

Texas Checking

- \$50.00 Initial Deposit Required
- No Minimum Daily Balance Required
- No Monthly Service Charge
- Unlimited Check Writing
- Monthly Statement Without Check Images
- eStatements Available
- **Free** Direct Deposit
- **Free** TNB Debit Card
- **Free** Online Banking
- **Free** Mobile Banking
- **Free** Bill Pay
- **Free** Bank by Phone

Other Fees May Apply

Regular Checking

- \$200.00 Initial Deposit Required
- \$500.00 Minimum Daily Balance Required to Avoid \$10.00 Monthly Service Charge
- Unlimited Check Writing
- Monthly Statement With Check Images
- eStatements Available
- **Free** Direct Deposit
- **Free** TNB Debit Card
- **Free** Online Banking
- **Free** Mobile Banking
- **Free** Bill Pay
- **Free** Bank by Phone

Other Fees May Apply



Texas Money Market / Premier 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
- eStatements Available
- **Free** Direct Deposit
- **Free** TNB Debit Card
- **Free** Online Banking
- **Free** Mobile Banking
- **Free** Bill Pay
- **Free** Bank by Phone

Interest Rate Tiers*

Texas Money Market

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

Premier Money Market

- \$0 - \$24,999
- \$25,000 - \$49,999
- \$50,000 +

**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

Personal 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** Mobile Banking
- **Free** Bank by Phone

Other Investments

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

Other Fees May Apply

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

Individual Retirement Account (IRA)

Traditional and Roth

- \$1,000.00 Initial Deposit Required
- Terms Range from 12 Months up to 36 Months
- Interest Compounded Quarterly
- Tax Deferred Interest
- Early Withdrawal Penalties May Apply

Other Fees May Apply