



## YOUR DEPOSIT ACCOUNT BROCHURE

*Truth in Savings   Privacy Notice   Electronic Transfers   Funds Availability  
Unlawful Internet Gambling Transactions   Check 21*

### LOCATIONS, PHONE NUMBERS AND BANKING HOURS

#### **FIRST STATE BANK OF UVALDE**

200 East Nopal Street  
Uvalde, Texas 78801  
(830) 278-6231  
Lobby: 9:00 am - 3:00 pm Monday - Friday  
Drive-In: 9:00 am - 6:00 pm Monday - Friday

#### **CARRIZO SPRINGS BRANCH**

302 Pena Street  
Carrizo Springs, Texas 78834  
(830) 876-3593  
Lobby: 9:00 am - 3:00 pm Monday - Thursday  
9:00 am - 4:30 pm Friday  
Drive-In: 9:00 am - 6:00 pm Monday - Friday  
9:00 am - 1:00 pm Saturday

#### **FRIO CANYON BRANCH - LEAKEY**

243 South Evergreen Street  
Leakey, Texas 78873  
(830) 232-5224  
Lobby: 9:00am - 3:00pm Monday - Friday  
Drive-In: 9:00am - 3:00pm Monday - Friday  
9:00am - 12:00pm Saturday

#### **SABINAL BRANCH**

504 North Center  
Sabinal, Texas 78881  
(830) 988-2465  
Lobby & Drive In:  
9:00 am - 3:00 pm Monday - Friday

#### **24 HOUR PHONE BANK**

Uvalde: (830) 278-4400  
Carrizo Springs: (830) 876-5100  
**Online Banking & Bill Pay**  
www.fsbuvalde.com

#### **CAMP WOOD BRANCH**

308 North Nueces  
Camp Wood, Texas 78833  
(830) 597-2288  
Lobby & Drive-In:  
9:00 am - 3:00 pm Monday - Friday

#### **CONCAN BRANCH**

21238 Highway 127 West  
Concan, Texas 78838  
(830) 232-4490  
Lobby & Drive -In:  
9:00 am - 3:00 pm Monday - Friday

#### **MAIN STREET BRANCH**

2065 East Main Street  
Uvalde, Texas 78801  
(830) 278-6231  
Lobby: 9:00 am - 5:00 pm Monday - Friday  
9:00 am - 1:00 pm Saturday  
Drive In: 9:00am - 6pm Monday - Friday

#### **UTOPIA BRANCH**

870 Main Street  
Utopia, Texas 78884  
(830) 966-3522  
Lobby & Drive-In:  
9:00 am - 3:00 pm Monday - Friday

#### **ATM Locations - Not on Bank Premises**

Mr. Cartender 444 W. Main St - Uvalde  
Minits 800 E Main St - Uvalde  
Uvalde Memorial Hospital (Next to Gift Shop) - 1025  
Garner Field Rd - Uvalde  
SOE Beverage Barn - 821 US-83 - Leakey  
Dimmit Regional Hospital - 704 Hospital Drive -  
Carrizo Springs  
Carrizo Springs ATM - 1200 North 1st St. - Carrizo  
Springs  
Country Junction Minit-Mart #102 - 2204 Milam St. -  
Uvalde

Dear Customer:

It is our pleasure in welcoming you to First State Bank of Uvalde. Thank you for opening and keeping an account with us. We take great pride in being your local bank and look forward to many opportunities that lie ahead to help you achieve your financial goals. Since 1907, First State Bank of Uvalde has maintained a reputation for integrity and stability, with a commitment to relationship banking, community outreach and added value service. We remain strong, sound, and secure.

Federal and State banking laws govern much of our relationship with you. In particular, laws concerning negotiable instruments, deposit accounts and how we treat activity of these accounts. Complete disclosures of our fees and charges are in this brochure. Please read and retain this brochure for future reference.

**IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT**

To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account. What this means for you: When you open an account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

**TRUTH IN SAVINGS ACT**

The FDIC Improvement Act of 1991 contained within it the Truth in Savings Act. The purpose of this act is to enable consumers to make informed decisions about deposit accounts in depository institutions.

**PERSONAL ACCOUNTS**

**PERSONAL CHECKING**

Account may be opened and maintained by individuals for their personal/non-business purpose

Minimum Opening Deposit..... \$100.00

Unlimited Check Writing

Service Charge.....\$10.00 if daily balance drops below \$500.00 any day of the month (waived for 1st statement period)

Statement Period: Monthly (Image Statement)

Bank pays postage both ways on Bank-by-Mail deposits

- Free Standard Printed Checks (Limited to 1 order per year)
- Free Internet Banking Access
- Free Bill Pay Plus
- Free PhoneBank Access
- Free ATM/Debit MasterCard® (Transaction Fees May Apply)

**ADVANTAGE CHECKING**

Account may be opened and maintained by individuals for their personal/ non-business purpose.

Minimum Opening Deposit.....\$100.00

Unlimited Check Writing

Service Charge ..... None

Minimum Balance Requirement .....None

Statement Period: Monthly (Check Images not included) - eStatements are required. Apply for your free eStatement when you log on to Online Banking. From the profile tab, choose Electronic Statements and then choose eStatements for each of your accounts.

Paper Statement Fee.....\$5.00 (per statement cycle)

Copies of Items posted.....\$2.00 each, Free through Internet Banking.

An Inactivity Fee of \$5.00 per statement period will be charged after 90 days of no customer initiated debits or credits.

Bank pays postage both ways on Bank-by-Mail deposits.

Conditions: If there is no activity in this account for 60 days and the balance is less than \$100.00, the bank has the option to close the account, returning balance to the account owner. This account is not eligible for complimentary checks.

- Free Internet Banking Access
- Free Bill Pay Plus
- Free PhoneBank Access
- Free ATM/Debit MasterCard® (Transaction Fees May Apply)

**DIRECT PAY ACCOUNT**

Qualifications: Account may be opened and maintained by individuals for their personal / non-business purpose. Account must receive direct deposit. Additional over the counter deposits are welcomed.

Checks may not be drawn against this account.

Free unlimited withdrawals by ACH, POS, or First State Bank ATMs (non First State Bank ATM withdrawals \$1.50 each)

Over the counter withdrawals or in bank transfers: 2 free per statement cycle. Additional withdrawals \$1.00 each

Minimum Opening Deposit.....None

Service Charge.....\$3.00 (waived for 1st statement period) Statement

Period: Monthly eStatement required. Apply for your free eStatement when you log on to Online Banking. From the profile tab choose Electronic Statements and then choose eStatement for each of your accounts.

Paper Statement Fee.....\$5.00 (per statement cycle)

Bank pays postage both ways on Bank-by-Mail deposits.

- Free Internet Banking Access
- Free Bill Pay Plus
- Free PhoneBank Access
- Free ATM/Debit MasterCard® (Transaction Fees May Apply)

**PERSONAL NOW**

Account may be opened and maintained by individuals for their personal/ non-business purpose.

Minimum Opening Deposit .....	\$100.00
Unlimited Check Writing	
Service Charge.....	\$10.00 if daily balance drops below \$1,000.00 any day of the month (waived for 1st statement period)
Interest Rate.....	See Rate Sheet
Annual Percentage Yield (APY).....	See Rate Sheet
Minimum balance required to obtain APY, as listed.....	\$1,500.00
Interest compounded.....	Daily
Interest credited .....	Monthly
Interest computation method .....	Daily Balance *

If you close your account before interest is credited, you will not receive the accrued interest.

Your interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on your account at any time.

Statement Period: Monthly (Image Statement).

Bank pays postage both ways for Bank-by-Mail deposits.

Interest begins to accrue on the business day you deposit cash items (for example, checks).

\* The Daily Balance is determined by the application of a daily periodic rate to the full amount of principal in the account each day.

\* No interest paid for those days your account balance falls below \$1,500.00.

- Free Standard Printed Checks (Limited to 1 order per year)
- Free Internet Banking Access
- Free Bill Pay Plus
- Free ATM/Debit MasterCard® (Transaction Fees May Apply)

**PERSONAL SUPERFIRST**

Account may be opened and maintained by individuals for their personal/ non-business purpose.

Minimum Opening Deposit .....	\$100.00
Service Charge.....	\$10.00 if daily balance drops below \$1,500.00 any day of the month (waived for 1st statement period)
Interest Rate .....	See Rate Sheet
Annual Percentage Yield (APY).....	See Rate Sheet
Minimum balance required to obtain APY as listed .....	\$1,500.00
Interest compounded .....	Daily
Interest credited.....	Monthly
Interest computation method .....	Daily Balance*

If you close your account before interest is credited, you will not receive the accrued interest.

Your interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on your account at any time.

Statement Period: Monthly (Image Statement)

Federal Regulatory Limits: Federal regulations allow unlimited withdrawals or transfers to another account of yours within our bank by mail, messenger, ATM or in person. You may make no more than six preauthorized withdrawals, automatic or telephonic transfers, checks, drafts, and third party debit card or other similar transactions from your account per month or statement cycle. There will be a \$7.00 charge for each debit item exceeding the stated limits. Preauthorized transfers include but are not limited to those processed through First Phone Bank, FSB Online Banking or FSB Mobile. If transaction limits are exceeded three times within a twelve month period, the account may be closed or reclassified as a transaction account as required by FDIC regulations. Bank pays postage both ways for Bank-by-Mail deposits.

Interest begins to accrue on the business day you deposit cash items (for example, checks).

\* The Daily Balance is determined by the application of a daily periodic rate to the full amount of principal in the account each day. \* No interest paid for those days your account balance falls below \$1,500.00.

- Free Standard Printed Checks (Limited to 1 order per year)
- Free Internet Banking Access
- Free Bill Pay Plus
- Free ATM Card (Transaction Fees May Apply)

**PERSONAL SAVINGS**

Account may be opened and maintained by individuals for their personal/ non-business purpose.

Minimum Opening Deposit .....	\$100.00
Service Charge.....	\$3.00 if daily balance drops below \$200.00 during the month (waived for 1st statement period)
Interest Rate.....	See Rate Sheet
Annual Percentage Yield (APY). .....	See Rate Sheet
Minimum balance required to obtain APY as listed .....	\$.01
Interest Computation Method .....	Daily Balance*
Interest will be compounded .....	Daily
Interest credited.....	Quarterly

If you close your account before interest is credited, you will not receive the accrued interest.

Your interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on your account at any time.

Statement Period: Monthly

Transaction Limitations: 2 free withdrawals per month, excess withdrawals are \$2.00 each.

Federal Regulatory Limits: Federal regulations allow unlimited withdrawals or transfers to another account of yours within our bank by mail, messenger, ATM or in person. You may make no more than six preauthorized withdrawals, automatic or telephonic transfers, drafts, and third party debit card or other similar transactions from your account per month or statement cycle. Preauthorized transfers include but are not limited to those processed through First Phone Bank, FSB Online Banking or FSB Mobile. If transaction limits are exceeded three times within a twelve month period, the account may be closed or reclassified as a transaction account as required by FDIC regulations. Interest begins to accrue on the business day you deposit cash items (for example, checks).

\* The Daily Balance is determined by the application of a daily periodic rate to the full amount of principal in the account each day.

- Free Internet Banking Access
- Free PhoneBank Access
- Free ATM Cards

**YOUNG SAVERS (Children under age of 18)**

Account may be opened and maintained by individuals for their personal/ non-business purpose.

Minimum Opening Deposit .....	\$25.00
Service Charge: .....	\$1.00 if daily balance falls below \$100.00 during the month (waived for 1st statement period)
Interest Rate.....	See Rate Sheet
Annual Percentage Yield (APY) .....	See Rate Sheet
Minimum balance required to obtain APY as listed .....	\$.01
Interest Computation Method .....	Daily Balance*
Interest will be compounded.....	Daily
Interest credited.....	Monthly

If you close your account before interest is credited, you will not receive the accrued interest.

Your interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on your account at any time.

Statement Period: Monthly

Transaction Limitations: 2 free withdrawals per month, excess withdrawals are \$2.00 each.

The Young Savers Account is not eligible for an ATM or Debit Card.

Account must be in the name of the youth and an adult co-owner with the youth being the primary owner. The Youth's Tax ID # must be used on the account. The Young Savers Account is designed for children under the age of 18 years.

Interest begins to accrue on the business day you deposit cash items (for example, checks).

When the child reaches their 18th birthday, the account becomes a Personal Savings account, subject to the terms and conditions of such account

\* The Daily Balance is determined by the application of a daily periodic rate to the full amount of principal in the account each day. Federal Regulatory Limits: Federal regulations allow unlimited withdrawals or transfers to another account of yours within our bank by mail, messenger, ATM or in person. You may make no more than six preauthorized withdrawals, automatic or telephonic transfers, drafts, and third party debit card or other similar transactions from your account per month or statement cycle. Preauthorized transfers include but are not limited to those processed through First Phone Bank, FSB Online Banking or FSB Mobile. If transaction limits are exceeded three times within a twelve month period, the account may be closed or reclassified as a transaction account as required by FDIC regulations.

**COMMERCIAL ACCOUNTS**

**BASIC BUSINESS**

Minimum Opening Balance.....	\$100.00
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150 items free per statement cycle, then \$ .30 each (items include Debits, Credits, Items Deposited)

Service Charge.....\$10.00 if daily balance drops below \$500.00 any day of the month (waived for 1st statement period)

Statement Period: Monthly (Image Statement)

Bank pays postage both ways on Bank-by-Mail deposits.

Higher volume or extended service needs accounts (including currency & coin) may be converted to Analyzed Checking by the bank.

- Free Standard Printed Checks (Limited to 1 order per year)
- Free Internet Banking Access
- Free Bill Pay Plus
- Free PhoneBank Access
- Free ATM/Debit MasterCard® (Transaction Fees May Apply)

**NOW COMMERCIAL**

Minimum Opening Deposit.....	\$100.00
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Account may be opened and maintained by individuals, sole proprietorships and non-profit organizations. Partnerships, Limited Liability Partnerships (LLPs), Corporations and Limited Liability Companies (LLCs) are restricted from maintaining this type of account.

150 items free per statement cycle, then \$ .30 each (items include Debits, Credits, Items Deposited)

Service Charge.....	\$12.00 if daily balance drops below \$1,500.00 any day of the month (waived for 1st statement period)
Interest Rate.....	See Rate Sheet

Annual Percentage Yield (APY).....	See RateSheet
Minimum balance required to obtain APY, as listed.....	\$1,500.00

Interest Computation Method .....

Interest compounded .....

Interest credited.....

If you close your account before interest is credited, you will not receive the accrued interest.  
 Your interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on your account at any time.  
 Statement Period: Monthly (Image Statement)  
 Bank pays postage both ways for Bank-by-Mail deposits.  
 Higher volume or extended service needs accounts (including currency & coin) may be converted to Analyzed Checking by the bank.  
 Interest begins to accrue on the business day you deposit cash items (for example, checks).  
 \* The Daily Balance is determined by the application of a daily periodic rate to the full amount of principal in the account each day.  
 \* No interest paid for those days your account balance falls below \$1,500.00.

- Free Standard Printed Checks (Limited to 1 order per year)
- Free Internet Banking Access
- Free Bill Pay Plus
- Free PhoneBank Access
- Free ATM/Debit MasterCard® (Transaction Fees May Apply)

**SUPERFIRST COMMERCIAL**

Minimum Opening Deposit.....	\$100.00
50 items free per statement cycle, then \$ .50 each (items include Debits, Credits, Items Deposited)	
Service Charge.....	\$12.00 if daily balance drops below \$2,000.00 any day of the month (waived for 1st statement period)
Interest Rate .....	See Rate Sheet
Annual Percentage Yield (APY) .....	See Rate Sheet
Minimum balance required to obtain APY as listed .....	\$2,000.00
Interest compounded .....	Daily
Interest credited .....	Monthly
Interest computation method .....	Daily Balance*

If you close your account before interest is credited, you will not receive the accrued interest.  
 Your interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on your account at any time.  
 Statement Period: Monthly (Image Statement)  
 Federal Regulatory Limits: Federal regulations allow unlimited withdrawals or transfers to another account of yours within our bank by mail, messenger, ATM or in person. You may make no more than six preauthorized withdrawals, automatic or telephonic transfers, checks, drafts, and third party debit card or other similar transactions from your account per month or statement cycle. There will be a \$10.00 charge for each debit item exceeding the stated limits. Preauthorized transfers include but are not limited to those processed through First Phone Bank, FSB Online Banking or FSB Mobile. If transaction limits are exceeded three times within a twelve month period, the account may be closed or reclassified as a transaction account as required by FDIC regulations. Bank pays postage both ways for Bank-by-Mail deposits.  
 Higher volume or extended service needs accounts (including currency & coin) may be converted to Analyzed Checking by the bank.  
 Interest begins to accrue on the business day you deposit cash items (for example, checks).  
 \* The Daily Balance is determined by the application of a daily periodic rate to the full amount of principal in the account each day.  
 \* No interest paid for those days your account balance falls below \$2,000.00.

- Free Standard Printed Checks (Limited to 1 order per year)
- Free Internet Banking Access
- Free PhoneBank Access

**SAVINGS COMMERCIAL**

Minimum Opening Deposit.....	\$100.00
Service Charge.....	\$3.00 if daily balance drops below \$500.00 during the month (waived for 1st statement period)
Interest Rate .....	See Rate Sheet
Annual Percentage Yield (APY).....	See Rate Sheet
Minimum balance required to obtain APY as listed .....	\$.01
Interest compounded .....	Daily
Interest credited .....	Monthly
Interest computation method .....	Daily Balance*

If you close your account before interest is credited, you will not receive the accrued interest.  
 Your interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on your account at any time.  
 Statement Period: Monthly  
 Transaction Limitations: 2 free withdrawals per month, excess withdrawals are \$2.00 each.  
 Federal Regulatory Limits: Federal regulations allow unlimited withdrawals or transfers to another account of yours within our bank by mail, messenger, ATM or in person. You may make no more than six preauthorized withdrawals, automatic or telephonic transfers, drafts, and third party debit card or other similar transactions from your account per month or statement cycle. Preauthorized transfers include but are not limited to those processed through First Phone Bank, FSB Online Banking or FSB Mobile. If transaction limits are exceeded three times within a twelve month period, the account may be closed or reclassified as a transaction account as required by FDIC regulations.  
 Bank pays postage both ways on Bank-by-Mail deposits.  
 Higher volume or extended service needs accounts (including currency & coin) may be converted to Analyzed Checking by the bank.  
 Interest begins to accrue on the business day you deposit cash items (for example, checks).

\*The Daily Balance is determined by the application of a daily periodic rate to the full amount of principal in the account each day.

- Free Internet Banking Access
- Free PhoneBank Access

**ANALYZED CHECKING: COMMERCIAL ACCOUNTS ONLY**

Minimum Opening Balance.....	\$100.00
Service Charge.....	\$15.00 (waived for 1st statement period)
Earnings Credit: an earnings credit is paid to reduce or eliminate monthly service charges. The earnings credit rate is set at the discretion of FSB and may change at any time.	
Debits:.....	\$.20 each
Credits:.....	\$.40 each
Per Item Deposited: .....	\$.10 each
Strapped Currency:.....	\$.45 each
Rolled Coin. ....	\$.15 each
Deficient Balance Charge Use of Uncollected Funds .....	NY Prime + 3%

Statement Period: Monthly (Image Statement)

Bank pays postage both ways on Bank-by-Mail deposits.

- Free Internet Banking Access
- Free Bill Pay Plus
- Free PhoneBank Access

**ADVANTAGE CHECKING - NP**

Account may be opened and maintained by non-profit clubs, organizations or associations that are for a non-business purpose.

Minimum Opening Deposit.....	\$100.00
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Unlimited Check Writing

Service Charge.....	None
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Minimum Balance Requirement .....	None
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Statement Period: Monthly (Text Statement with No Check Images) - eStatements are required. Apply for your free eStatement when you log on to Online Banking. From the profile tab, choose Electronic Statements and then choose eStatements for each of your accounts.

Paper Statement Fee.....	\$5.00 (per statement cycle)
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Copies of Items posted.....	\$2.00 each, Free through Internet Banking
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An Inactivity Fee of \$5.00 per statement period will be charged after 90 days of no customer initiated debits or credits.

Bank pays postage both ways on Bank-by-Mail deposits.

Conditions: If there is no activity in this account for 60 days and the balance is less than \$100.00, the bank has the option to close the account, returning balance to the account owner. This account is not eligible for complimentary checks.

- Free Bill Pay Plus
- Free PhoneBank Access
- Free ATM/Debit MasterCard® (Transaction Fees May Apply)

**TRANSFER OVERDRAFT PROTECTION**

- Pre-arrange to have funds transferred from one account to another to cover overdraft situations and avoid NSF "Not Sufficient Funds" fees.
- Transfers are made in \$100.00 increments.
- There is a \$3.00 charge for each automatic transfer.

Note: Normal transaction fees associated with the affected accounts still apply.

## INDIVIDUAL RETIREMENT ACCOUNTS

### SAVINGS IRA

Minimum Opening Deposit.....	\$1,000.00
Make contributions throughout the year	
Interest rate.....	See Rate Sheet
Annual Percentage Yield (APY)* .....	See Rate Sheet
Minimum balance required to obtain APY as listed .....	\$1,000.00
Interest Computation Method .....	Daily Balance **
Interest will be compounded.....	Daily
Interest credited.....	Quarterly

If you close your account before interest is credited, you will receive the accrued interest.

Your interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on your account at any time.

Statement Period: Annually

Penalty for early withdrawal equal to three months of interest, may apply. Renewal Policy: This IRA will automatically renew unless the depositor notifies the bank of his intention not to renew within the grace period of ten days after the maturity date or the bank mails to the depositor written notice of its intention not to renew. If IRA automatically renews, it will be renewed at the rate in effect at this institution on the maturity date.

Interest begins to accrue on the business day you deposit non-cash items (for example, checks).

\*The Annual Percentage Yield (APY) assumes that interest remains on deposit until maturity. A withdrawal will reduce earnings.

\*\* The Daily Balance is determined by the application of a daily periodic rate to the full amount of principal in the account each day.

### CD IRA

Minimum Opening Deposit.....	\$1,000.00
Interest rate.....	See Rate Sheet
Annual Percentage Yield (APY)* .....	See Rate Sheet
Minimum balance required to obtain APY as listed .....	\$1,000.00
Interest Computation Method .....	Daily Balance **
Interest will be compounded.....	Daily
Interest credited.....	Quarterly

If you close your account before interest is credited, you will receive the accrued interest.

Statement Period: Annually

Penalty for early withdrawal equal to three months of interest, may apply. Renewal Policy: This IRA will automatically renew unless the depositor notifies the bank of his intention not to renew within the grace period of ten days after the maturity date or the bank mails to the depositor written notice of its intention not to renew. If IRA automatically renews, it will be renewed at the rate in effect at this institution on the maturity date.

Interest begins to accrue on the business day you deposit non-cash items (for example, checks).

\*The Annual Percentage Yield (APY) assumes that interest remains on deposit until maturity. A withdrawal will reduce earnings.

\*\* The Daily Balance is determined by the application of a daily periodic rate to the full amount of principal in the account each day.

*We reserve the right to, at any time, require not less than 7 days notice in writing before each withdrawal from an interest-bearing account other than a time deposit, or from any other savings account as defined by Regulation D. Withdrawals from a time account prior to maturity or prior to any notice period may be restricted and may be subject to penalty. See your notice of penalty for early withdrawal.*

**CERTIFICATES OF DEPOSITS**

The annual percentage yield (APY) assumes that interest remains on deposit until maturity. A withdrawal will reduce earnings. Interest will be credited to your account or paid to you monthly, quarterly, semi-annually, annually, at maturity or as agreed upon.

After the account is opened, you may not make any deposits into or withdrawals from the principal in the account until the maturity date.

Interest begins to accrue on the business day you deposit any non-cash item (for example, checks).

**PENALTY FOR EARLY WITHDRAWAL**

Except as mentioned-below, you cannot withdraw any principal from this account before a maturity date without our consent and we may charge a penalty. We can only consent to an early withdrawal at the time you request it.

**For an account with a term of 31 days or less, the penalty will be the greatest of: (1) all of the Interest earned on the amount withdrawn from the most recent date of deposit or last renewal, (2) all the Interest that could have been earned on the amount withdrawn during a period equal to one-half of the maturity period, or (3) seven days interest on the amount withdrawn.**

**For an account with an original term of more than 31 days and up to and including one year, the penalty will be one month's interest on the amount withdrawn.**

**For an account with an original term of more than one year, the penalty will be three months Interest on the amount withdrawn.** We will use the nominal (simple interest) rate in effect to calculate the penalty. We will charge the penalty first against any interest then in the account, and any excess will be deducted from the amount you withdraw.

**Renewal Policy-** If your Certificate will AUTOMATICALLY RENEW, you will have a grace period of 10 days from the maturity date to present this certificate for payment without penalty. If the certificate automatically renews, IT WILL BE RENEWED AT THE RATE IN EFFECT AT THIS INSTITUTION ON THE DATE OF MATURITY.

Method of Computation.....Daily Balance

Interest begins to accrue on the business day you deposit non-cash items (for example, checks).

\* The Daily Balance is determined by the application of a daily periodic rate to the full amount of principal in the account each day.

ACCOUNT TYPE	MINIMUM DEPOSIT TO OPEN ACCOUNT	MINIMUM BALANCE TO OBTAIN APY	COMPOUNDED
Under \$100,000.00 Certificate of Deposit			
90 DAY CD	\$1,000.00	\$1,000.00	NONE
180 DAY CD	\$1,000.00	\$1,000.00	DAILY
1 YEAR CD	\$1,000.00	\$1,000.00	DAILY
18 MONTH CD	\$1,000.00	\$1,000.00	DAILY
24 MONTH CD	\$1,000.00	\$1,000.00	DAILY
30 MONTH CD	\$1,000.00	\$1,000.00	DAILY
36 MONTH CD	\$1,000.00	\$1,000.00	DAILY
48 MONTH CD	\$1,000.00	\$1,000.00	DAILY
60 MONTH CD	\$1,000.00	\$1,000.00	DAILY
SAVINGS IRA	\$1,000.00	41,000.00	DAILY
18 MONTH IRA CD	\$1,000.00	\$1,000.00	DAILY
Over \$100,000.00 Certificate of Deposit			
30 DAY JUMBO CD	\$100,000.00	\$100,000.00	NONE
90 DAY JUMBO CD	\$100,000.00	\$100,000.00	NONE
180 DAY JUMBO CD	\$100,000.00	\$100,000.00	DAILY
1 YEAR JUMBO CD	\$100,000.00	\$100,000.00	DAILY
18 MONTH JUMBO CD	\$100,000.00	\$100,000.00	DAILY
24 MONTH JUMBO CD	\$100,000.00	\$100,000.00	DAILY
30 MONTH JUMBO CD	\$100,000.00	\$100,000.00	DAILY
36 MONTH JUMBO CD	\$100,000.00	\$100,000.00	DAILY
48 MONTH JUMBO CD	\$100,000.00	\$100,000.00	DAILY
60 MONTH JUMBO CD	\$100,000.00	\$100,000.00	DAILY



# Facts

## WHAT DOES FIRST STATE BANK OF UVALDE DO WITH YOUR PERSONAL INFORMATION?

<b>Why ?</b>	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share and protect your personal information. Please read this notice carefully to understand what we do.
<b>What ?</b>	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> <li>● Social Security Number</li> <li>● Account balances</li> <li>● Payment history</li> <li>● Transaction history</li> <li>● Credit history</li> <li>● Checking Account Information</li> </ul> <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p>
<b>How ?</b>	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reason financial companies can share their customers' personal information; the reasons FIRST STATE BANK OF UVALDE chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does First State Bank of Uvalde Share?	Can You Limit this Sharing?
<b>For our everyday business purposes--</b> such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	<b>YES</b>	<b>NO</b>
<b>For our marketing purposes--</b> to offer our products and services to you	<b>NO</b>	<b>We Do Not Share</b>
<b>For joint marketing with other financial companies</b>	<b>NO</b>	<b>We Do Not Share</b>
<b>For our affiliates' everyday business purposes--</b> information about your transaction and experiences	<b>NO</b>	<b>We Do Not Share</b>
<b>For our affiliates' everyday business purposes--</b> information about your creditworthiness	<b>NO</b>	<b>We Do Not Share</b>
<b>For non-affiliates to market to you</b>	<b>NO</b>	<b>We Do Not Share</b>

## Questions ?

Call 830-278-6231 or go to [www.fsbuvalde.com](http://www.fsbuvalde.com)

**Who we are**

<b>Who is providing this notice?</b>	First State Bank of Uvalde
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**What we do**

<b>How does First State Bank of Uvalde protect my personal information?</b>	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings. We also maintain other physical, electronic and procedural safeguards to protect this information and we limit access to information to those employees for whom access is appropriate.
<b>How does First State Bank of Uvalde collect my personal information?</b>	We collect your personal information, for example, when you: <ul style="list-style-type: none"> <li>● Open an account or Provide employment information</li> <li>● Provide account information or apply for financing</li> <li>● Give us your contact information</li> <li>● Make a wire transfer</li> </ul> We also collect your personal information from others, such as credit bureaus, affiliates, or other companies
<b>Why can't I limit all sharing?</b>	Federal law gives you the right to limit only: <ul style="list-style-type: none"> <li>● Sharing for affiliates' everyday business purposes - information about your creditworthiness</li> <li>● Affiliates from using your information to market to you</li> <li>● Sharing for non affiliates to market you</li> </ul> State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.

**Definitions**

<b>Affiliates</b>	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> <li>● <i>First State Bank of Uvalde does not share with our affiliates.</i></li> </ul>
<b>Nonaffiliates</b>	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> <li>● <i>First State Bank of Uvalde does not share with non-affiliates so they can market you.</i></li> </ul>
<b>Joint Marketing</b>	A formal agreement between nonaffiliates financial companies that together market financial products or services to you <ul style="list-style-type: none"> <li>● <i>First State Bank of Uvalde doesn't Jointly market.</i></li> </ul>

**Other important information**

**For Texas Bank Customers.** First State Bank of Uvalde is chartered under the laws of the State of Texas and by state law is subject to regulatory oversight by the Texas Department of Banking. Any consumer wishing to file a complaint against First State Bank of Uvalde should contact the Texas Department of Banking through one of the means indicated below:

First State Bank of Uvalde engages in money transmission and/or currency exchange business as an authorized delegate of Travelers Express Co., Inc. (MoneyGram) under Chapter 151 of the Texas Financial Code. After first contacting First State Bank of Uvalde, if you still have an unresolved complaint regarding the company's money transmission or currency exchange activity, please direct your complaint to the Texas Department of Banking at: In person, or by U.S. Mail:

2601 North Lamar Boulevard, Suite 300  
 Austin, Texas 78705-4294  
 Telephone No. (877) 276-5554 Fax No. (512) 475-1313  
 e-mail: [consumer.complaints@dob.texas.gov](mailto:consumer.complaints@dob.texas.gov)  
 Website: [www.dob.texas.gov](http://www.dob.texas.gov)

**FEDERAL ELECTRONIC FUND  
TRANSFER ACT DISCLOSURES  
(Does Not Apply to Commercial Customers)**

IMPORTANT INFORMATION for our customers who have authorized electronic fund transfers:

The Federal Electronic Fund Transfer Act and regulations adopted there under provide that we disclose pertinent information to you about electronic fund transfers to or from your account. By electronic fund transfers, we mean transactions initiated by you through the use of your debit card in an automated teller machine, preauthorized deposits to- and if applicable, transfers from your account with us.

**TYPES OF TRANSFERS AVAILABLE**

- Point of Sale Transfers
- Automated Teller Machine Transfers
- Electronic Check Conversion
- Direct Deposit or withdrawals of funds
- Transfer Initiated by telephone
- Online Banking Service
- All debit card transfers- whether or not initiated through an electronic terminal

**I. AUTOMATED TELLER MACHINES, DEBIT CARDS AND POINT-OF-SALE TRANSFERS**

**A. ACCESSING YOUR ACCOUNT**

- Withdraw cash from your checking or savings account
- Transfer funds between your checking and savings account
- Pay for purchase at places that have agreed to accept the card
- Some of these services may not be available at all terminals

**B. ELECTRONIC CHECK CONVERSION (See Section IV for more information about electronic check conversion.) You may authorize a merchant or other payee to make a one-time electronic payment from your checking account using information from your check to:**

- Pay for purchase
- Pay bills

**C. LIMITATIONS**

- Limitations on frequency of transfers
  - There is no limitation on the frequency of transfers.
- Limitations on dollar amounts of transfers
  - You may withdraw up to \$600.00 from our terminals each day.
  - You may buy up to \$2,000.00 worth of goods or services each day with the consumer debit card and up to \$3,000.00 with the commercial debit card.
- In addition to those limitations listed elsewhere, transfers from an Insured Money Market Account or from a savings account to another account or to third parties by preauthorized means, automatic or telephone transfers, checks, drafts, ATM, debit cards or similar transactions are limited to six per month or statement cycle.

**D. CHARGES FOR TRANSFERS OR RIGHT TO MAKE TRANSFERS**

There is no charge for transfers at an automatic teller machine that is owned by us.

**E. ATM FEES BY OTHERS**

When you use an ATM not owned by us, you may be charged a fee by the ATM operator or any network used and you may be charged a fee for a balance inquiry even if you do not complete a fund transfer.

**F. RECEIPT FOR TRANSACTION**

You will receive a written receipt at the time you make any transfer to or from your account using one of our automated teller machines, or point-of-sale terminals.

**G. CUSTOMER LIABILITY**

Debit MasterCard® Customer Liability Limits

Additional Limit on Liability for MasterCard® branded Card. Unless you have been grossly negligent or have engaged in fraud, you will not be liable for any unauthorized transactions using your lost or stolen MasterCard® branded card. MasterCard® Zero Liability for unauthorized transfers will apply to all transactions including PIN-based and POS transfers. To be covered by the zero liability limitation under the revised rule, promptly report loss or theft after becoming aware. If conditions are not met, regulatory liability limitations will apply as noted in this brochure.

For transactions on other networks, the liability decision is left to the financial institution that issued your card. The issuer has the option of extending the same protections afforded by MasterCard's Zero Liability policy.

Tell us AT ONCE if you believe your card has been lost or stolen. Telephoning is the best way of keeping your possible losses down. You could lose all the money in your account. If you tell us within 2 business days, you can lose no more than \$50 if someone used your card without your permission.

The liability policy for unauthorized use on PIN transactions not processed by MasterCard® is below;

If you do NOT tell us within 2 business days after you learn of the loss or theft of your card, and we can prove we could have stopped someone from using your card without your permission if you had told us, you could lose as much as \$500. Also, if your statement shows transfers that you did not make, tell us at once. If you do not tell us within 60 days after the statement was mailed to you, you may not get back any money you lost after the 60 days if we can prove we could have stopped someone from taking the money if you had told us in time. If a good reason such as a long trip or a hospital stay kept you from telling us, we will extend the time periods.

**H. HOW TO CONTACT US**

If you believe that your card has been lost or stolen or that someone has transferred or may transfer money from your account without your permission or if for any reason you wish to contact us, telephone us at (830) 278-6231.

## II. ON-LINE BANKING SERVICES

Indicated below are the types of Online Banking Electronic Fund Transfers we are capable of handling and may be available for your account if you have signed up for our Online Banking Services. You may access your account(s) by computer at [www.fsbuvalde.com](http://www.fsbuvalde.com) and using your personal identification number and your account numbers to:

### A. Types of Transfers

- Transfer funds from checking to checking
- Transfer funds from checking to savings
- Transfer funds from savings to checking
- Transfer funds from savings to savings

### B. Types of Bill Payments

- Make payments from checking to loan accounts with us
- Make payments from checking to third parties
- Make payments from savings to loan accounts with us
- Make payments from savings to third parties

### C. Other Services: Obtain information about your account(s) such as: balance for checking, savings or loan accounts; checks that have cleared your account(s) in the last 90 days; automatic transfers; and account statement(s) for the last 12 months.

### D. Fees

Except as indicated elsewhere, we do not charge for these electronic transfers.

### E. Limitations on Frequency and Amount:

There are no limits on the frequency and amount of transfers you may make using Online Banking transfers.

The limits for transactions using BillPay are:

	Per Item Cap	Per Day Cap	Rolling 30 Day Period: \$5,000.00
1. Email Payments	\$ 2,500.00	\$ 2,500.00	
2. Transfers	\$ 25,000.00	\$ 25,000.00	
3. Maximum Transaction	\$ 25,000.00	\$ 25,000.00	

The limits for transactions using Zelle: Daily: \$2,000.00 & Rolling 30 Day Period: \$5,000.00

## III. DIRECT DEPOSIT OR PREAUTHORIZED WITHDRAWALS (Recurring Preauthorized EFTs)

### A. DOCUMENTATION OF TRANSFERS

If you have arranged to have direct deposits made to your account at least once every 60 days from the same person or company, you can call us at the phone number listed in this disclosure to find out whether or not the deposit has been made.

### B. LIMITATIONS

There is no charge for this service. There is no limitation on frequency of withdrawal transfer.

### C. RIGHT TO STOP PAYMENT

If you have told us in advance to make regular payments out of your account, you can stop any of these payments. Here's how: Call us at the phone number, or write to the address on front of the brochure. In time for us to receive your request 3 business days or more before the payment is scheduled to be made. If you call, we may also require you to put your request in writing and get it to us within 14 days after you call. If you order us to stop one of these payments 3 business days or more before the transfer is scheduled, and we do not do so, we will be liable for your losses or damages. We will charge you \$25.00 for each stop-payment order you give.

### D. NOTICE OF TRANSFERS VARYING IN AMOUNT

If the preauthorized regular transfers from your account may vary in amount, the person you are going to pay should tell you 10 days before each payment, when it will be made and how much it will be. You may choose instead to get this notice only when the payment would differ by more than a certain amount from the previous payment, or when the amount would fall outside certain limits that you set.

### E. CUSTOMER LIABILITY

If your statement shows unauthorized transfers from you account, tell us at once. If you do not tell us within 60 days after we sent you the FIRST statement upon which the problem appeared, you may not get back any money you lost after the 60 days if we can prove that we could have stopped someone from taking money if you had told us in time.

If a good reason (such as a long trip or a hospital stay) kept you from telling us, we will extend the time periods.

### F. HOW TO CONTACT US

If you believe that a transaction involving your account has been made without your permission or if for any reason you wish to contact us, telephone us at (830)-278-6231, or in writing at P.O. Box 1908 Uvalde, TX 78802-1908 attention Account Services.

## IV. ELECTRONIC CHECK CONVERSION (Non-recurring Preauthorized EFTs)

### A. TYPES OF NON-RECURRING PREAUTHORIZED TRANSFERS:

- You purchase goods or pay for services with a check at the point of sale and authorize the merchant or service provider to convert your check into an EFT by capturing the routing, account and serial numbers to initiate the transfer by an electronic check conversion.
- You purchase goods or pay for services by mailing a check to the merchant, a lockbox or other payee that is later converted to an EFT by electronic check conversion.
- You make a payment through a bill-payment service available to you via a computer or other electronic means that initiates an ACH debit entry to your account using MICR information you have provided, without producing a paper draft, is an EFT by electronic check conversion.
- You are asked to authorize at the time you offer a check to a merchant or service provider to electronically collect a charge in the event the check is returned for insufficient funds. Paying such a fee electronically is an electronic fund transfer.

You authorize a one-time electronic fund transfer (in providing a check or the information from a check to a merchant or other payee for the MICR encoding); where the consumer receives notice that the transaction will be processed as an EFT and completes the transaction. Examples of notice include, but are not limited to, written statements and the posting of a sign.

### B. LIMITATIONS

You may not exceed the amount available in your account. Federal regulations allow unlimited withdrawals or transfers to another account of yours within our bank by mail, messenger, ATM or in person. You may make no more than six preauthorized withdrawals payable to third parties, automatic or telephonic transfers, check, drafts, and third party debit card or similar transactions from your account per month or statement cycle.

## V. TELEPHONE INITIATED TRANSFERS

### A. ACCESSING YOUR ACCOUNT

For any authorized account you may use your telephone code to transfer funds between your checking and savings accounts whenever you request.

### B. FREQUENCY OF TRANSFERS

There is no limitation on the frequency of transfers except as noted under limitations in Part I of this disclosure.

### C. CHARGES

There is no charge for transfers initiated using our PHONEBANK telephone transfer service.

### D. CUSTOMER LIABILITY

Tell us AT ONCE if you believe your code has been lost or stolen. Telephoning is the best way of keeping your possible losses down. You could lose all the money in your account plus your maximum overdraft line of credit. If you believe your code has been lost or stolen, and you tell us within 2 business days after *you* learn of the loss or theft, you can lose no more than \$50.00 if someone used your code without your permission. If you do NOT tell us within 2 business days after you learn of the loss or theft of your code, and we can prove we could have stopped someone from using your code without your permission if you had told us, you could lose as much as \$500.00. Also, if your statement shows transfers that you did not make, tell us at once. If you do not tell us within 60 days after the statement was mailed to you, you may not get back any money you lost after the 60 days if we can prove we could have stopped someone from taking the money if you had told us in time. If a good reason (such as a long trip or a hospital stay) kept you from telling us, we will extend the time periods.

## VI. DISCLOSURES WHICH APPLY TO ALL ELECTRONIC FUND TRANSFERS

### A. PERIODIC STATEMENTS

CHECKING: You will get a monthly account statement.

SAVINGS: You will get a monthly account statement.

If there are no electronic transfers in a particular month, you will get a statement at least quarterly.

### B. LIABILITY FOR FAILURE TO MAKE TRANSFERS

If we do not complete a transfer to or from your account on time or in the correct amount according to our agreement with you, we will be liable for your losses or damages. However, there are some exceptions. We will not be liable, for instance:

- If, through no fault of ours, you do not have enough money in your account to make the transfer
- If the transfer would go over the credit limit on your overdraft line, if any.
- If your account is frozen because of a court order or some similar reason.
- If the automated teller machine where you are making the transfer does not have enough cash.
- If the terminal was not working properly and you knew about the breakdown when you started the transfer.
- If circumstances beyond our control (such as fire or flood) prevent the transfer, despite reasonable precautions that we have taken.
- There may be other exceptions stated in our agreement with you.

### C. CONFIDENTIALITY- ACCOUNT INFORMATION DISCLOSURE

We will disclose information to third parties about your account or the transfer you make:

- Where it is necessary for completing transfers, or
- In order to verify the existence and condition of your account for a third party, such as a credit bureau or merchant, or
- In order to comply with government agency or court orders, or
- If you give us your written permission.

### D. ERROR RESOLUTION PROCEDURES

In case of errors or questions about your electronic transfers: Telephone or write to us at the phone number or address given below, as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt. We must hear from you no later than 60 days, after we sent you the FIRST statement on which the problem or error appeared.

- Tell us your name and account number (if any).
- Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
- Tell us the dollar amount of the suspected error. If you tell us orally, we may require that you send us your complaint or questions in writing within 10 business days.

### E. ERROR RESOLUTION NOTICE

We will determine whether an error occurred within 10 business days after we hear from you and we will correct any error promptly. If you tell us orally, we may require that you send us your complaint or questions in writing within 10 business days. If we need more time, however, we may take up to 45 days to investigate your complaint or question. If we decide to do this, we will credit your account within 10 business days for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not credit your account.

We will tell you the results within three business days after completing our investigation. If we decide that there was no error, we will send you a written explanation.

### F. EXTENSION OF THE TIME PERIOD

For errors involving new accounts, point-of-sale, or foreign-initiated transactions, we may take up to 90 days to investigate your complaint or questions. For new accounts, we may take up to 20 business days to credit your account for the amount you think is in error. We will tell you the results within three business days after completing our investigation. If we decide that there was no error, we will send you a written explanation. You may ask for copies of the documents that we used in our investigation.

### G. MAILING ADDRESS, TELEPHONE NUMBER AND BUSINESS DAY DISCLOSURE

- Our mailing address is P.O. Box 1908, Uvalde, Texas 78802-1908.
- Our phone number is 830-278-6231.
- Our business days are Monday through Friday. Holidays are not included.

### **FUNDS AVAILABILITY POLICY DISCLOSURE:**

Our policy is to make funds from your deposits available to you on the first business day after the day we receive your deposit. Electronic direct deposits will be available on the day we receive the deposit. At this time, you can withdraw the funds in cash and we will use the funds to pay checks you have written. Please remember that even after we have made funds available to you, and you have withdrawn the funds, you are still responsible for checks you deposit that are returned to us unpaid and for any other problems involving your deposit.

For determining the availability of your deposits, every day is a business day, except Saturdays, Sundays, and federal holidays.

If you make a deposit before 6:00 p.m. on a business day that we are open, we will consider that day to be the day of your deposit. However, if you make a deposit after the above mentioned times, or on a day we are not open, we will consider that the deposit was made on the next business day we are open.

### **LONGER DELAYS MAY APPLY**

In some cases, we will not make all the funds that you deposit by check available to you on the first business day after the day of your deposit. Depending on the type of check that you deposit, funds may not be available until the second business day after the day of your deposit.

However, the first \$225 of your deposits will be available on the first business day. If we are not going to make all the funds from your deposit available on the first business day, we will notify you at the time you make your deposit. We will also tell you when the funds will be available. If your deposit is not made directly to one of our employees, or if we decide to take this action after you have left the premises, we will mail you the notice by the day after we receive your deposit. If you will need the funds from a deposit right away, you should ask us when the funds will be available.

In addition, funds you deposit by check may be delayed for a longer period under the following circumstances:

- We believe a check you deposit will not be paid.
- You deposit checks totaling more than \$5,525 on any one day.
- You redeposit a check that has been returned unpaid.
- You have overdrawn your account repeatedly in the last six months.
- There is an emergency, such as failure of communications or computer equipment.

We will notify you if we delay your ability to withdraw funds for any of these reasons, and we will tell you when the funds will be available. They will generally be available no later than the seventh business day after the day of your deposit.

### **SPECIAL RULES FOR NEW ACCOUNTS**

If you are a new customer, the following special rules may apply during the first 30 days your account is open. Funds from electronic direct deposits to your account will be available on the day we receive the deposit. Funds from deposits of cash, wire transfers, and the first \$5,525 of a day's total deposits of cashier's, certified, teller's, travelers, and federal, state and local government checks will be available on the first business day after the day of your deposit if the deposit meets certain conditions. For example, the checks must be payable to you, the depositor. The excess over \$5,525 will be available on the ninth business day after the day of your deposit. If your deposit of these checks (other than a U.S. Treasury check) is not made in person to one of our employees, the first \$5,525 will not be available until the second business day after the day of your deposit. Funds from all other check deposits will be available on the ninth business day after the day of your deposit.

### **COMMERCIAL ACCOUNTS - PROHIBITION OF UNLAWFUL INTERNET GAMBLING TRANSACTIONS**

In accordance with the requirements of the Unlawful Internet Gambling Enforcement Act of 2006 and Regulation GG, this notification is to inform you that restricted transactions are prohibited from being processed through your account or relationship with our institution. Restricted transactions are transactions in which a person accepts credit, funds, instruments or other proceeds from another person in connection with unlawful internet gambling.

### **COMMERCIAL ACCOUNTS - UCC 4A DISCLOSURE**

Notice of Receipt of Entry Under the operating rules of the National Automated Clearing House Association which are applicable to ACH transactions involving your account, we are not required to give next day notice to you of receipt of an ACH item, and we will not do so. However: we will continue to notify you of the receipt of payments in the periodic statements we provide to you.

Notice of Provisional Payment Credit given by us to you with respect to an automated clearing house credit entry is provisional until we receive final settlement for such entry through a Federal Reserve Bank. If we do not receive such final settlement, you are hereby notified and agree that we are entitled to a refund of the amount credited to you in connection with such entry, and the party making payment to you via such entry i.e., the originator of the entry shall not be deemed to have paid you the amount of such entry.

Notice of Choice of Law We may accept on [your] behalf payments to your account which have been transmitted through one or more Automated Clearing House ("ACH") and which are not subject to the Electronics Fund Transfer Act and your rights and obligation with respect to such payments shall be construed in accordance with and governed by the laws of the State of Texas as provided by the operating rules of the National Automated Clearing Houses Association, which are applicable to ACH transactions involving your account.

**PAYMENT ORDER OF ITEMS** -The law permits us to pay items (such as checks or drafts) drawn on your account in any order. It is our practice to pay items in the order of smallest dollar amount to highest dollar amount. The bank reserves the right to change the order of posting items to your account at any time without notice to you.

## NOTICE

The Bank may make a change in your Checking Account that will not affect your available balance, interest earnings, FDIC insurance or bank statement. This account will consist of a checking sub account and a savings sub account. The bank may periodically transfer funds between these two sub accounts. On a sixth transfer during a calendar month, any funds in the savings sub account will be transferred back to the checking sub account. If your account is a plan on which interest is paid, your interest calculation will remain the same. Otherwise, the savings sub account will be non interest bearing. The saving sub account will be governed by the rules governing our other savings accounts.

### NOTICE OF ATM/NIGHT DEPOSIT FACILITY USER PRECAUTIONS

As with all financial transactions, please exercise discretion when using an automated teller machine (ATM) or night deposit facility. For your own safety, be careful. The following suggestions may be helpful.

- Prepare for your transactions at home (for instance, by filling out a deposit slip) to minimize your time at the ATM or night deposit facility.
- Mark each transaction in your account record, but not while at the ATM or night deposit facility. Always save your ATM receipts. Don't leave them at the ATM or night deposit facility because they may contain important account information.
- Compare your records with the account statements you receive.
- Don't lend your ATM card to anyone.
- Remember; do not leave your card at the ATM. Do not leave any documents at a night deposit facility.
- Protect the secrecy of your Personal Identification Number (PIN). Protect your ATM card as though it were cash. Don't tell anyone your PIN. Don't give anyone information regarding your ATM card or PIN over the telephone. Don't write your PIN where it can be discovered. For example, don't keep a note of your PIN in your wallet or purse.
- Prevent others from seeing you enter your PIN by using your body to shield their view.
- If you lose your ATM card or if it is stolen, promptly notify us. You should consult the other disclosures you have received about electronic fund transfers for additional information about what to do if your card is lost or stolen.
- When you make a transaction, be aware of your surroundings. Look out for suspicious activity near the ATM or night deposit facility, particularly if it is after sunset. At night, be sure that the facility (including the parking area and walkways) is well lighted. Consider having someone accompany you when you use the facility, especially after sunset. If you observe any problems, go to another ATM or night depository facility.
- Don't accept assistance from anyone you don't know when using an ATM or night deposit facility.
- If you notice anything suspicious or if any other problem arises after you have begun an ATM transaction, you may want to cancel the transaction, pocket your card and leave. You might consider using another ATM or coming back later.
- Don't display your cash; pocket it as soon as the ATM transaction is completed and count the cash later when you are in the safety of your own car, home, or other secure surrounding.
- At a drive-up facility, make sure all the car doors are locked and all of the windows are rolled up, except the driver's window. Keep the engine running and remain alert to your surroundings.
- We want the ATM and night deposit facility to be safe and convenient for you. Therefore, please tell us if you know of any problem with a facility. For instance, let us know if a light is not working or there is any damage to a facility. Please report any suspicious activity or crimes to both the operator of the facility and the local law enforcement officials immediately.

**ADDITIONAL FEES & SERVICES**

Replacement ATM/Check Cards.....	\$10.00
Automatic Teller Machine Withdrawal Charge at any First State Bank of Uvalde ATM .....	No Charge
Automatic Teller Machine Withdrawal Charge at all other ATMs- ATM or POS Trans Fee.....	\$1.50 each
Check Card Rush Replacement Fee.....	\$120.00
Requests for debit cards mailed to an alternate address.....	\$20.00

**Balancing of Account-**

Deposit Correction (Including manual post ACH to new account).....	\$3.00
Research & Reconciliation.....	\$25.00
Per hour plus \$2.00 per document/page-reproduced (\$12.50 minimum)	
Statement Retention Fee.....	\$5.00
Special Statement Cutoff Fee.....	\$3.00
Return Mail Processing Fee (Returned Statements).....	\$5.00
Legal processes which affect your account (i.e., Garnishments, Levies, or other) .....	\$75.00
OD Acct Closed Fee (Account closed in Overdraft Position).....	\$25.00
Fee for accounts closed within 90 days of opening.....	\$12.00
Check Cashing (only if telephone call required).....	\$3.00
Money Orders .....	Customer \$2.00
Cashiers Checks (FSB Customers & Requests to Close Accounts).....	\$4.00
Cashiers Checks Replacement Fee.....	\$35.00
Replacement after 90 days due to loss of item	
Temporary Checks .....	\$1.00 for 10 checks
Customer Wire Transfer (per item) Outgoing Domestic.....	\$20.00
Customer Wire Transfer (per item) International.....	\$60.00

Additional third party fees will be passed on if applicable

Collection Items Domestic.....	\$20.00-plus external bank charges
Collection Items Foreign.....	\$120.00 - plus external bank charges if applicable
Telephone Transfers.....	\$3.00 each
Automatic Transfer Overdraft Protection.....	\$5.00 each
Document (paper or microfilm) Copies .....	\$2.00 per page
Xerox copies.....	50 cents per page
FAX Machine.....	\$2.00 per page
Snapshot Statement Printouts.....	\$4.00
Multiple monthly statements for the same account.....	\$2.00 each
Coin Processing for Commercial Accounts.....	1% (with \$3.00 minimum)
Zipper Bags.....	\$5.00 each
Night Depository Locked Bags .....	\$28.00 each
Night Depository Transactions: Deposits made after 7:30 a.m. in our night depositories will be processed on the next business day.	
Coin Wrapper/Bill Straps.....	\$5.00 per box
Check Printing Fee depends on style and quantity of checks ordered.	

The categories of transactions for which an overdraft fee may be imposed are those by any of the following means: check, in person withdrawal, or ACH Debit. Items that have been previously returned may incur an overdraft fee upon representation if your account does not contain sufficient funds.

Items may be presented up to three (3) times for representation and may incur a fee each time.

NSF - Return Item Fee (Per item - Non sufficient funds checks and other debits returned unpaid).....	\$32.50
Overdraft Fee (per item - Checks and other debits paid into overdraft).....	\$32.50
Stop Payment Charge (per item) .....	\$25.00
Dep Item Ret Chrg (per item - Deposited items returned unpaid) .....	\$10.00

**SAFE DEPOSIT BOXES**

2x5.....	\$17.00	4x10 .....	\$40.00
2.5x5.....	\$17.00	4x10.5 .....	\$40.00
3x5.....	\$22.50	5x10.....	\$50.00
4x5.....	\$25.00	5x10.5.....	\$50.00
5x5.....	\$31.00	8x10.5.....	\$78.00
6x5.....	\$37.00	10x10.....	\$85.00
2x10.....	\$25.00	10x15.....	\$125.00
3x10.....	\$37.50		

Safe Deposit Rental Late Fee (After 30 days).....	\$10.00
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- All sizes not available at every location.
- If applicable, Fees will be assessed to customers for the replacement of lost keys or for drilling a safe deposit box.
- The contents of your safe deposit box are not insured against loss by First State Bank or the FDIC.