



# DOMESTIC

ACCOUNT SERVICES AND FEES

PERSONAL • BUSINESS • INVESTMENT

[commercebanklaredo.com](http://commercebanklaredo.com)



**We Make It Happen**

MEMBER FDIC/INTERNATIONAL BANCSHARES CORPORATION

# IBC PRODUCTS & SERVICES

- FREE IBC Voice
- Free Checking
- Rite Checking®
- Regular Checking
- IBC Connection®
- Check 'N Save® (N.O.W.)
- Check 'N Save Plus® (Money Market)
- IBC Elite® Checking (N.O.W.)
- IBC Elite Advantage® (Money Market)
- Biz Rite Checking®
- Commercial Checking
- Savings
- CDs
- IRAs
- Currency Exchange Services\*
- IBC Instant Issue Debit Cards
- IBC Cash Cards\*
- IBC Payroll Cards\*
- IBC Gift Cards\*
- IBC Credit Cards\*
- IBC Mortgage\*
- IBC Link\* (Online Business Banking)
- MyIBC Bank Online with Bill Pay
- IBC Bank Mobile App with Check Deposits

\*For complete list of products and services please visit [ibc.com](http://ibc.com)

# ELECTRONIC BANKING

## FREE IBC Voice

IBC Voice is an automated phone banking system that allows you to confidentially and easily access your IBC account information. Just dial the automated IBC Voice line, and enter your IBC Voice Personal Identification Number (PIN). Then follow the easy steps, it's **your direct line to 24 hour banking**.

Balance information .....	<b>FREE</b>
Information on checks paid .....	<b>FREE</b>
Deposit information .....	<b>FREE</b>
Wire transfer information .....	<b>FREE</b>
Transfer funds between accounts† .....	See account description for details

## MyIBC Bank Online

MyIBC Bank Online allows you to manage your banking and other financial needs from any computer or mobile device, regardless of your location. Created with your schedule in mind, MyIBC Bank Online makes banking with us even more convenient. It's **banking your way, 24 hours a day**.

Check account balances.....	<b>FREE</b>
Review account activity .....	<b>FREE</b>
Transfer funds between accounts† .....	See account description for details
Inquiries with online staff .....	<b>FREE</b>
Download account information .....	<b>FREE</b>
Bill Pay† .....	See account description for details
View images .....	<b>FREE</b>
eStatements.....	<b>FREE</b>
Text banking .....	<b>FREE</b>
Receive balance alerts.....	<b>FREE</b>
IBC to IBC Transfer†.....	See account description for details

## IBC Bank Mobile App

The IBC Bank Mobile App is a convenient and secure way to bank on the go! MyIBC Bank Online is accessible from any internet-enabled device, including iPhone, Android and other smartphone devices. Download the IBC Bank Mobile App. *Data charges may apply.*

All the Online Banking features available from your desktop are also available on your mobile device plus:

Search for IBC branches and ATMs.....	<b>FREE</b>
Deposit Checks .....	<b>FREE</b>
Service available in English and Spanish.....	<b>FREE</b>

With the IBC Bank Mobile App you can deposit checks by using the camera on your smartphone device. Deposit may be subject to a hold, and may not be immediately available.

† Transfers and Online Bill Payments are debits, please refer to the Monthly Service Charge associated with debits for your account type.

# PERSONAL PRODUCTS

## ACCOUNTS<sup>1</sup>

## FREE Checking

### DESCRIPTION

A personal checking account **FREE of monthly service charges** and no minimum balance required.

### BENEFITS AND TRANSACTION LIMITS

- Unlimited check writing
- Duplicate checks required
- Cancelled checks retained by bank
- First two copies of cancelled checks per month are **FREE**
- 24/7 access to MyIBC Bank Online with Bill Pay<sup>2</sup> at ibc.com or IBC Bank Mobile App
- **FREE** eStatements
- **FREE** IBCVoice
- **FREE** IBC Instant Issue Debit Card at Account Opening
- **FREE** IBC ATM and Debit Card transactions

### INTEREST PAID

No

### MONTHLY SERVICE CHARGE

Service charge ..... **FREE**

1. Minimum opening deposit for IBC Free Checking is \$10.00. For all other accounts, minimum opening deposit is \$100.00. 2. Online Bill Payments are debits, please refer to the Monthly Service Charge associated with debits for your account type. 3. "Debit": Any and all withdrawals made from this account, except for bank-associated fees and/or service charges.

## CHECKING ACCOUNTS

### Rite Checking®

Very affordable checking account for those with less than 50 debits per month. **No monthly service charge** if required balance is maintained.

- **No service charge** if average collected balance of \$3,000 or more is maintained
- Duplicate checks required
- Cancelled checks retained by bank
- First two copies of cancelled checks per month are **FREE**
- 24/7 access to MyIBC Bank Online with Bill Pay<sup>2</sup> at ibc.com or IBC Bank Mobile App
- **FREE** eStatements
- **FREE** IBC Voice
- **FREE** IBC Instant Issue Debit Card at Account Opening

No

Service charge . . . . . \$7.95  
 First 50 debits<sup>3</sup> per cycle . . . . . **No charge**  
 Each debit<sup>3</sup> over 50 per cycle . . . . . \$0.15

### Regular Checking

A basic checking account that gives you the option of not paying a service charge if required balance is maintained.

- **No service charge** if minimum daily balance of \$850 is maintained
- **No service charge** if average collected balance of \$2,500 or more is maintained
- 24/7 access to MyIBC Bank Online with Bill Pay<sup>2</sup> at ibc.com or IBC Bank Mobile App
- **FREE** Imaged eStatements
- **FREE** IBC Voice
- **FREE** IBC Instant Issue Debit Card at Account Opening

No

Service charge . . . . . \$9.95  
 Per debit<sup>3</sup> charge . . . . . \$0.21  
 Postage fee . . . . . Based on number of enclosures

# PERSONAL PRODUCTS

## EARN INTEREST

ACCOUNTS <sup>1</sup>	IBC Connection <sup>®</sup>	Check 'N Save <sup>®</sup> (N.O.W.)
DESCRIPTION	Interest bearing accounts that take advantage of combined balances and offer bonus rates on CDs.	A competitive interest bearing account that offers unlimited check writing privileges.
BENEFITS AND TRANSACTION LIMITS	<ul style="list-style-type: none"> <li>• <b>No service charge</b> if a <u>combined</u> minimum daily balance of \$5,000 is maintained</li> <li>• <b>No service charge</b> if <u>combined</u> average daily balance of \$7,500 or more is maintained</li> <li>• Must have a N.O.W. and Money Market account</li> <li>• Premium money market rates</li> <li>• 10 bonus basis points on CDs<sup>2</sup></li> <li>• 24/7 access to MyIBC Bank Online with Bill Pay<sup>3</sup> at ibc.com or IBC Bank Mobile App</li> <li>• <b>FREE</b> Imaged eStatements</li> <li>• <b>FREE</b> IBC Voice</li> </ul>	<ul style="list-style-type: none"> <li>• <b>No service charge</b> if a minimum daily balance of \$1,500 is maintained</li> <li>• <b>No service charge</b> if average collected balance of \$3,000 or more is maintained</li> <li>• 24/7 access to MyIBC Bank Online with Bill Pay<sup>3</sup> at ibc.com or IBC Bank Mobile App</li> <li>• <b>FREE</b> Imaged eStatements</li> <li>• <b>FREE</b> IBC Voice</li> <li>• <b>FREE</b> IBC Instant Issue Debit Card at Account Opening</li> </ul>
INTEREST PAID	<ul style="list-style-type: none"> <li>• Yes, variable rate of interest on N.O.W. account. Requires a minimum daily balance of \$1,500 to earn interest</li> <li>• Tiered variable rate of interest on Money Market account. Requires a minimum daily balance of \$5,000 to earn interest</li> <li>• Interest begins to accrue no later than the business day we receive credit for the deposit of non-cash items (e.g. checks)</li> </ul>	<ul style="list-style-type: none"> <li>• Yes, variable rate of interest</li> <li>• Requires a minimum daily balance of \$1,500 to earn interest</li> <li>• Interest begins to accrue no later than the business day we receive credit for the deposit of non-cash items (e.g. checks)</li> </ul>
MONTHLY SERVICE CHARGE	Service charge . . . . . \$15.00 Per debit <sup>4</sup> charge . . . . . \$0.25 Postage fee . . . . . Based on number of enclosures	Service charge . . . . . \$10.95 Per debit <sup>4</sup> charge . . . . . \$0.25 Postage fee . . . . . Based on number of enclosures

1. Minimum opening deposit for IBC Free Checking is \$10.00. For all other accounts, minimum opening deposit is \$100.00. 2. Minimum \$2,500, 90 day term and over. For terms of 60-89 days, minimum opening deposit of \$40,000 is required. 3. Online Bill Payments are debits, please refer to the Monthly Service Charge associated with debits for your account type. 4. "Debit": Any and all withdrawals made

## EARN INTEREST

Check 'N Save Plus® (Money Market)	IBC Elite® Checking (N.O.W.)	IBC Elite Advantage® (Money Market)
An interest bearing account with competitive rates.	An unlimited check writing interest bearing account packed with added benefits for those 50 years of age and older.	An account with higher interest earnings and added benefits for those 50 years of age and older.
<ul style="list-style-type: none"> <li>• <b>No service charge</b> if a minimum daily balance of \$2,500 is maintained</li> <li>• <b>No service charge</b> if average collected balance of \$5,000 is maintained</li> <li>• 24/7 access to MyIBC Bank Online with Bill Pay<sup>3</sup> at ibc.com or IBC Bank Mobile App</li> <li>• <b>FREE</b> Imaged eStatements</li> <li>• <b>FREE</b> IBC Voice</li> </ul>	<ul style="list-style-type: none"> <li>• <b>No service charge</b> if a minimum daily balance of \$850 is maintained</li> <li>• <b>No service charge</b> if average collected balance of \$2,500 or more is maintained</li> <li>• Pharmacy service discounts</li> <li>• \$100,000 common carrier accidental death insurance (insurance is split on joint accounts)</li> <li>• Credit card protection</li> <li>• Registered keyring and lost key return service</li> <li>• Nationwide discount book</li> <li>• 24-hour travel reservation service</li> <li>• 24/7 access to MyIBC Bank Online with Bill Pay<sup>3</sup> at ibc.com or IBC Bank Mobile App</li> <li>• <b>FREE</b> Imaged eStatements</li> <li>• <b>FREE</b> IBC Voice</li> <li>• <b>FREE</b> IBC Instant Issue Debit Card at Account Opening</li> </ul>	<ul style="list-style-type: none"> <li>• <b>No service charge</b> if a minimum daily balance of \$5,000 is maintained</li> <li>• <b>No service charge</b> if average collected balance of \$7,500 is maintained</li> <li>• Must have an IBC Elite® Checking account</li> <li>• 10 bonus basis points on CDs<sup>2</sup></li> <li>• Competitive money market rates</li> <li>• 24/7 access to MyIBC Bank Online with Bill Pay<sup>3</sup> at ibc.com or IBC Bank Mobile App</li> <li>• <b>FREE</b> Imaged eStatements</li> <li>• <b>FREE</b> IBC Voice</li> </ul>
<ul style="list-style-type: none"> <li>• Yes, tiered variable rate of interest</li> <li>• Requires a minimum daily balance of \$2,500 to earn interest</li> <li>• Interest begins to accrue no later than the business day we receive credit for the deposit of non-cash items (e.g. checks)</li> </ul>	<ul style="list-style-type: none"> <li>• Yes, variable rate of interest</li> <li>• Requires a minimum daily balance of \$850 to earn interest</li> <li>• Interest begins to accrue no later than the business day we receive credit for the deposit of non-cash items (e.g. checks)</li> </ul>	<ul style="list-style-type: none"> <li>• Yes, tiered variable rate of interest</li> <li>• Requires a minimum daily balance of \$5,000 to earn interest</li> <li>• Interest begins to accrue no later than the business day we receive credit for the deposit of non-cash items (e.g. checks)</li> </ul>
Service charge . . . . . \$10.95 Per debit <sup>4</sup> charge . . . . . \$0.25 Postage fee . . . . . Based on number of enclosures	Service charge . . . . . \$7.95 Per debit <sup>4</sup> charge . . . . . \$0.25 Postage fee . . . . . Based on number of enclosures	Service charge . . . . . \$15.00 Per debit <sup>4</sup> charge . . . . . \$0.25 Postage fee . . . . . Based on number of enclosures

from this account; except for bank-associated fees and/or service charges. For example, debits include checks, point of sale payments, automated bill payments, and ATM withdrawals as well as transfers between accounts.

# BUSINESS PRODUCTS

## GREAT VALUE

ACCOUNTS <sup>1</sup>	Biz Rite Checking®	Commercial Checking
DESCRIPTION	An ideal checking account for small businesses, clubs and non-profit organizations.	Ideal business checking account for companies with high volume of monthly transactions.
BENEFITS AND TRANSACTION LIMITS	<ul style="list-style-type: none"> <li>• No per item fee on 250 items or less per month</li> <li>• No cash processing fee on \$3,000 or less deposited in cash per month</li> <li>• Available to small businesses, non-profit organizations, associations and clubs</li> <li>• Not available to companies with significant currency or coin volume</li> <li>• 24/7 access to MyIBC Bank Online with Bill Pay<sup>2</sup> at ibc.com or IBC Bank Mobile App</li> <li>• <b>FREE</b> Imaged eStatements</li> <li>• <b>FREE</b> IBC Voice</li> <li>• <b>FREE</b> IBC Instant Issue Business Debit Card at Account Opening<sup>3</sup></li> </ul>	<ul style="list-style-type: none"> <li>• Service charge is based on the average investable balance, an earnings credit and the account activity volume</li> <li>• The investable balance is calculated using the average ledger balance, less uncollected funds, less the reserve requirement and a premium assessment factor</li> <li>• The earnings credit is based on the bank's interest rate index</li> <li>• 24/7 access to MyIBC Bank Online with Bill Pay<sup>2</sup> at ibc.com or IBC Bank Mobile App</li> <li>• <b>No service charge</b> if the investable balance is sufficient to cover the cost of services provided</li> <li>• <b>FREE</b> Imaged eStatements</li> <li>• <b>FREE</b> IBC Voice</li> <li>• <b>FREE</b> IBC Instant Issue Business Debit Card at Account Opening<sup>3</sup></li> </ul>
INTEREST PAID	No	No
MONTHLY SERVICE CHARGE	<p>Items above 250 regardless of daily balance.....\$0.50 ea.</p> <p>Items include debits, credits and each item deposited</p> <p>Cash deposited over \$3,000.....\$0.15 per \$100</p>	<p><b>Activity Fees:</b></p> <p>Acct. maintenance..... \$21.50</p> <p>Debits posted..... \$0.22 ea.</p> <p>Credits posted..... \$0.52 ea.</p> <p><b>Items Deposited:</b></p> <p>Drawn on IBC Bank or branch . . . . . \$0.11 ea.</p> <p>Other .....\$0.17 ea.</p> <p>Cash processing fee..... \$0.15 per \$100</p> <p>Postage fee..... Based on number of enclosures</p>

1. Minimum opening deposit for all business accounts is \$100. 2. Online Bill Payments are debits, please refer to the Monthly Service Charge associated with debits for your account type. 3. Savings and Money Market accounts are not eligible for an IBC Business Debit Card.



## EARN INTEREST

<b>Check 'N Save® (N.O.W.)</b>	<b>Check 'N Save Plus® (Money Market)</b>	<b>Business Savings</b>
<p>Combines liberal check writing privileges and interest earnings. (Restricted to sole proprietorships, non-profit organizations, and certain other entities.)</p>	<p>Check account that offers tiered variable interest rates</p>	<p>Safe, low-cost plan that provides a competitive interest rate.</p>
<ul style="list-style-type: none"> <li>• <b>No service charge</b> if the average collected balance is \$3,000 or more</li> <li>• Available only to sole proprietorships, non-profit organizations and certain other entities</li> <li>• Not available to corporations, partnerships, LLCs or any other for-profit corporations<sup>4</sup></li> <li>• 24/7 access to MyIBC Bank Online with Bill Pay<sup>2</sup> at ibc.com or IBC Bank Mobile App</li> <li>• <b>FREE</b> Imaged eStatements</li> <li>• <b>FREE</b> IBC Voice</li> <li>• <b>FREE</b> IBC Instant Issue Business Debit Card at Account Opening<sup>3</sup></li> </ul>	<ul style="list-style-type: none"> <li>• <b>No service charge</b> if the average collected balance is \$5,000 or more</li> <li>• 24/7 access to MyIBC Bank Online with Bill Pay<sup>2</sup> at ibc.com or IBC Bank Mobile App</li> <li>• <b>FREE</b> Imaged eStatements</li> <li>• <b>FREE</b> IBC Voice</li> </ul>	<ul style="list-style-type: none"> <li>• <b>No service charge</b> if a minimum daily balance of \$500 is maintained</li> <li>• <b>No service charge</b> if average collected balance of \$1,500 or more is maintained</li> <li>• Two <b>FREE</b> teller counter withdrawals per month; additional withdrawal is \$1.00.</li> <li>• <b>FREE</b> IBC ATM transactions</li> <li>• 24/7 access to MyIBC Bank Online with Bill Pay<sup>2</sup> at ibc.com or IBC Bank Mobile App</li> <li>• <b>FREE</b> eStatements</li> <li>• <b>FREE</b> IBC Voice</li> </ul>
<ul style="list-style-type: none"> <li>• Yes, variable rate of interest</li> <li>• Requires a minimum daily balance of \$1,500 or a \$3,000 average investable balance to earn interest</li> <li>• Interest is calculated using the investable balance</li> </ul>	<ul style="list-style-type: none"> <li>• Yes, tiered variable rate of interest</li> <li>• Requires a minimum daily balance of \$2,500 to earn interest</li> <li>• Interest is calculated using the investable balance</li> </ul>	<ul style="list-style-type: none"> <li>• Yes, variable rate of interest</li> <li>• Requires a minimum daily investable balance of \$500 to earn interest</li> <li>• Interest compounded and paid quarterly, and calculated using the investable balance</li> </ul>
<p><b>Activity Fees:</b></p> <p>Acct. maintenance..... \$10.95</p> <p>Debits posted..... \$0.20 ea.</p> <p>Credits posted..... \$0.50 ea.</p> <p><b>Items Deposited:</b></p> <p>Drawn on IBC Bank or branch .....\$0.10 ea.</p> <p>Other ..... \$0.15 ea.</p> <p>Postage fee..... Based on number of enclosures</p>	<p><b>Activity Fees:</b></p> <p>Acct. maintenance.....\$10.00</p> <p>Debits posted..... \$0.20 ea.</p> <p>Credits posted..... \$0.50 ea.</p> <p><b>Items Deposited:</b></p> <p>Drawn on IBC Bank or branch .....\$0.10 ea.</p> <p>Other ..... \$0.15 ea.</p> <p>Postage fee..... Based on number of enclosures</p>	<p>Service charge . . . . . \$5.00</p>

4. Ownership for N.O.W. accounts is limited by Federal Regulation.

# PERSONAL INVESTMENT PRODUCTS

ACCOUNTS	Savings
DESCRIPTION	Safe, low-cost plan that provides a competitive interest rate. <sup>1</sup>
BENEFITS AND TRANSACTION LIMITS	<ul style="list-style-type: none"><li>• <b>No service charge</b> if a minimum daily balance of \$500 is maintained</li><li>• <b>No service charge</b> if average collected balance of \$1,500 or more is maintained</li><li>• <b>No service charge</b> for account holder under the age of 18</li><li>• Minimum amount required to open a savings account is \$100.00</li><li>• Two <b>FREE</b> teller counter withdrawals per month; additional withdrawal is \$1.00.</li><li>• 24/7 access to MyIBC Bank Online with Bill Pay<sup>2</sup> at ibc.com or IBC Bank Mobile App</li><li>• <b>FREE</b> eStatements</li><li>• <b>FREE</b> IBC Voice</li><li>• <b>FREE</b> IBC Instant Issue ATM card at Account Opening</li><li>• <b>FREE</b> IBC ATM transactions</li></ul> <p><i>Please refer to Truth-In-Savings disclosure on page 11 for additional information.</i></p>
INTEREST PAID	<ul style="list-style-type: none"><li>• Yes, variable rate of interest</li><li>• Requires a daily investable balance of \$500 to obtain the disclosed Annual Percentage Yield</li><li>• Interest is compounded and paid quarterly</li></ul>
MONTHLY SERVICE CHARGE	Service charge .....\$5.00

1. No cost if required balance is maintained. 2. Online Bill Payments are debits, please refer to the Monthly Service Charge associated with debits for your account type.

CDs	IRAs
<p>An account with steady, secure fund growth for a fixed time period.</p>	<p>Cut current income taxes or get funds growing tax-free with one of IBC's Individual Retirement Account plans.</p>
<ul style="list-style-type: none"> <li>• Minimum amount required to open a CD is \$2,500. Terms between 60 and 89 days require minimum opening deposit of \$40,000.</li> <li>• CD terms range from 60 days to 4 years</li> <li>• Account will automatically renew at maturity</li> </ul> <p><i>Please refer to Truth-In-Savings disclosure on page 11 for possible early withdrawal penalties and additional information.</i></p>	<ul style="list-style-type: none"> <li>• Minimum amount required to open an IRA is \$100</li> <li>• <b>Traditional IRA</b> – Reduce your current year's taxable income and get those funds growing for your future (Withdrawals available as early as age 59 1/2)</li> <li>• <b>Roth IRA</b> – Dividend and interest earnings grow tax free in a Roth IRA</li> </ul> <p><i>Please refer to Truth-In-Savings disclosure on page 12 for possible early withdrawal penalties and additional information.</i></p>
<ul style="list-style-type: none"> <li>• Yes, fixed rate of interest</li> <li>• Interest is paid at least annually for CDs with terms longer than one year</li> </ul>	<ul style="list-style-type: none"> <li>• Yes, variable rates of interest</li> </ul>
<p>No</p>	<p>No</p>

# TRUTH-IN-SAVINGS DISCLOSURE

## Savings Account

### RATE INFORMATION:

The interest rate on your savings account is \_\_\_\_% with an Annual Percentage Yield (APY) of \_\_\_\_%. The interest rate and the APY may change.

### DETERMINATION OF RATE:

Any change to the interest rate for your savings account is at our discretion.

### MINIMUM BALANCE REQUIREMENTS:

- To open a savings account you must deposit \$100.
- To obtain the disclosed annual percentage yield, you must maintain a minimum daily balance of \$500.
- To avoid service charges, you must maintain a minimum daily balance during the period of at least \$500 or an average collected balance of \$1,500 or more.

### DAILY BALANCE COMPUTATION METHOD:

We use the daily balance method to calculate the interest on your account. The daily balance method applies a periodic rate to the full amount of principal in the account each day.

### COMPOUNDING FREQUENCY:

Interest will be compounded quarterly.

### CREDITING FREQUENCY:

Interest will be credited quarterly.

### EFFECT OF CLOSING AN ACCOUNT:

If account is closed before interest is credited, accrued interest will not be paid.

### ACCRAU OF INTEREST ON NONCASH DEPOSITS:

Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (i.e. checks).

Transaction limitations:

- Two **FREE** in-person withdrawals per month; each additional withdrawal is \$1.00.

## Certificate of Deposit

### RATE INFORMATION:

The interest rate on your CD account is \_\_\_\_% with an Annual Percentage Yield of \_\_\_\_%. You will be paid this rate until maturity.

### TIME REQUIREMENTS:

Your CD will mature in \_\_\_\_.

### MINIMUM BALANCE REQUIREMENTS:

- To open a CD account you must deposit \$2,500. Terms between 60 and 89 days require minimum deposit of \$40,000.
- To earn the annual percentage yield shown, your entire balance must remain on deposit until maturity.

### RENEWAL POLICIES:

This account will automatically renew at maturity. You will have 10 calendar days after the maturity date to withdraw funds without penalty.

### DAILY BALANCE COMPUTATION METHOD:

We use the daily balance method to calculate the interest on your account. The daily balance method applies a periodic rate to the full amount of principal in the account each day.

### COMPOUNDING FREQUENCY:

Interest is not compounded during the term.

### CREDITING FREQUENCY:

- Interest will be:
- Credited to your account at maturity.
  - Paid by check at maturity.

**TRANSACTION LIMITATIONS:** Under government regulations, your deposit may not be withdrawn prior to maturity, except with our consent, which may be given only at the time such request is made. A penalty is required if we grant your request for early withdrawal. You can only withdraw interest credited in the term before maturity of that term without penalty. You can withdraw interest any time during the term of the CD after it is credited to your account.

### EARLY WITHDRAWAL PENALTIES:

You may not make any withdrawals from this account until maturity. Early withdrawal penalties may be assessed as follows: Time deposits with maturities of 30 days or less – all accrued interest. Time deposits with maturities of 31 to 180 days – 30 days interest penalty. Time deposits with maturities of 181 days to 365 days – 90 days interest penalty. Time deposits with maturities greater than 1 year – 180 days interest penalty. An early withdrawal penalty may invade the principal of your account.

### ACCRAU ON INTEREST ON NONCASH DEPOSITS:

Interest begins to accrue on the business day you deposit noncash items (i.e. checks).

## IRA Certificate of Deposit

### **FIXED IRA RATE INFORMATION:**

The interest rate on your Fixed IRA account is \_\_\_\_% with an Annual Percentage Yield (APY) of \_\_\_\_%. You will be paid this rate until maturity.

### **VARIABLE IRA RATE INFORMATION:**

- The interest rate on your Variable IRA account is \_\_\_\_% with an Annual Percentage Yield (APY) of \_\_\_\_%. Your interest rate and APY may change.
- We may change the interest rate on your account every quarter. However, the interest rate on this certificate will never exceed the maximum rate of \_\_\_\_% or fall below a minimum of \_\_\_\_%.

### **TIME REQUIREMENTS:**

Your account will mature in \_\_\_\_\_.

### **MINIMUM BALANCE REQUIREMENTS:**

- To open an IRA account you must deposit \$100.
- To earn the annual percentage yield shown, your entire balance must remain on deposit for at least 90 days.

### **RENEWAL POLICIES:**

This account will automatically renew at maturity. You will have 10 calendar days after the maturity date to withdraw funds without penalty.

### **DAILY BALANCE COMPUTATION METHOD:**

We use the daily balance method to calculate the interest on your account. The daily balance method applies a periodic rate to the full amount of principal in the account each day.

### **COMPOUNDING FREQUENCY:**

Interest will be compounded quarterly.

### **CREDITING FREQUENCY:**

Interest will be credited quarterly and at maturity.

### **EARLY WITHDRAWAL PENALTIES:**

You may not make any withdrawals from this account until maturity. Early withdrawal penalties may be assessed as follows: Time deposits with maturities of 30 days or less – all accrued interest. Time deposits with maturities of 31 to 180 days – 30 days interest penalty. Time deposits with maturities of 181 days to 365 days – 90 days interest penalty. Time deposits with maturities greater than 1 year – 180 days interest penalty. An early withdrawal penalty may invade the principal of your account.

*See your plan disclosure if this account is part of an IRA or the tax qualified plan. You may be subject to IRS withholding or other penalties.*

### **WITHDRAWAL OF INTEREST PRIOR TO MATURITY:**

The APY assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings.

### **ACCRUAL ON INTEREST ON NONCASH**

**DEPOSITS:** Interest begins to accrue on the business day you deposit noncash items (i.e. checks).

# IBC REGIONS

## **IBC BANK**

### **LAREDO—CORPORATE HEADQUARTERS**

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

### **AUSTIN/ SURROUNDING AREAS**

**MAIN BRANCH:**  
500 West 5th Street, Suite 100  
Austin, TX 78701  
512-397-4506

### **BROWNSVILLE/ SURROUNDING AREAS**

**MAIN BRANCH:**  
1600 Ruben Torres Blvd.  
Brownsville, TX 78526  
956-547-1000

### **CORPUS CHRISTI/ SURROUNDING AREAS**

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

### **DALLAS**

3800 Maple  
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. 1st Floor  
Houston, TX 77005  
713-526-1211

### **McALLEN/ SURROUNDING AREAS**

**MAIN BRANCH:**  
One South Broadway  
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 78706  
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.  
Tulsa, OK 74136  
918-497-2400

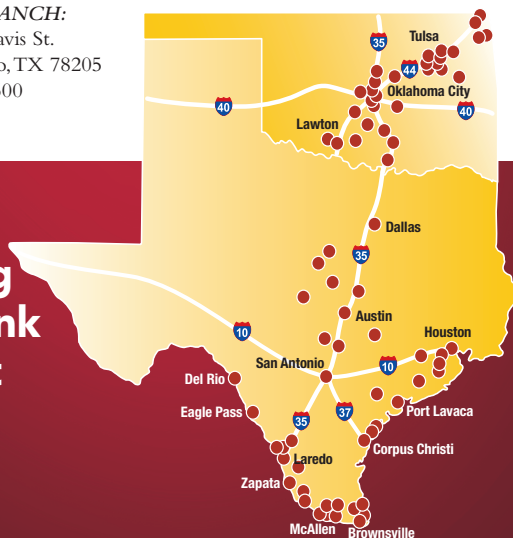
Lawton  
6425 NW Cache Rd.  
Lawton, OK 73505  
580-250-4311

### **COMMERCE BANK**

#### **LAREDO**

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

For a complete listing  
of IBC/Commerce Bank  
locations, please visit  
[ibc.com](http://ibc.com).



# SCHEDULE OF FEES & CHARGES

## TELLER SERVICES

Cashier's Checks:	
Customers .....	\$10.00 ea.
Non-customers (Only for securing funds for an on-us check) .....	\$25.00 ea.
Temporary checks .....	\$0.50 ea. in excess of 10
Night Deposit Bag .....	
Small .....	\$18.00 ea.
Large .....	\$23.00 ea.
Collection of items .....	\$20.00 ea.

## OTHER SERVICES

Check printing - Varies depending on style of checks and quantity ordered	
Overdraft fee (checks and other debits paid) .....	\$35.00 ea.
created by check, in person withdrawal, ATM withdrawal or by any other electronic means as applicable	
Non-sufficient funds (NSF) / Return Item fee (checks and other debits returned) .....	\$35.00 ea.
created by check, in person withdrawal, ATM withdrawal or by any other electronic means as applicable	
OD Interest Charge .....	17.75% per annum
Item drawn on uncollected funds .....	\$35.00 ea.
Overdraft transfer protection .....	\$12.00 per transfer
Charge Back fee for Commercial Accounts Only (Deposited checks and other items returned unpaid) .....	\$12.00 ea.
Current account activity printout .....	\$5.00 per request
Account research .....	\$25.00 per hour
Reproduction of statement/item .....	\$5.00 per request
Reproduction of TT&Ls or Cashier's checks .....	\$5.00 per request
Misc Delivery Fee Domestic/Mexico Address .....	\$25.00 ea
Misc Delivery Fee Foreign Address .....	\$40.00 ea
Missing Business Document Fee .....	\$25.00 per month
Int'l Courier Proc. Fee .....	\$25.00 per transaction
Stop payment (all items) .....	\$35.00 ea.
Photocopies .....	\$2.00 ea.
Rejected items .....	\$0.50 ea.
Reclear items for Commercial Accounts Only .....	\$11.00 ea.
Statement retention fee .....	\$5.00 per statement per month
Inactivity fee .....	\$5.00 per month
Return Mail Processing fee .....	\$5.00 ea.
Signature card update .....	\$15.00 per account
Account closed within 90 days of opening .....	\$10.00
Trust service annual fee .....	\$3,000.00 min.
Escrow account/Agency account .....	\$3,000.00 min.
Litigation Levies and Freezes .....	\$100.00 ea.

## WIRE TRANSFERS:

Outgoing Wire Transfer within USA via IBC Representative .....	\$35.00 ea.
Incoming Wire Transfer .....	\$12.50 ea.
Outgoing Wire Transfer outside USA Consumer Customer via IBC Representative .....	\$60.00 ea.
Outgoing Wire Transfer outside USA Business Customer via IBC Representative .....	\$50.00 ea.
Outgoing Wire Transfer within IBC (Book Transfer) .....	\$10.00 ea.
Wire Transfer Return Fee .....	\$25.00 ea.

## ATM/POINT OF SALE (POS) SERVICES

ATM Withdrawal limit per day .....	Consumer/\$700.00 Commercial/\$1,000.00
POS Withdrawal limit per day .....	Consumer/\$3,000.00 Commercial/\$5,500.00
Debit/ATM Card Replacement Fee .....	\$15.00 ea.
IBC ATM locations:	
Withdrawal .....	See account description for details <sup>†</sup>
Transfer .....	See account description for details <sup>†</sup>
Inquiry .....	FREE
Deposits .....	Available at select ATMs
Deposit Cash limit per day .....	\$2,000.00 daily
Number of items deposited at a time: 30 bills in a single transaction	
Deposit Check limit per day .....	\$2,000.00 daily
Number of items deposited at a time: 10 checks in a single transaction	

## Non-IBC ATM locations (in the U.S.):

Withdrawal .....	\$2.00 ea.
Transfer .....	\$2.00 ea.
Balance Inquiry .....	\$2.00 ea.

## Non-IBC ATM locations (outside the U.S.):

Withdrawal .....	\$2.50 ea.
Transfer .....	\$2.00 ea.
Balance Inquiry .....	\$2.00 ea.
Foreign Debit/ATM Transaction fee .....	3% of transaction amount

## IBC/COMMERCE VOICE

Balance information .....	FREE
Check paid information .....	FREE
Deposit information .....	FREE
Wire transfer information .....	FREE
Account-to-account transfer .....	See account description for details <sup>†</sup>

## IBC BANK ONLINE SERVICES

Check account balances .....	FREE
Review account activity .....	FREE
Transfer funds between accounts .....	See account description for details <sup>†</sup>
Order Deluxe checks (Varies depending on style of checks and quantity ordered)	
Inquiries with online staff .....	FREE
Download account information .....	FREE
View Images .....	FREE
eStatements (View and Download) .....	FREE
Online Stop Payment .....	\$35.00 ea.
Mobile Deposit .....	FREE
IBC to IBC Transfer .....	See account description for details <sup>†</sup>

## BILL PAY

Overnight Check .....	\$14.95 ea.
Same-Day Bill Payment .....	\$9.95 ea.
Bill Pay Stop Payment .....	\$35.00 ea.
External Account Transfers Incoming .....	\$0.95 ea.
External Account Transfers Outgoing .....	\$0.95 ea.

## IBC VISA PREPAID CARDS

Purchase Gift Card .....	\$5.00 ea.
Reloadable Cash Card .....	FREE initial issuance
Reloadable Cash Card Maintenance Fee .....	\$4.95 per month

## IBC INVESTMENT SERVICES

Securities offered through IPL Financial

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

## IBC MORTGAGE

1-866-601-2884

ibcmortgage@ibc.com | ibcmortgage.com

IBC NMLS #421821 | EQUAL HOUSING LENDER

## IBC INSURANCE AGENCY

Ask for a no-obligation insurance quote:

1-800-443-3852

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



These charges may be changed by us at any time after reasonable notice of not less than 30 days. <sup>†</sup> Transferring funds to another account, ATM withdrawals and bill payments are debits. Our IBC and Commerce Bank ATMs accept Pulse<sup>®</sup> and various other national ATM network cards. The cash withdrawal limits for these cards are determined by each respective company.

