

BUSINESS INTEREST CHECKING

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

	Minimum Deposit to Open Account	\$100
	Number of Items to Avoid Fee (Items = debits, credits & deposited items)	150 Per statement cycle
	Additional Item Fee	\$0.30 Per additional item above 150
	Monthly Maintenance Fee	\$10
	Minimum Daily Balance to Waive Monthly Maintenance Fees and Receive Interest	\$2,500
ACCOUNT	Pays Interest	Flat
OPENING & USAGE	Statement Options	E-Statements or Paper
	Online Banking with Bill Pay	Yes
	Starter Checks Included	Yes
	ATM Fees	\$0 No fees assessed when using a Horizon Bank ATM
		\$0 Horizon Bank will not charge a withdrawal service charge for customers using a non-Horizon Bank ATM
		\$0 Horizon Bank will refund surcharges assessed by non-Horizon Bank ATMs
		1% of transaction amount Currency Conversion Pass Thru fee
		1% of transaction amount Cross Border Pass Thru fee
	How Deposits & Withdrawals	Deposits and credits are processed first. Withdrawals are processed next, in
	Are Processed	the following order: • ATM and debit card transactions processed in the order they are received by us
		Wire transfers, cash withdrawals and other transactions for which authorization has already occurred, from lowest to highest
		Within bank transactions including loans payable to us, from lowest to highest
		Checks/drafts and ACH transactions, from lowest to highest
DDO CECCINIC		Bank service fees
PROCESSING POLICIES		For complete details, please refer to our deposit account agreement and disclosures available upon request.
	Funds Availability Policy	When funds deposited into your account are generally available.
		• Cash with teller, electronic deposits and wire transfers: Same business day
		Checks deposited with teller: Next business day
		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.
		For complete details, please refer to our deposit account agreement and disclosures available upon request.





BUSINESS INTEREST CHECKING

Continued

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Overdraft Fee	\$35 Per each item*, per presentment**, that is presented against an insufficient balance which is paid and overdrafts your account by more than \$49.99.

credit). No transaction fee for transfer, though interest will apply.

Checkmate Line of Credit

Token Replacement

\$35 | Per each item***, per presentment**, that is presented against an insufficient balance which not paid and returned.

Debit Card Overdraft Fee

Returned Item Fee (Non-sufficient funds)

\$0 | 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

COMMON FEES

Option A: Automatic Transfer	\$0 Per overdraft covered by transfer from linked checking or savings account
Option B:	Overdraft covered by transfer from linked line of credit (with approved

Cashier's Check	\$5 Per check
Charge Back Fee	\$10 Per each credited or debited item, per presentment, when an item (check, originated ACH, electronic or other dishonored payment) is returned unpaid for

charge back rec	any reason and charged back to the account where it was initially deposited.
Check Printing Charge	Fees vary

Collection Fees	\$10 Per item on collection services for negotiable instruments that cannot be
(Incoming or Outgoing)	processed through normal banking channels.

•	transaction.
Notary Service	\$0 For customers only

Remote Deposit Capture	
(With Bank Approval)	\$25 Per month

Research (1 hour minimum)	\$30 Per hour if bank requested to provide extra account research,
	reconciliation, consultation, or recreation of past activity.

Stop Payment Fee	\$35 Manually processed by Horizon; No charge Initiated online

\$25 | Per token

Treasury Management Fee	\$50 Per month; Includes ACH Origination, Remote Deposit Capture, and Wire
(With Bank Approval)	Origination through online banking.

Domestic Wire Outgoing	\$30 Approved consumer & manual business customers : \$20 Initiated online
Domestic Tric Outgoing	S30 Approved consumer & manual pusiness customers : \$20 Initiated online

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Domestic Wire Incoming	No charge	
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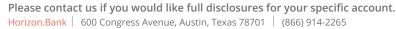
International Wire	\$15 Incoming
	\$50 Outgoing

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

COMPLAINT INFORMATION

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





^{*} 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