimum balance of \$1,500
- Interest paid monthly

\$200

\$1,500

\$10

None

### COMMUNITY BUSINESS CHECKING

This basic non-interest bearing account is designed for very small not-for-profit associations with nominal transactions or temporary account requirements. Checks and accessories available at varying price points.

- No minimum balance required
- Unlimited transactions

\$25

\$0

\$0

None

### IOLTA CHECKING ACCOUNT

Accounts designed for attorneys and their practices. Registration with the Texas Access to Justice Foundation required. Checks and accessories are available at a variety of price points.

- Interest paid directly to the Texas Access to Justice Foundation on a monthly basis.

\$25

\$0

\$0

None

### BUSINESS SAVINGS

A simple savings account for your growing small business! No minimum balance requirements. No service charges. Simple!

- 6 withdrawals per month
- No minimum balance required
- Interest paid monthly
- Automatic transfers from your checking account available
- Balance & Transfers available from ATM & Online Banking

\$50

\$0

\$0

\$2 per item over limitation per month. Transfers to another account or third parties by preauthorized, automatic, telephone, computer transfer, debit card, check, draft, or similar order are limited to 6 per statement cycle.

### BUSINESS PREFERRED MONEY MARKET

Designed for businesses with higher investible balances that also want to retain liquidity. Tiered interest varies with the current market.

- Limited to 6 debit transactions per month
- Earns interest on minimum daily balance of \$10,000 and above
- Interest paid monthly
- Monthly service charge waived when minimum balance is maintained

\$5,000

\$10,000

\$15

\$10 per item over limitation per month. Transfers to another account or third parties by preauthorized, automatic, telephone, computer transfer, debit card, check, draft, or similar order are limited to 6 per statement cycle.

### COMMUNITY INVESTMENT

Designed for larger non-profit organizations with moderate to substantial balances needing to remain liquid, while earning interest. Certified non-profits. 501c(3) Required.

- Earns interest on maintained minimum balance of \$1,500
- Interest Paid Monthly
- Unlimited transactions
- Monthly service charge waived if minimum balance maintained

\$100

\$1,500

\$10

None

Form 165 (Rev. 7/2018)

In addition to all the great features and benefits, all of our checking accounts come with free Online Banking and Online Bill-Pay<sup>2</sup>.

A Veritex VISA<sup>®</sup> 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>3</sup>.

All business accounts subject to Beneficial Ownership reporting requirements. Please visit [veritexbank.com/beneficialownership/](http://veritexbank.com/beneficialownership/) for more information.



Member FDIC

<sup>1</sup> This account may be subject to a fee (Deposit Administrative Fee) for administrative services associated with commercial analyzed deposit accounts. Fee will be a percentage of the average monthly ledger balance and is subject to change.

<sup>2</sup> \$10 monthly service charge after 60 days of inactive bill-pay

<sup>3</sup> For more information on how to protect yourself from debit card fraud, visit [www.veritexbank.com](http://www.veritexbank.com)