

## IMPORTANT ACCOUNT INFORMATION FOR OUR CUSTOMERS

from

**INCOMMONS BANK, N.A.**  
**301 E Commerce St.**  
**Mexia, TX 76667-2821**  
**(254)562-3821**

### INTEREST CHECKING

**Rate information** - At our discretion, we may change the interest rate for this account. The interest rate on this account is 0.300% with an annual percentage yield of 0.30%.

The interest rate(s) and annual percentage yield(s) are accurate as of February 23, 2016. If you would like more current rate and yield information, please call us at (254)562-3821. The interest rate and annual percentage yield may change at any time.

**Compounding frequency** - Interest will be compounded monthly.

**Crediting frequency** - Interest will be credited into this account monthly.

**Effect of closing an account** - If you close your account before interest is credited, you will not receive the accrued interest.

**Daily balance computation method** - Interest is calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day.

**Accrual of interest on noncash deposits** - Interest will begin to accrue on the first business day after the banking day you deposit noncash items (for example, checks) into your account.

**Minimum balance to open** - The minimum balance required to open this account is \$50.00. A monthly direct deposit or ACH transfer is required to open the account. Intra-bank transfers do not count as qualifying ACH transactions. In the event that a direct deposit or ACH transfer does not post and settle to your account each statement cycle, we reserve the right to convert your account to another type of checking account which may not offer interest earnings.

**Deposit limitations** - You may make an unlimited number of deposits into your account.

**Bonus** - Thank You Gift provided at account opening. We reserve the right to substitute an item of similar value. Offer good while supplies last.

No charge for first 20 checks for new customers.

Free gift may be reported on a 1099-INT or 1099-MISC. Up to \$10 for checks and debit cards from another financial institution given at the time the checks/debit cards are presented.

**Additional Terms** - The following additional terms apply to this account: Up to 3 foreign ATM fees refunded per cycle when receipts are submitted at branch.

**Fees and Charges** - The following fees and charges apply to this account:

Overdraft Charge - \$27.00 per item and Non-Sufficient Funds Charge- \$27.00 per item returned.

**PLEASE NOTE:** If you are changing to another deposit product mid-cycle, the new rate and APY may not be reflected as disclosed until the next full statement cycle.

