

Veritex Community Bank *Business* Banking

ACCOUNT NAME »	E-BUSINESS CHECKING	BASIC BUSINESS CHECKING	BUSINESS INTEREST CHECKING	COMMERCIAL CHECKING	IOLTA	BUSINESS PREFERRED MONEY MARKET	BUSINESS SAVINGS
Minimum to Open	\$100	\$100	\$100	\$100	\$100	\$100	\$100
Interest Tiers by Balance	N/A	N/A	\$5,000 - \$99,999 \$100,000 - \$499,999 \$500,000 - \$1,999,999 \$2,000,000 and over	N/A	N/A	\$10,000 - \$49,999 \$50,000 - \$249,999 \$250,000 - \$499,999 \$500,000 - \$1,499,999 \$1,500,000 and over	\$0 - \$19,999 \$20,000 - \$49,999 \$50,000 and over
Minimum Balance to Earn Interest (calculated on daily ledger balance, paid monthly)	N/A	N/A	\$5,000	N/A	N/A	\$10,000	\$0 - Paid Quarterly
To Avoid Service Charge	\$1,500 average ledger balance	\$2,500 average ledger balance	\$10,000 average ledger balance	May be offset by compensating balances through account analysis; Earnings Credit May Apply	N/A	\$10,000 minimum daily balance	\$300 average ledger balance during quarter
Service Charge	\$10	\$15	\$15	\$15	N/A	\$15	\$6 per quarter
Transaction Limits	\$0.50 per item in excess of 100	\$0.50 per item in excess of 250	\$0.50 per item in excess of 300	Deposit or Credit \$0.45 Check or Debit \$0.15 Deposited Item \$0.12 Other fees may apply based on services	N/A	Transfers to another account or third parties by pre-authorized, automatic, telephone, computer transfer, debit card, check, draft or similar order are limited to 6 per statement cycle; \$15 fee per item over limitation	6 withdrawals per quarter; \$2 fee for withdrawals over 6 per quarter
Auto-Refunds for Foreign ATMs* (other banks' surcharges)	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Foreign ATM Transaction Fee*	\$3	\$3	\$3	\$3	\$3	\$3	\$3
Statements	E-Statement Required	Paper or E-Statement	Paper or E-Statement	Paper or E-Statement	Paper or E-Statement	Paper or E-Statement	Paper or E-Statement
Check Images	Not Available	Images in Statements	Images in Statements	Images in Statements	Not Available	Images in Statements	Not Available

*These do not apply when using the Allpoint network, visit veritexbank.com/business/allpoint-atm-network for the Allpoint ATM nearest you.

Form 165 (Rev. 5/2019)



Member FDIC



In addition to all the great features and benefits, all of our checking accounts come with free Online Banking and Online Bill-Pay¹.

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 check². All business accounts subject to Beneficial Ownership reporting requirements. Please visit veritexbank.com/beneficialownership/ for more information.

¹ \$10 monthly service charge after 60 days of inactive bill-pay

² For more information on how to protect yourself from debit card fraud, visit www.veritexbank.com