

PowerBANKING

Personal Checking Accounts

At Horizon Bank we provide unsurpassed customer service for our broad range of personal banking solutions. Our PowerBANKING checking is designed to give you access to all of our services without any complicated choices or nickel and dime fee hassles.

To make it easy, if you want free and unlimited checking, PowerBANKING is loaded with features including Visa debit cards, Internet Banking, truncated end-of-month mailed statements, e-Statements, e-Notices and CheckFree bill-pay.

You can add lots of other features that include automatic refunds of ATM surcharges by other institutions, end-of-month mailed image statements, free starter checks, free Cashier's Checks, a small safe deposit box for one year, overdraft protection and interest by just choosing the PowerTOOLS. These are all added at no charge as long as you maintain either \$1,000 or \$1,500 minimum daily balance based on whether you desire interest paid on your account.

Ask about our other services to combine with your PowerBANKING checking account to give you all the financial resources you will need. Our interest rates will always be competitively priced. We strive to be innovative and employ technology to give you the best and easily accessible service you will ever find.

If you need special services, such as Cash Management, Retirement Accounts, Health Savings Accounts or Loans, just let us know what you would like and we will work hard to exceed your expectations.



Established in 1905 and headquartered in Austin, Texas, Horizon Bank, SSB has established itself as a bank founded on community principles, neighborhood banking and local knowledge. Our current branches are located in Austin, Holland (First Holland) and Salado (First Salado). For additional details contact our representatives at any of our locations or through our website.

www.horizonbanktexas.com

Toll-Free
(866) 914-2265

HORIZON BANK

522 Congress Ave, Ste. 100
Austin, TX 78701
(512) 637-5730

FIRST HOLLAND

A HORIZON BANK

200 West Travis Street
Holland, TX 76534
(254) 657-2528

FIRST SALADO

A HORIZON BANK

815 North Stagecoach Drive
Salado, TX 76571
(254) 947-8636

PowerBANKING

HORIZON BANK



Personal Checking



PowerBANKING empowers your personal checking!

Unlimited checking with simple and easy options to add what you need or want. We put you in control to add special features, including interest. You just choose what you would like and we will turn up the power!

PowerBANKING Standard Benefits include:

- Unlimited checking with NO minimum balances or transaction fees.
- Free Visa Debit Card(s) for signers.
- End-of-month truncated and/or e-Statements.
- Free secure Internet Banking account access with balance information, transaction details, check images, transfers, customized alerts by phone, email or messages, e-Statements and e-Notices delivery & archival.
- CheckFree Bill-pay via our Internet service.
- Combined statements for other CD, IRA or loan accounts tied to your checking account.
- Free automatic transfers from other Horizon accounts for overdraft protection or monthly savings plans.
- Free External Exchange transfers to allow you to move funds between your accounts at other institutions using our Internet Banking service.

PowerBANKING COST: TOTALLY FREE

PowerTOOLS Benefits, Features & Options:

By choosing this option, you can request any or all these additional services for free unless you do not meet the minimum balance requirements.

- Automatic refund of ATM surcharges by other institutions or ATM owners.
- Free starter checks order to get you going.
- Up to 5 free Cashier's Checks per month.
- 1st year's rent free on small safe deposit box.
- Mailed end-of-month Image statements.

Overdraft Protection (Optional/Qualifications)

- Overdraft Privilege Service (discretionary) Note 1
- CheckMate Overdraft Protection Service Note 1

Interest Options (Pick One)*

- No Interest on the account Note 2
- NOW or Money Market Interest earned Note 2

PowerTOOLS: \$7.00 or FREE*

*(IF MAINTAIN \$1,000 OR \$1,500 MINIMUM BALANCE)

Overdraft Protection Note 1

These PowerTOOLS options give you a choice on how you would like to avoid the embarrassment of a returned check. Qualification requirements exist for both services and you should consult our representative for additional details or terms.

- Overdraft Privilege Service** This *discretionary* service is granted when your account meets our standard guidelines and pays checks/debits up to the account's approved overdraft limit. A NSF fee is charged on each item paid into the overdraft. This service may be revoked by the bank at any time and does not constitute a line of credit, but a discretionary courtesy to help our customers avoid bouncing checks inadvertently.
- CheckMate Overdraft Protection** This is a *line of credit* which requires a credit application and approval up to a specific line. Automatic loan advances will be posted to the account when necessary to pay checks.

Consult our representative for more details on both of these valuable PowerTOOLS options.

Interest Options Note 2

These PowerTOOLS options give you a choice whether you want interest paid on your average daily balance. Interest options include the NOW or Money Market rates and restrictions. The only difference that interest makes to us is your minimum daily balance required to waive the \$7.00 monthly fee.

- No Interest Option** If interest is no big deal, we will reward you by waiving the monthly \$7.00 PowerTOOLS fee if you maintain a minimum daily balance of \$1,000.
- NOW Interest Option** By selecting the NOW interest, we pay our competitive rate on your daily average balance every month. We will still waive the \$7.00 PowerTOOLS fee if you maintain a minimum daily balance of \$1,500. (Not available to certain business entities.)
- Money Market Option** Our high-yield money market interest will be earned on this option. The PowerTOOLS \$7.00 fee is waived with only a \$1,500 minimum daily balance. (Regulations require a limit of 6 third-party transfers (3 by check) per month and a fee of \$5 per item over the limit may be imposed.)

Other Services for you to consider!

Horizon Bank has a full line of financial services and we are ready, willing and able to plug you into any of them. If interested, ask for more details from our representatives.

- Savings Accounts** A low minimum opening deposit of only \$25 is required to get you started on a savings plan. Add automatic deposits and just watch it grow. The account can also be tied to your PowerBANKING checking accounts for overdraft protection. We will always pay competitive rates on these FDIC insured deposits. After the first month, a monthly fee of \$10 may be charged if the minimum daily balance of just \$100 is not maintained. *(withdrawal limitations apply)*
- Safe Deposit Boxes** We provide a secure place for your important papers or valuable assets. We have three sizes of boxes to choose from to meet your space needs.
 - Small (3" x 10" x 24") - \$15 per year
 - Medium (5" x 10" x 24") - \$30 per year
 - Large (10" x 10" x 24") - \$100 per year
- CDs, IRAs, SEPs & HSAs Investments** We offer highly competitive rates on all our investment and retirement products. Ask for our current rates and we will do our best to show you that we mean what we say!
- Loans of all types** Our lending products can meet almost every type of request. Give us a chance to serve your financing needs by talking to any of our loan officers.
- Other Special Services** We offer the latest technology services for your cash management needs. Remote deposits, courier pickups, bank-by-mail, night drops, ATMs and more. Tell us how we can make your banking more convenient and we will come through for you!

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