

# PERSONAL CHECKING

This document provides a snapshot of the common fees and features associated with this account.

<b>ACCOUNT OPENING &amp; USAGE</b>	<b>Minimum Deposit to Open Account</b>	<b>\$100</b>
	<b>Monthly Maintenance Fee</b>	<b>\$0</b>
	<b>Transaction Limitations</b>	<b>None</b>
	<b>Minimum Daily Balance to Waive Monthly Maintenance Fees</b>	<b>\$0</b>
	<b>Pays Interest</b>	<b>No</b>
	<b>Statement Options</b>	<b>E-Statements only</b>
	<b>Online and Mobile Banking</b>	<b>Yes</b>
	<b>Starter Checks Included</b>	<b>Yes</b>
	<b>ATM Fees</b>	<p><b>\$0</b>   No fees assessed when using a Horizon Bank ATM</p> <p><b>\$0</b>   Horizon Bank will not charge a withdrawal service charge for customers using a non-Horizon Bank ATM</p> <p><b>\$0</b>   Horizon Bank will refund surcharges assessed by non-Horizon Bank ATMs up to \$20/month</p> <p><b>1% of transaction amount</b>   Currency Conversion Pass Thru fee</p> <p><b>1% of transaction amount</b>   Cross Border Pass Thru fee</p>

<b>PROCESSING POLICIES</b>	<b>How Deposits &amp; Withdrawals Are Processed</b>	<p>Deposits and credits are processed first. Withdrawals are processed next, in the following order:</p> <ul style="list-style-type: none"> <li>• ATM transactions from lowest to highest</li> <li>• Wire transfers, cash withdrawals and other transactions for which authorization has already occurred, from lowest to highest</li> <li>• Debit card transactions and within bank transactions including loans payable to us, from lowest to highest</li> <li>• Checks/drafts and ACH transactions, from lowest to highest</li> <li>• Bank service fees</li> </ul> <p>For complete details, please refer to our deposit account agreement and disclosures available upon request.</p>
	<b>Funds Availability Policy</b>	<p>When funds deposited into your account are generally available.</p> <ul style="list-style-type: none"> <li>• Cash with teller, electronic deposits and wire transfers: Same business day</li> <li>• Checks deposited with teller: Next business day</li> </ul> <p>Longer delays may apply under certain circumstances. If a longer delay applies, we will notify you and funds will generally be available no later than the seventh business day.</p> <p>For complete details, please refer to our deposit account agreement and disclosures available upon request.</p>

# PERSONAL CHECKING Continued

## OVERDRAFT FEES

<b>Overdraft Fee</b>	<b>\$35</b>   Per each item*, per presentment**, that is presented against an insufficient balance which is paid and overdrafts your account more than \$9.99
<b>Returned Item Fee (Non-sufficient funds)</b>	<b>\$35</b>   Per each item**, per presentment**, that is presented against an insufficient balance which not paid and returned.
<b>Debit Card Overdraft Fee</b>	<b>\$0</b>   The bank generally does not cover overdrafts caused by ATM and one-time debit card transactions and no Overdraft fees are imposed for such transactions. Instead, if insufficient funds exist to cover an ATM or one-time debit card transaction, the bank will generally decline the transaction.

## OVERDRAFT PROTECTION PLANS

<b>Option A: Automatic Transfer</b>	<b>\$0</b>   Per overdraft covered by transfer from linked checking or savings account
<b>Option B: Checkmate Line of Credit</b>	<b>\$0</b>   Overdraft covered by transfer from linked line of credit (with approved credit). No transaction fee for transfer, though interest will apply.

<b>Cashier's Check</b>	<b>\$5</b>   Per check
<b>Charge Back Fee</b>	<b>\$10</b>   Per each credited or debited item, per presentment, when an item (check, originated ACH, electronic or other dishonored payment) is returned unpaid for any reason and charged back to the account where it was initially deposited.
<b>Check Printing Charge</b>	<b>Fees vary</b>
<b>Collection Fees (Incoming or Outgoing)</b>	<b>\$10</b>   Per item on collection services for negotiable instruments that cannot be processed through normal banking channels.
<b>Debit Card Replacement</b>	<b>\$10</b>   Per issuance
<b>Deposit Corrections</b>	<b>\$2</b>   Per item if an adjustment entry is needed to balance your deposit transaction.
<b>Notary Service</b>	<b>\$0</b>   For customers only
<b>Research (1 hour minimum)</b>	<b>\$30</b>   Per hour if bank requested to provide extra account research, reconciliation, consultation, or recreation of past activity.
<b>Stop Payment Fee</b>	<b>\$35</b>   Manually processed by Horizon; <b>No charge</b>   Initiated online
<b>Domestic Wire Outgoing</b>	<b>\$30</b>   Approved consumer & manual business customers ; <b>\$20</b>   Initiated online
<b>Domestic Wire Incoming</b>	<b>No charge</b>
<b>International Wire</b>	<b>\$15</b>   Incoming <b>\$50</b>   Outgoing

## OTHER COMMON FEES

Horizon Bank, SSB is chartered under the State of Texas and by state law is subject to regulatory oversight by the Texas Department of Savings and Mortgage Lending. Any consumer wishing to file a complaint against the Horizon Bank, SSB should contact the Texas Department of Savings and Mortgage Lending through one of the means indicated below: In Person or by Mail: Texas Department of Savings and Mortgage Lending, ATTN: Consumer Complaint Division, 2601 North Lamar Boulevard, Suite 201 - Austin, Texas 78705-4294; Telephone Number: (877) 276-5550; Fax Number: (512) 475-1505; Website: [http://www.sml.texas.gov/consumerinformation/tdsml\\_consumer\\_complaints.html](http://www.sml.texas.gov/consumerinformation/tdsml_consumer_complaints.html)

\* It is the bank's discretion to pay an item that overdraws your account; it has no obligation to do so. The "Overdraft Fee" applies to overdrafts created by checks, drafts/debits, ACH transactions, in-person withdrawals, electronic payments/transfers, or by other electronic means.

\*\*Please be aware that an item may be presented and returned multiple times and that we do not monitor or control the number of times an item is presented for payment. This means that you could incur multiple Returned Item Fees, as well as an Overdraft Fee, for the same item if it is presented and returned multiple times for payment. Each fee will be due and payable upon demand. We do not limit the number or dollar amount of Overdraft Fees or Returned Item Fees that may be assessed per item, per presentment, to your account on a daily basis.

\*\*\*"Returned Item Fee" applies to returned items created by checks, drafts/debits, ACH, in-person withdrawals, electronic payments/transfers and other electronic means.

## COMPLAINT INFORMATION

Please contact us if you would like full disclosures for your specific account.  
Horizon.Bank | 600 Congress Avenue, Austin, Texas 78701 | (866) 914-2265



Member  
**FDIC**