

Common Features & Fees

Account Opening & Usage

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Processing Policies

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Account Opening

\$100 minimum deposit to open account

100 Items per Statement Cycle to avoid fee (items = debits, credits, and deposits)

\$0.30 per additional item above 100

\$0 monthly maintenance fee

\$0 minimum daily balance to waive monthly maintenance fees

Does Not Pay Interest

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 up to \$20/month

1% of Transaction Amount Currency Conversion Pass Thru fee

1% of Transaction Amount Cross Border Pass Thru fee

Deposits & Withdrawals

Deposits and credits are processed first. Withdrawals are processed next in the following order:

- ATM and debit card transactions are 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
- Bank service fees

Funds Availability

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.

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Overdraft Fees & Protection Plans

Overdraft Fees

\$35 Overdraft Fee per each item, * per presentment, ** that is presented against an insufficient balance that is paid and overdrafts your account more than \$9.99

\$35 Returned Item Fee (Non-sufficient Funds) per each item, *** per presentment, ** that is presented against an insufficient balance that was not paid and returned

\$0 Debit Card Overdraft Fee 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 a one-time ATM debit card transaction, the bank will generally decline the transaction.

Overdraft Protection Plans

Option A: Automatic Transfer

\$0 per overdraft covered by transfer from linked checking or savings account

Option B: Checkmate Line of Credit

\$0 overdraft covered by transfer from linked line of credit (with approved credit); no transaction fee for transfer, though interest will apply

\$5 Cashier's Check per check

\$10 Charge Back Fee 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

Fees Vary for Check Printing

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

\$2 Deposit Corrections per item if an adjustment entry is needed to balance your deposit transaction

\$0 Notary Service for customers only

\$25 Remote Deposit Capture per month (with bank approval)

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

\$35 Stop Payment Fee per item manually processed by Horizon; no charge when initiated online

\$25 Token Replacement per token

\$50 Treasury Management Fee per month; includes ACH Origination, Remote Deposit Capture, and Wire Origination through online banking (with bank approval)

\$30 Wires – Outgoing per item for approved consumer and manual business customers; \$20 when initiated online

\$0 Wires – Incoming per item

\$50 International Wires – Outgoing per item

\$15 International Wires – Incoming per item

Additional Information

**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.*

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 Horizon Bank, SSB should contact the Texas Department of Savings and Mortgage Lending through one of the following means: 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: https://www.sml.texas.gov/consumerinformation/tdsml_consumer_complaints.html

Please contact us if you would like full disclosures for your specific account.

(866) 914-2265
www.Horizon.Bank

