

A GUIDE TO MANAGE YOUR ACCOUNT





Banking is as Easy as IBC

Congratulations on opening your new IBC checking account. A checking account is a convenient way to manage your finances. This brochure is a tool designed to help you manage your checking account responsibly. Good account management means understanding options and making an informed choice about how to conduct transactions. This includes recording all transactions in the check register provided with your check order and balancing that check register against your monthly account statement. You may use FREE tools such as IBC Voice, IBC Bank Online and/or the IBC Bank Mobile App to assist you in keeping up with your account and tracking your account balance. Keeping a balanced checkbook is the best way to avoid unnecessary fees. By spending a few minutes balancing your checkbook each day you can avoid unexpected fees. IBC Bank is glad to help you with any questions you have regarding this brochure or any of the contents of the brochure - just contact us at any of our many locations, and a sales representative will be happy to assist you.

IBC Bank Regions

IBC BANK LAREDO-CORPORATE HEADQUARTERS

1200 San Bernardo Ave. Laredo, TX 78040 956-722-7611

AUSTIN/ SURROUNDING AREAS

MAIN BRANCH: 500 West 5th St., Ste. 100 Austin, TX 78701 512-397-4506

BROWNSVILLE/ SURROUNDING AREAS

MAIN BRANCH: 1600 Ruben Torres Blvd. Brownsville, TX 78520 956-547-1000

CORPUS CHRISTI/ SURROUNDING AREAS

MAIN BRANCH: 221 South Shoreline Blvd. Corpus Christi, TX 78401 361-888-4000

DALLAS

3800 Maple Ave., Ste. 100 Dallas, TX 75219 469-357-3805

EAGLE PASS/ SURROUNDING AREAS

MAIN BRANCH: 2395 East Main St. Eagle Pass, TX 78852 830-773-2313

HOUSTON/ SURROUNDING AREAS

MAIN BRANCH: 5615 Kirby Dr. Houston, TX 77005 713-526-1211

McALLEN/ SURROUNDING AREAS

MAIN BRANCH: One South Broadway St. McAllen, TX 78501 956-686-0263

PORT LAVACA/ SURROUNDING AREAS MAIN BRANCH:

311 North Virginia St. Port Lavaca, TX 77979 361-552-9771

SAN ANTONIO/ SURROUNDING AREAS

MAIN BRANCH: 130 East Travis St. San Antonio, TX 78205 210-518-2500

ZAPATA/ SURROUNDING AREAS

MAIN BRANCH: U.S. Highway 83 @10th Ave. Zapata, TX 78076 956-765-8361

OKLAHOMA

MAIN BRANCHES: Oklahoma City 3817 NW Expressway, Ste. 100 Oklahoma City, OK 73112 405-841-2100

Tulsa 2250 E. 73rd St., Ste. 100 Tulsa, OK 74136 918-497-2405

Lawton 6425 NW Cache Rd. Lawton, OK 73505 580-250-4317

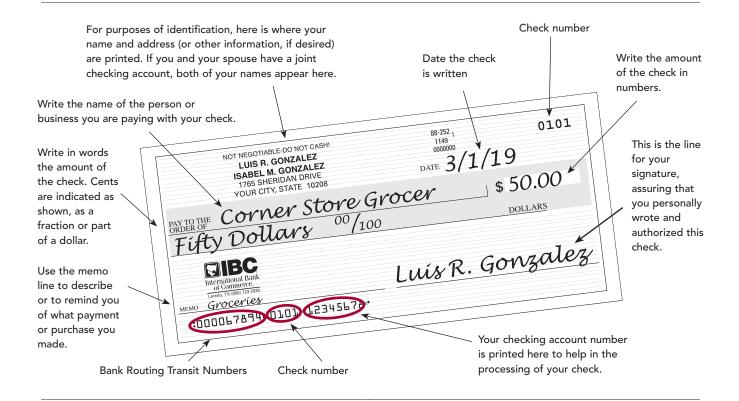
COMMERCE BANK

MAIN BRANCH: 5800 San Dario Ave. Laredo, TX 78041 956-724-1616

For a complete list of IBC Bank locations, please visit ibc.com.

The ABCs of IBC Checking: Checks

Ready for the convenience of your own checking account? Your new account will make bill paying easier and may save you money on the fees charged by supermarkets and check cashing centers for cashing paychecks, government checks, etc. You'll also avoid the risks of carrying more cash than necessary. Here's a detailed look at an IBC Bank check like the one you could be using ...





Pay your bills on time, with little effort, and no postage using Online Bill Pay. You can pay any company or person with a U.S. address. It takes just a few minutes to add a payee to your Bill Pay.

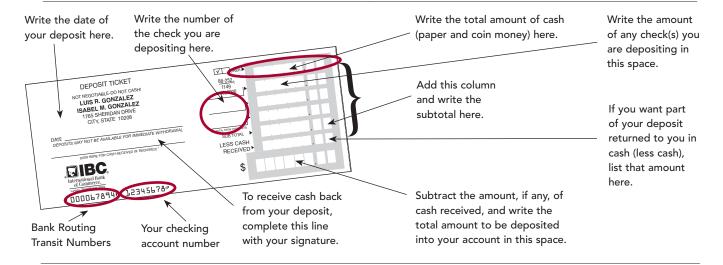
Once you are logged in to myibc.com, select Pay a / Bill from the left menu and choose the main account. Next, read and accept the Bill Pay terms and conditions. Finally, add your billers or contacts to pay.



The ABCs of IBC Checking: Deposits

One way to add money to your checking account is completing a deposit slip to deposit cash and checks at the teller line or drive thru at IBC Bank. All checks you are depositing must be endorsed on the back with your signature. If you want the convenience of paychecks, dividends and other recurring credits deposited directly into your account, ask us about direct deposit. Using direct deposit is a no hassle way to get your money where you want it with the convenience of never having to step inside the bank.

Here's an example of an IBC deposit slip:



Deposit ATM



You can also use a Deposit ATM to deposit cash or checks into your account. No need for a deposit slip. For a list of deposit ATMs, please visit ibc.com.

Mobile Deposits

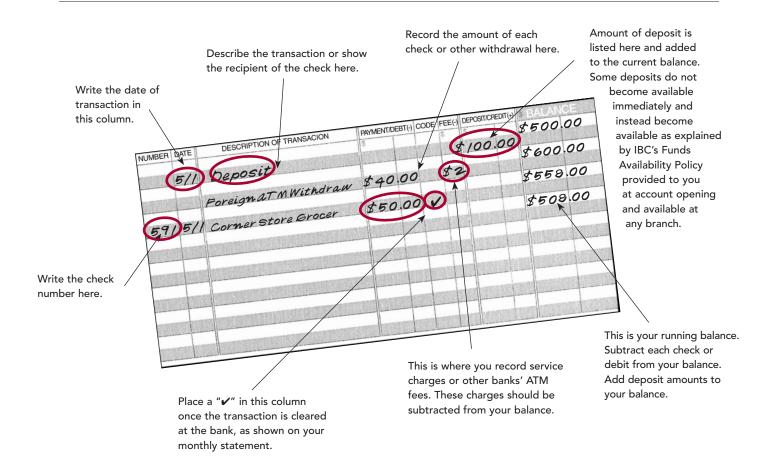


Checks may also be deposited using the camera on your smart phone device thru the IBC Bank Mobile App.

Please be aware that some deposits do not become available immediately and instead become available as explained by IBC's Funds Availability Policy provided to you at account opening and available at any branch.

Balancing Your Checking Account

Consistently balancing your checkbook helps manage your finances more effectively and avoids unnecessary bank fees. Keeping track of the money in your checking account is easy. Simply record all checks written, other withdrawals and deposits in your check register as shown here:

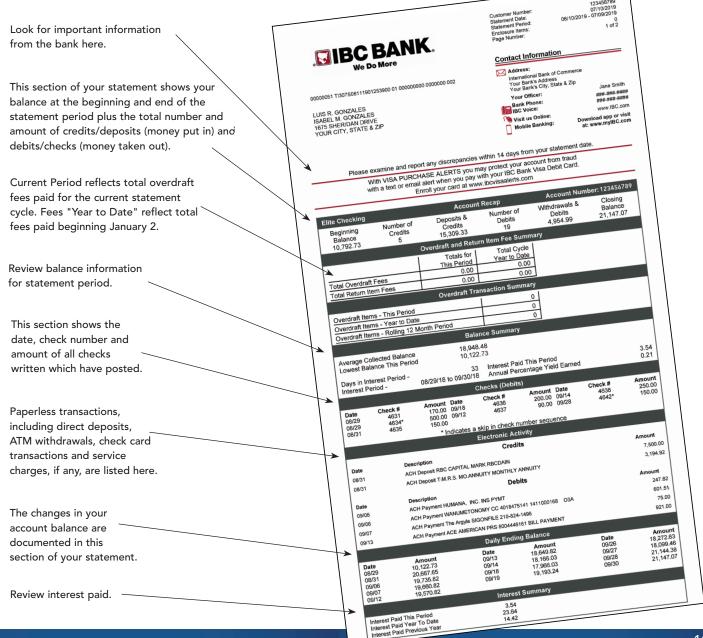


A simple and convenient way to keep track of your accounts is through IBC Bank Online or with IBC Bank's Mobile App. With these features, you can view your accounts and balances, monitor eStatements, have Bill Pay and more. You can also see all your pending transactions to help you balance your account. To learn more, visit ibc.com. You can also check your balance free of charge by calling IBC Voice or at any IBC ATM. All of these are tools designed to assist you in managing your account,

however keep in mind that IBC may not have knowledge of outstanding checks that you have written and/or ACH Transactions that have not been submitted for payment. You have control of your account by balancing your checkbook. The only sure way of avoiding any unexpected fees is by writing down every check and transaction on your check register, and keeping a balanced checkbook. You should verify your balance against your check register before conducting any transaction.

Your Monthly Statement

To make your finances and your account status clear and easy to track, IBC will send you a recap of your transactions which have posted each month. You have access to view and print up to 18 months of statements electronically on IBC Bank Online. Receiving eStatements allows you to bypass the uncertainty of the mail and leaves you with less clutter. Review your statement to be certain that your records match the information shown.



Overdraft Courtesy®

The Bank offers a discretionary overdraft service (the *Overdraft Courtesy® Program*) for consumer accounts that:

- 1. Are held by Depositors who are United States Citizens or Resident Aliens ("Domestic Consumer Accounts")*;
- 2. Have been open for at least thirty (30) days; and
- 3. Are in good standing.

An overdraft occurs when you do NOT have sufficient Available Balance in your checking account to cover a transaction, but the bank pays it anyway. IBC Bank can cover your overdrafts in two different ways:

- You are automatically enrolled in the Overdraft Courtesy® Program that comes with your account.
 See Overdraft Courtesy® Disclosure for Certain Domestic Consumer Accounts for details; or
- 2. We also offer Overdraft Transfer Protection, which can link your checking account to a secondary account and if items post against insufficient funds on the checking account, the necessary funds are automatically transferred from the secondary account for only \$12 per daily transfer, no matter how many items are presented. This service may be less expensive than Overdraft Courtesy®.

Transactions covered by Overdraft Courtesy®

The following transactions may be authorized and paid pursuant to the *Overdraft Courtesy®* Program:

- · Checks and ACH payments
- · Automatic bill payments

Coverage of ATM & Everyday Debit Card Transactions:

As required by federal regulation, we <u>do not</u> authorize and pay overdrafts for the following types of transactions unless you ask us to:

- ATM transactions
- Everyday (non-recurring) debit card transactions

If you decide not to have these transactions covered, the transaction will be declined if you do not have sufficient available balance in your account, and you will NOT incur an overdraft charge or item return fee. This may be less expensive for you than opting-in to ATM and everyday debit card transactions.

If you decide to opt-in to have ATM and everyday debit card transactions authorized and paid, the transactions will be authorized and paid by the bank up to your established limit and you will be charged an overdraft fee.

IBC's Overdraft Courtesy® Fees & Charges

IBC will charge you an overdraft fee of \$35 each time we pay an overdraft. Consumer Domestic accounts will not be charged an overdraft fee if the available balance is overdrawn by \$3.00 or less after processing of transactions at the end of each day.

- Accounts may be assessed multiple overdraft fees, for domestic consumer accounts, up to a maximum of eight (8) overdraft fees per day.
- In addition, accounts that have opted in to overdraft coverage
 of ATM and non-recurring card transactions, overdraft
 balances, including unpaid fees, will be assessed an overdraft
 interest at the rate of 17.75% per annum from the date of
 the overdraft until the date of receipt by Bank of repayment
 of the entire outstanding balance.

Overdraft Courtesy® is a privilege extended to customers at IBC Bank's discretion. Overdrafts must be repaid within 35 days. Transactions may be refused if they exceed courtesy amount or if account is not in good standing. PLEASE NOTE: No fees or overdraft interest are assessed if you never use these overdraft services.

IBC's Overdraft Courtesy® is a discretionary customer service that may cover inadvertent or occasional overdrafts. You should know that there are less expensive options in case of an emergency, such as Overdraft Transfer Protection, as explained above. For complete details of the Overdraft Courtesy® terms, please refer to the Overdraft Courtesy® Disclosure for Certain Domestic Consumer Accounts.

Please remember that you always have a choice, and you can change your mind at any time about having *Overdraft Courtesy*® on your account and whether or not you want ATM and everyday debit card transactions covered by *Overdraft Courtesy*®.

* The Bank may, in its discretion, cover overdrafts created by foreign customers. Such overdrafts are subject to fees and other limitations. Please refer to the Deposit Account Agreement and the Schedule of Fees and Charges for more information.

How Transactions Post to Your Account

The way IBC posts transactions, both debits and credits, affects the available balance on your account. Pending item amounts are always deducted from the balance available to pay checks and other items that post to your account. Pending transactions are transactions that have been authorized and that the bank is committed to pay, but have not yet posted to your account. These transactions include ATM withdrawals, point of sale (POS) purchases with your IBC Bank debit card, and IBC Bank Online transfers. Therefore, the item posting process will cause these type of transactions to affect your available balance for posting checks and other debits on the day they are approved.

The way the process works is that a hold is immediately placed for the amount of any authorization, such as an ATM withdrawal, POS purchase, or other account transfer, and that amount is deducted from the available balance for making future authorizations. The amount of these authorizations or holds will affect your available balance for paying checks just like it will affect your balance for authorizing ATM and POS transactions. You should deduct these transactions from your check register balance. This will help avoid an overdraft and reduce NSF fees.

If the available balance, after deducting pending transactions, is insufficient to pay all checks and other electronic transactions that are presented for payment, items will be paid up to the available overdraft courtesy and assessed an overdraft fee for each item that posted against an insufficient balance.

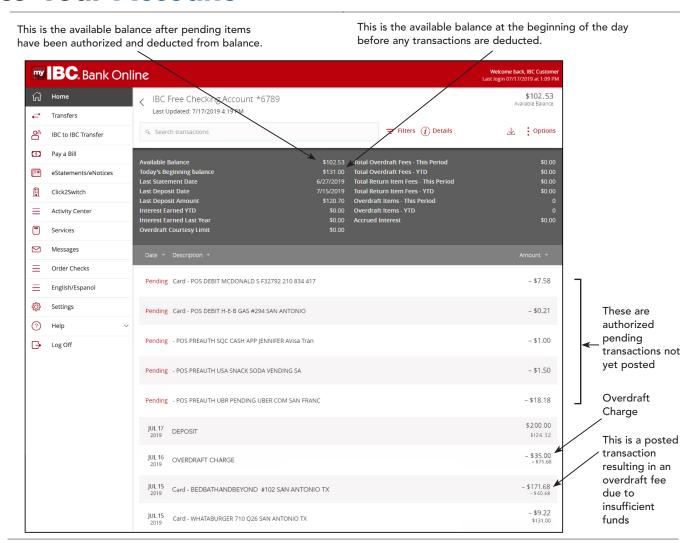
Determining your account's available balance

Your available balance is the most recent record the bank has of the funds available for withdrawal from your account. The Available Balance is also the balance that the Bank uses to determine whether you have overdrawn your account, or if you otherwise do not have sufficient funds to pay a transaction (also referred to as an "item"). In determining whether you have sufficient funds to cover a transaction, the available balance is your daily ending balance plus any pending deposits, minus any holds on deposits you have made, minus any pending transactions (such as pending debit card purchases or ATM withdrawals) that the Bank has authorized but that have not yet posted to your account.

It is possible for you to overdraw your account even though the available balance appears to show that there are sufficient funds to cover a transaction that you want to make. This happens because the available balance does not reflect all your outstanding checks, automatic bill payments (such as ACH and recurring debit card transactions) that you have authorized or other transactions that have not been paid from your account. For example, it may not include a check you have written but we have not received. Also, your available balance may not reflect the most recent deposits to your account. Your available balance may also not reflect all of your card transactions. For example, if a merchant does not submit a one-time debit card transaction for payment within three (3) business days of authorization (or other time period as specified in the payment network rules governing your card), we must release the authorization hold on the transactions. The available balance will not reflect this transaction until it has been received by us and paid from your account.

We encourage you to record all of your transactions in a check register. This will help you keep track of your account balance.

How Transactions Post to Your Account



How Transactions Post to Your Account

NSF/OD fees are only assessed on posted items not pending items. Please remember to deduct all checks and transactions from your check register. It is the bank's policy to clear items in the following order: (1) first any wire transfers from lowest to highest dollar amount; (2) items we have already paid out or committed to pay from lowest to highest dollar amount such as ATM withdrawals, teller cash withdrawals, transfers, debit card

or point of sale withdrawals and bank fees, (3) checks and ACH withdrawals from lowest to highest dollar amount. Transactions may not be processed in the order in which they occur. The order in which transactions are processed can affect the total amount of overdraft/non-sufficient funds fees incurred. Bank reserves the right to clear in any order, as permitted by state law.

Your choice, your responsibility.

Good account management means understanding options and making an informed choice about how to conduct transactions. Below is a quick recap of the things you can do to avoid unnecessary fees:

- Record all transactions and checks on your account register
- Review your monthly statement
- Enroll in Overdraft Transfer Protection
- · Be aware of any holds placed on deposits
- Take advantage of our FREE tools to assist you in managing your account such as IBC Voice, IBC Bank Online, and IBC Bank Mobile App
- Use your account responsibly

Watch our banking demos on ibc.com



IBC offers you the convenience of over 165 facilities and more than 255 ATMs in 75 communities throughout Oklahoma and Texas.



MORE than banking

- INSURANCE*
- INVESTMENTS*
- MORTGAGE



* NOT A DEPOSIT NOT FDIC INSURED NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY NOT GUARANTEED BY THE BANK MAY GO DOWN IN VALUE

IBC Insurance Agency, Ltd., a wholly-owned subsidiary of IBC-Laredo