

Personal Checking

This document provides a snapshot of the common fees and features associated with this account.

ACCOUNT OPENING AND USAGE	Minimum Deposit to Open Account	\$100	
	Monthly Maintenance Fee	\$0	
	Transaction Limitations	None	
	Minimum Daily Balance to Waive Monthly Maintenance Fee	\$0	
	Pays Interest	No	
	Statement Options	E-Statements only	
	Online Banking with Bill Pay	Yes	
	Starter Checks Included	Yes	
	ATM Fees		\$0 No fees assessed when using a Horizon Bank ATM
			\$0 Horizon Bank will not charge a withdrawal service charge for customers using a non-Horizon Bank ATM
		\$0 Horizon Bank will refund surcharges assessed by non-Horizon Bank ATMs up to \$20/month	
		1% of transaction amount Currency Conversion Pass Thru fee	
		.80% of transaction amount Cross Border Pass Thru fee	
PROCESSING POLICIES	How Deposits and Withdrawals Are Processed	<p>Deposits and credits are processed first. Withdrawals are processed next, in the following order:</p> <ul style="list-style-type: none"> • Wire transfers, cash withdrawals and other transactions for which authorization has already occurred, from lowest to highest • ATM transactions from lowest to highest • Debit card transactions and within bank transactions including loans payable to us, from lowest to highest • Checks/drafts and ACH transactions, from lowest to highest • Bank service fees <p>For complete details, please refer to our deposit account agreement and disclosures available upon request.</p>	
	Funds Availability Policy	<p>When funds deposited into your account are generally available.</p> <ul style="list-style-type: none"> • Cash with teller, electronic deposits and wire transfers: Same business day • Check deposited with teller: Next business day <p>Longer delays may apply under certain circumstances. If a longer delay applies, we will notify you and funds will generally be available no later than the seventh business day.</p> <p>For complete details, please refer to our deposit account agreement and disclosures available upon request.</p>	
OVERDRAFT FEES	Overdraft Fee	\$30 For each item we pay that overdraws your account more than \$9.99.	
	Returned Item Fee (Non-sufficient funds)	\$30 For each item we do not pay	
	Debit Card Overdraft Fee	\$0 Overdrafts initiated by debit card will be declined at no cost	

OVERDRAFT PROTECTION PLANS	Option A	Automatic Transfer	\$0 Per overdraft covered by transfer from linked checking or savings account
	Option B	Checkmate Line of Credit	\$0 Overdraft covered by transfer from linked line of credit (with approved credit). No transaction fee for transfer, though interest will apply.
OTHER COMMON FEES	Cashier's Check		\$5 Per check
	Charge Back Fee		\$5 Per item you deposit that is returned unpaid
	Check Printing Charge		Fees vary
	Collection Fees (Incoming or Outgoing)		\$10 Per item on collection services for negotiable instruments that cannot be processed through normal banking channels.
	Debit Card Replacement		\$10 Per issuance
	Deposit Corrections		\$2 Per item if an adjustment entry is needed to balance your deposit transaction.
	Notary Service		\$0 For customers only
	Research (1 hour minimum)		\$30 Per hour if bank requested to provide extra account research, reconciliation, consultation, or recreation of past activity.
	Stop Payment Fee		\$30 Per item
	Wires – Outgoing		\$20 Per item
	Wires – Incoming		\$10 Per item
	Wires – International (Incoming or Outgoing)		\$40 Per item
COMPLAINT INFORMATION	Horizon Bank, SSB is chartered under the State of Texas and by state law is subject to regulatory oversight by the Texas Department of Savings and Mortgage Lending. Any consumer wishing to file a complaint against the Horizon Bank, SSB should contact the Texas Department of Savings and Mortgage Lending through one of the means indicated below: In Person or by Mail: Texas Department of Savings and Mortgage Lending, ATTN: Consumer Complaint Division, 2601 North Lamar Boulevard, Suite 201 - Austin, Texas 78705-4294; Telephone Number: (877) 276-5550; Fax Number: (512) 475-1505; E-mail: http://www.sml.texas.gov/consumerinformation/tdsml_consumer_complaints.html		

Please contact us if you would like full disclosures for your specific account.