

### Business Checking

- \$200.00 Initial Deposit Required
  - No Minimum Daily Balance Required
  - Unlimited Check Writing
  - 400 Free Deposit Items per Statement Cycle- \$0.25 Each Additional Item
  - Monthly Statement With Check Images
  - **Free** TNB Business Debit Card
  - **Free** Online Banking
  - **Free** Bank by Phone
- Other Fees May Apply*

### Commercial Checking\*

- \$200.00 Initial Deposit Required
- \$10.00 Monthly Service Charge
- \$0.15 per Item Deposited
- \$0.10 per Check or Debit
- \$0.25 Earnings Credit per Every \$100.00 Average Available Balance
- Monthly Statement With Check Images
- **Free** TNB Business Debit Card
- **Free** Online Banking
- **Free** Bank by Phone

\*Account Analysis Services Available

*Other Fees May Apply*

### Non-Profit Checking

- \$200.00 Initial Deposit Required
- No Minimum Daily Balance Required
- No Monthly Service Charge
- Unlimited Check Writing
- Monthly Statement With Check Images
- **Free** TNB Business Debit Card
- **Free** Online Banking
- **Free** Bank by Phone

*Other Fees May Apply*

### Commercial Money Market

- \$2,500.00 Initial Deposit Required
- \$2,500.00 Minimum Daily Balance Required to Avoid \$15.00 Monthly Service Charge
- Limit of 6 Transactions per Statement Cycle, \$12.00 each Additional Withdrawal
- Interest Paid on Balance Tier
- Interest Credited and Compounded Monthly
- Monthly Statement With Check Images
- **Free** TNB Business Debit Card
- **Free** Online Banking
- **Free** Bank by Phone

### Interest Rate Tiers\*

- \$0 - \$24,999
- \$25,000 - \$49,999
- \$50,000 - \$74,999
- \$75,000 - \$99,999
- \$100,000 +

*\*Interest rates and annual percentage yield are determined based on the daily balance. Rates subject to change anytime without notice. For current rates please visit your local branch.*

*Other Fees May Apply*



### Commercial Savings

- \$100.00 Initial Deposit Required
  - \$200.00 Minimum Daily Balance Required to Avoid \$5.00 Monthly Service Charge
  - Limit of 2 Withdrawals per Month, \$5.00 each Additional Withdrawal
  - Interest Credited and Compounded Quarterly
  - Quarterly Statements
  - **Free** Online Banking
  - **Free** Bank by Phone
- Other Fees May Apply*

### Interest on Lawyers' Trust Accounts (IOLTA)

- \$200.00 Initial Deposit Required
- No Minimum Daily Balance Required
- No Monthly Service Charge
- Unlimited Check Writing
- Interest Credited and Compounded Monthly, then transferred to the Texas Equal Access to Justice Account
- Monthly Statements With Check Images
- **Free** TNB Business Debit Card
- **Free** Online Banking
- **Free** Bank by Phone

*Other Fees May Apply*

### Certificate of Deposit\* (COD)

- \$1,000.00 Initial Deposit Required
- Terms Range from 3 Months up to 60 Months
- Fixed Interest Rate for the Term of the COD
- Automatic Renewal
- 10 day Grace Period Upon Maturity
- Interest Payment Options
- Early Withdrawal Penalties May Apply

**\*Jumbo Rates Available for COD's \$100,000.00 +**

*Other Fees May Apply*