HORIZON BANK

PERSONAL INTEREST CHECKING

Common Features & Fees

Account Opening & Usage

- E-Statements or paper statements
- Online & Mobile Banking
- Includes starter checks

Processing Policies

For complete details, please refer to our deposit account agreement and disclosures available upon request.

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

(866) 914-2265
www.Horizon.Bank

Account Opening

$100 minimum deposit to open account

$10 monthly maintenance fee

$1,500 minimum daily balance to waive monthly maintenance fees and receive interest

Tiered Interest $0.00–$99,999.99
$100,000.00 and above

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

Deposits & Withdrawals

Deposits and credits are processed first. Withdrawals are processed next in 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
- 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.

EQUAL HOUSING LENDER
Member FDIC

HORIZON BANK

PERSONAL INTEREST CHECKING
CONTINUED

Common Features & Fees

Overdraft Fees & Protection Plans

Overdraft Fees

$35 Overdraft Fee for each item we pay that overdraws your account more than $9.99

$35 Returned Item Fee (Non-sufficient Funds) for each item we do not pay

$0 Debit Card Overdraft Fee overdrafts initiated by debit card will be declined at no cost

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

Other Common Fees

$5 Cashier's Check per check

$10 Charge Back Fee per item you deposit that is returned unpaid

Fees Vary for Check Printing

$35 Collection Fees (Incoming/Outgoing) per item on collection services for negotiable instruments that cannot be processed through normal banking channels

$10 Debit Card Replacement Fee per issuance

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

$0 Notary Service for customers only

$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

$30 Wires – Outgoing per item

$0 Wires – Incoming per item

$50 Wires – International Outgoing per item

$15 Wires – International Incoming per item

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

Complaint Information

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 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

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