



INTERNATIONAL

ACCOUNT SERVICES AND FEES

PERSONAL • BUSINESS • INVESTMENT

commercebanklaredo.com

**Commerce
Bank** 

We Make It Happen

MEMBER FDIC/INTERNATIONAL BANCSHARES CORPORATION

INTERNATIONAL PRODUCTS

- FREE IBC Voice
- 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)
- Commercial Checking
- Savings
- CDs
- 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

ACCOUNTS¹

DESCRIPTION

BENEFITS AND TRANSACTION LIMITS

INTEREST PAID

MONTHLY SERVICE CHARGE

*For complete list of products and services please visit ibc.com

GREAT VALUE

Rite Checking®	Regular Checking
<p>Very affordable checking account for those with less than 50 debits per month. No monthly service charge if required balance is maintained.</p>	<p>A basic checking account that gives you the option of not paying a service charge if required balance is maintained.</p>
<ul style="list-style-type: none"> • 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 Pay² at ibc.com or IBC Bank Mobile App • FREE IBC Voice • FREE IBC Instant Issue Debit Card at Account Opening • FREE eStatements 	<ul style="list-style-type: none"> • No service charge if a minimum daily balance of \$850 or more 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 Pay² at ibc.com or IBC Bank Mobile App • FREE Imaged eStatements • FREE IBC Voice • FREE IBC Instant Issue Debit Card at Account Opening
No	No
<p>Service charge \$7.95</p> <p>First 50 debits³ per cycle..... No charge</p> <p>Each debit³ over 50 per cycle \$0.15</p>	<p>Service charge\$9.95</p> <p>Per debit³ charge\$0.21</p> <p>Postage fee.....Based on number of enclosures</p>

1. Minimum opening deposit is \$100.00 for all personal accounts. 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.

INTERNATIONAL PRODUCTS

EARN INTEREST

ACCOUNTS¹

IBC Connection®

Check 'N Save® (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

- **No service charge** if combined minimum daily balance of \$5,000 is maintained
- **No service charge** if combined average daily balance of \$7,500 or more is maintained
- Must have a N.O.W. and Money Market account
- Premium money market rates
- 10 bonus basis points on CDs²
- 24/7 access to MyIBC Bank Online with Bill Pay³ at ibc.com or IBC Bank Mobile App
- **FREE** Imaged eStatements
- **FREE** IBC Voice

- **No service charge** if a minimum daily balance of \$1,500 is maintained
- **No service charge** if average collected balance of \$3,000 or more is maintained
- 24/7 access to MyIBC Bank Online with Bill Pay³ at ibc.com or IBC Bank Mobile App
- **FREE** Imaged eStatements
- **FREE** IBC Voice
- **FREE** IBC Instant Issue Debit Card at Account Opening

INTEREST PAID

- Yes, variable rate of interest on N.O.W. account. Requires a minimum daily balance of \$1,500 to earn interest
- Tiered variable rate of interest on Money Market account. Requires a minimum daily investable balance of \$5,000 to earn interest
- Interest is calculated using the investable balance

- Yes, variable rate of interest
- Requires a minimum daily balance of \$1,500 or an average investable balance of \$3,000 to earn interest
- Interest is calculated using the investable balance

MONTHLY SERVICE CHARGE

Service charge \$15.00
Per debit⁴ charge \$0.25
Postage fee Based on number of enclosures

Service charge \$10.95
Per debit⁴ charge \$0.25
Postage fee Based on number of enclosures

1. Minimum opening deposit is \$100.00 for all personal accounts. 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 from this account;

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"> • No service charge if a minimum daily balance of \$2,500 is maintained • No service charge if average collected balance of \$5,000 or more is maintained • 24/7 access to MyIBC Bank Online with Bill Pay³ at ibc.com or IBC Bank Mobile App • FREE Imaged eStatements • FREE IBC Voice 	<ul style="list-style-type: none"> • No service charge if a minimum daily balance of \$850 is maintained • No service charge if average collected balance of \$2,500 or more is maintained • Pharmacy service discounts • \$100,000 common carrier accidental death insurance (insurance is split on joint accounts) • Credit card protection • Registered keyring and lost key return service • Nationwide discount book • 24-hour travel reservation service • 24/7 access to MyIBC Bank Online with Bill Pay³ at ibc.com or IBC Bank Mobile App • FREE Imaged eStatements • FREE IBC Voice • FREE IBC Instant Issue Debit Card at Account Opening 	<ul style="list-style-type: none"> • No service charge if a minimum daily balance of \$5,000 is maintained • No service charge if average collected balance of \$7,500 is maintained • Must have an IBC Elite Checking® account • 10 bonus basis points on CDs² • Competitive money market rates • 24/7 access to MyIBC Bank Online with Bill Pay³ at ibc.com or IBC Bank Mobile App • FREE Imaged eStatements • FREE IBC Voice
<ul style="list-style-type: none"> • Yes, tiered variable rate of interest • Requires a minimum daily balance of \$2,500 to earn interest • Interest is calculated using the investable balance 	<ul style="list-style-type: none"> • Yes, variable rate of interest • Requires a minimum daily balance of \$850 to earn interest • Interest is calculated using the investable balance 	<ul style="list-style-type: none"> • Yes, tiered variable rate of interest • Requires a minimum daily balance of \$5,000 to earn interest • Interest is calculated using the investable balance
Service charge \$10.95 Per debit+ charge \$0.25 Postage fee Based on number of enclosures	Service charge \$7.95 Per debit+ charge \$0.25 Postage fee Based on number of enclosures	Service charge \$15.00 Per debit+ charge \$0.25 Postage fee Based on number of enclosures

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

ACCOUNTS¹

DESCRIPTION

Commercial Checking

Ideal business checking account for companies with high volume of monthly transactions.

Check 'N Save[®] (N.O.W.)

Combines liberal check writing privileges and interest earnings. (Restricted to sole proprietorships, non-profit organizations, and certain other entities.)

BENEFITS AND TRANSACTION LIMITS

- Service charge is based on the average investable balance, an earnings credit and the account activity volume
- The investable balance is calculated using the average ledger balance, less uncollected funds, less the reserve requirement and a premium assessment factor
- The earnings credit is based on the bank's interest rate index
- 24/7 access to MyIBC Bank Online with Bill Pay² at ibc.com or IBC Bank Mobile App
- **No service charge** if the investable balance is sufficient to cover the cost of services provided
- **FREE** Imaged eStatements
- **FREE** IBC Voice
- **FREE** IBC Instant Issue Business Debit Card at Account Opening³

- **No service charge** if the average collected balance is \$3,000 or more
- Available only to sole proprietorships, non-profit organizations and certain other entities
- Not available to corporations, partnerships, LLCs or any other for-profit corporations⁴
- 24/7 access to MyIBC Bank Online with Bill Pay² at ibc.com or IBC Bank Mobile App
- **FREE** Imaged eStatements
- **FREE** IBC Voice
- **FREE** IBC Instant Issue Business Debit Card at Account Opening³

INTEREST PAID

No

- Yes, variable rate of interest
- Requires a minimum daily investable balance of \$1,500 or a \$3,000 average balance to earn interest
- Interest is calculated using investable balance

MONTHLY SERVICE CHARGE

Activity Fees:

Acct. maintenance..... \$21.50
Debits posted..... \$0.22 ea.
Credits posted..... \$0.52 ea.

Items Deposited:

Drawn on IBC Bank or branch .
.....\$0.11 ea.
Other\$0.17 ea.
Cash processing fee..... \$0.15 per \$100

Postage fee..... Based on number of enclosures

Activity Fees:

Acct. maintenance..... \$10.95
Debits posted..... \$0.20 ea.
Credits posted..... \$0.50 ea.

Items Deposited:

Drawn on IBC Bank or branch .
.....\$0.10 ea.
Other\$0.15 ea.
Postage fee..... Based on number of enclosures

1. Minimum opening deposit for all business accounts is \$1,000. 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 a IBC Business Debit Card. 4. Ownership for N.O.W. accounts is limited by Federal Regulation.

EARN INTEREST

Check 'N Save Plus® (Money Market)

Check account that offers tiered variable interest rates.

- **No service charge** if the average collected balance is \$5,000 or more
- 24/7 access to MyIBC Bank Online Bill Pay² at ibc.com or IBC Bank Mobile App
- **FREE** Imaged eStatements
- **FREE** IBC Voice

- Yes, tiered variable rate of interest
- Requires a minimum daily balance of \$2,500 to earn interest
- Interest is calculated using investable balance

Activity Fees:

Acct. maintenance.....\$10.00
Debits posted..... \$0.20 ea.
Credits posted..... \$0.50 ea.

Items Deposited:

Drawn on IBC Bank or branch
.....\$0.10 ea.
Other \$0.15 ea.
Postage fee..... Based
on number of enclosures

Savings

Safe, low-cost plan that provides a competitive interest rate.

- **No service charge** if a minimum daily balance of \$500 is maintained
- **No service charge** if average collected balance of \$1,500 or more is maintained
- Two **FREE** teller counter withdrawals per month; additional withdrawal is \$1.00.
- **FREE** IBC ATM transactions
- 24/7 access to MyIBC Bank Online with Bill Pay at ibc.com or IBC Bank Mobile App
- **FREE** IBC Voice
- **FREE** eStatements

- Yes, variable rate of interest
- Requires a minimum daily investable balance of \$500 to earn interest
- Interest compounded and paid quarterly, and calculated using investable balance

Service charge \$5.00

PERSONAL INVESTMENT PRODUCTS

PRODUCT	Savings	CDs
DESCRIPTION	Safe, low-cost plan that provides a competitive interest rate. ¹	An account with steady, secure fund growth for a fixed time period.
BENEFITS AND TRANSACTION LIMITS	<ul style="list-style-type: none"> • No service charge if a minimum daily balance of \$500 is maintained • No service charge if average collected balance of \$1,500 or more is maintained • No service charge for account holder under the age of 18 • Minimum amount required to open a savings account is \$100.00 • Two FREE teller counter withdrawals per month; additional withdrawal is \$1.00. • FREE IBC ATM transactions • FREE IBC Instant Issue ATM card at Account Opening • FREE IBC Voice • FREE eStatements • 24/7 access to MyIBC Bank Online with Bill Pay² at ibc.com or IBC Bank Mobile App 	<ul style="list-style-type: none"> • Minimum amount required to open a CD is \$2,500. Terms between 60 and 89 days require minimum deposit of \$40,000 • CD terms range from 60 days to 4 years • Account will automatically renew at maturity
INTEREST PAID	<ul style="list-style-type: none"> • Yes, variable rate of interest • Requires a daily investable balance of \$500 to earn interest • Interest is compounded and paid quarterly 	<ul style="list-style-type: none"> • Yes, fixed rate of interest • Interest is paid at least annually for CDs with terms longer than one year
MONTHLY SERVICE CHARGE	Service charge.....\$5.00	No

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.

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**. Find the phone numbers for IBC Voice on ibc.com/ibc-voice

Balance information.....	FREE
Information on checks paid.....	FREE
Deposit information.....	FREE
Wire transfer information.....	FREE
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.....	FREE
Review account activity	FREE
Transfer funds between accounts†	See account description for details
Inquiries with online staff.....	FREE
Download account information	FREE
Bill Pay†.....	See account description for details
View check images	FREE
eStatements.....	FREE
Receive balance alerts.....	FREE
IBC to IBC Transfer†.....	See account description for details

IBC Mobile Banking App

The IBC 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.....	FREE
Deposit Checks	FREE
Service available in English and Spanish.....	FREE

With the IBC Bank App, you can deposit checks by using the camera on your smart phone 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.

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

MAIN BRANCH:
3800 Maple Avenue, 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. 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.



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 [†]
Transfer	See account description for details [†]
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 [†]

IBC BANK ONLINE SERVICES

Check account balances	FREE
Review account activity	FREE
Transfer funds between accounts	See account description for details [†]
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 [†]

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. [†] Transferring funds to another account, ATM withdrawals and bill payments are debits. Our IBC and Commerce Bank ATMs accept Pulse and Various other national ATM network cards. The cash withdrawal limits for these cards are determined by each respective company.

