

## SIMPLE GUIDE TO

# Personal Money Market

The Bank of Texas Simple Guide features the most common fees in an easy-to-understand format to help you use your checking account. For a comprehensive list of all pricing, terms and policies please refer to the [Agreements & Disclosures](#) and the [Summary of Fees and Definitions](#).

Personal Money Market is a standard money market account that offers competitive interest rates with a low minimum balance requirement, no withdrawal fees, and [QuickSave](#) eligibility.

### Account opening and usage

Monthly service fee	<b>\$7.95</b>
Requirements to waive monthly service fee	<b>\$0</b> When you maintain a monthly average collected balance of \$1,000.
Earns interest	<b>Yes.</b> Compounded and paid monthly. Interest is earned on your entire available balance according to the balance tier schedule. View the balance tier schedule and our competitive interest rates at <a href="#">Rate Details</a> .
Minimum opening deposit	<b>\$50</b>

### ATM fees

Bank of Texas ATMs	<b>Free</b>
Non-Bank of Texas ATMs in the U.S.	<b>Free</b> access to more than 32,000 MoneyPass ATMs nationwide. Some other financial institutions charge a fee for use of their ATM.
International ATMs	<b>3% of the total transaction amount</b> for transactions made at ATMs outside the U.S. This international ATM charge is in addition to fees that may be charged by the ATM operator.

### Overdraft information and fees

Items like checks written, automatic bill payments or recurring debit card transactions may be paid at our discretion and would be subject to an Overdraft fee.	
Overdraft fee <sup>1</sup>	<b>\$34.50</b> An Overdraft fee is charged when we pay any item you authorize (e.g. check or any type of electronic debit) in an amount greater than your available account balance.
Returned item fee	<b>\$0</b> There is no fee charged by the bank when an item you authorize is greater than your available account balance, and the item is returned unpaid.
Overdraft protection transfer service	<b>\$0</b> If you are enrolled, we will automatically transfer any available funds at no charge to you from your linked Bank of Texas savings, money market account or personal line of credit into your checking account at the end of any business day on which your Available Balance is less than zero. To the extent the funds in your designated funding account are insufficient to cover all overdrafts in your checking account, an Overdraft Fee may be charged to your checking account for each overdraft not covered by the transfer, under the terms of the Depository Agreement for Transaction Accounts. <a href="#">See Summary of Fees and Definitions</a> for pricing.

<sup>1</sup> Items like checks, automatic bill payments or recurring debit card transactions, may be paid at our discretion and would be subject to an Overdraft fee. No fee is incurred if account is overdrawn by \$50 or less at the end of the business day, after all transactions have posted. No more than 3 overdraft fees will be charged on any business day.

## How deposits and withdrawals are processed

For additional information, refer to your account [Agreements and Disclosures](#).

**The order in which deposits and withdrawals are processed**  
Transaction posting order

When we process multiple transactions in a single day, we may post items in any order. Generally, we will post credits, debits and adjustments in groups by type, with all transactions in one group being processed before any transactions in the next group as follows:

- Deposits: Chronologically, or highest to lowest when bank cannot determine date or time of transaction.
- Obligations to Bank and adjustments such as error resolutions: Chronologically, or lowest to highest when bank cannot determine date or time of transaction.
- Debits, such as ATM, debit card, online or mobile banking transfers, online Bill Pay (if electronic), and wires: Chronologically<sup>2</sup>, or lowest to highest when bank cannot determine date or time of transaction.
- Checks<sup>3</sup> and ACH<sup>4</sup> transactions: Highest to lowest.
- Most Fees: Lowest to highest.

## When your deposits are available

Funds availability policy

**Cash deposit with Teller or ATM:** Same business day.

**Electronic direct deposit/wire transfer:** Same business day.

**Check deposit with Teller or ATM:** Usually next business day, but depends on the item.

- If we place a hold on a check, we'll let you know the hold reason and when the funds will be available to use. This is typically provided at the time of deposit but may also be mailed later.
- In some situations, we may notify you at the time or after your deposit is made that your funds (including the first \$225) may be held longer.

A "business day" is a non-holiday weekday. Deposits made before end of business cutoff time (10 p.m. CT) at banking center and ATM locations will be processed that day. Deposits made after cutoff time will be processed the next business day.

<sup>2</sup> Debit card transactions will be posted in chronological order on the day they are received by the bank from the merchant, which is often one or more days after you complete the transaction. Debit card authorizations will decrease the available account balance.

<sup>3</sup> Excludes checks converted to electronic debits.

<sup>4</sup> ACH (Automated Clearing House) debits are received electronically through a merchant you have instructed to bill your checking account i.e. for your utility or phone bill.

## Other common fees

Wire transfer	<b>\$15</b> Per incoming domestic transfer	<b>\$30</b> Per outgoing domestic transfer
External transfers (account to account)	<b>\$0</b> Incoming transfers	<b>\$3</b> Outgoing transfers
Statements	<b>\$0</b> Online and paper statements	
Deposited items return fee	<b>\$0</b>	
Official (cashier's) checks	<b>\$3</b>	
Stop payment fee	<b>\$34.50</b> Per item. Stop payment expires after 6 months.	
Ordering checks	<b>Varies</b>	
Mobile banking with mobile deposit	<b>\$0</b>	

## Dispute resolution

If you have questions or would like more information: Please visit your local Banking Center or call us at 800.346.5312. We will be happy to answer your questions. In addition, please refer to the [Agreements and Disclosures](#) and [Summary of Fees and Definitions](#) for the terms and conditions of your account.

## Getting started

You may open this account by visiting a Banking Center, by applying online at [bankoftexas.com](http://bankoftexas.com) or by calling an ExpressBanker at 800.346.5312.

