

ACCOUNT NAME »	E-PERSONAL CHECKING	PERSONAL CHECKING	PREMIUM CHECKING	STERLING CHECKING (62+)	HSA ACCOUNT	PERSONAL SAVINGS	PERSONAL PREFERRED MONEY MARKET	VERISMART CHECKING
Minimum to Open	\$100	\$100	\$100	\$100	\$100	\$100	\$100	\$25
Interest Tiers by Balance	N/A	N/A	\$5,000 - \$24,999 \$25,000 - \$99,999 \$100,000 and over	Tiered rates do not apply. Same rate for balances \$0.01 and over.	Tiered rates do not apply. Same rate for balances \$0.01 and over.	\$0 - \$19,999 \$20,000 - \$49,999 \$50,000 and over	\$2,500 - \$49,999 \$50,000 - \$249,999 \$250,000 - \$499,999 \$500,000 - \$1,499,999 \$1,500,000 and over	N/A
Minimum Balance to Earn Interest (paid each statement cycle)	N/A	N/A	\$5,000	No minimum balance required.	No minimum balance required.	No minimum balance required.	\$2,500	N/A
To Avoid Service Charge	Direct Deposit or Student <25 years of age	\$1,000 average ledger combined deposit balances	\$5,000 average ledger combined deposit balances	N/A	N/A	\$300 average ledger balance during quarter	\$10,000 minimum daily balance	\$5 fee waived with monthly direct deposit or one or more ACH deposits.
Service Charge	\$10 w/o direct deposit	\$10	\$10	None	N/A (One-time \$25 set up fee)	\$6 per quarter	\$15 per month	\$5
Transaction Limits	None	None	None	None	None	None	None	None
Auto-Refunds for Foreign ATMs* (other banks' sur-charges)	N/A	\$10	\$20	N/A	N/A	N/A	N/A	N/A
Foreign ATM Transaction Fee*	\$3	\$3	\$3 (first three no charge per cycle; \$3 thereafter)	\$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	E-Statement Required
Check Images	Not Available	Images in Statements	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/allpoint-atm-locations](https://www.veritexbank.com/allpoint-atm-locations) for the Allpoint ATM nearest you.

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.

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.