

## Personal Bank Accounts

*Refer to the rate schedule for current interest rates and annual percentage yields (APYs). See page 2 for additional information and account terms.*

	Personal Checking	Interest Checking	Celebration Club	Premier Checking	180 Banking
Eligibility Requirements	None	None	Customers age 60 or over	None	None
Minimum Balance to Open	\$100	\$100	\$100	\$100	\$20
Service Charge per Statement Cycle	\$5	\$10	\$12	\$20	\$5
Required Criteria to Waive Service Charge	Minimum \$750 Daily Balance or Direct Deposit or eStatement during statement cycle	Minimum \$2,000 Daily Balance	Minimum \$3,000 Average Daily Balance	Minimum \$25,000 combined average daily balance in checking, savings, money market, CD and/or IRA accounts	Direct Deposit or eStatement during statement cycle
Interest Computation and Crediting	N/A	Accrues Daily; Credited to the account monthly	Accrues Daily; Credited to the account monthly	Accrues Daily; Credited to the account monthly	N/A
Minimum Daily Balance to Earn Disclosed APY	N/A	\$500	None	\$500	N/A
Transaction Limitations and Additional Features	N/A	N/A	<p>Complimentary Celebration Club checks, cashier's checks, money orders, domestic wire transfers</p> <p>Annual discount on safe deposit box rental fees</p> <p>*Contents of safe deposit box are not FDIC insured</p>	<p>Complimentary checks, cashier's checks, money orders, domestic wire transfers</p> <p>Refund Domestic ATM fees</p> <p>Each related account used for combined balances must be held with NDBT and is subject to minimum balance requirement per account type</p>	<p>No overdraft or returned item fees</p> <p>No checks may be written against this account type</p>

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### THE FOLLOWING TERMS APPLY TO OUR PERSONAL BANK ACCOUNTS:

**FEES AND CHARGES.** Refer to the Personal Fee Schedule for information about other fees and charges associated with these accounts.

**OTHER FEATURES AND SERVICES.** No ATM surcharge for transactions at NDBT (North Dallas Bank & Trust Co.) or participating Allpoint Network ATMs. Services available with these accounts include: online, telephone, and mobile banking, eStatements, online bill pay, peer-to-peer (P2P) payments, mobile deposit, debit card, and debit card alerts.

**SUB ACCOUNTS.** These accounts consist of a checking sub account and a savings sub account created for the Bank's accounting purposes. The Bank may periodically transfer funds between these two sub accounts; however, on the sixth transfer each month, funds will be transferred back to the checking sub account. The savings sub account will be governed by the rules governing our other savings accounts. This process will not affect your interest calculation (if applicable), available balance, FDIC insurance protection, or your monthly statement.

**CELEBRATION CLUB AND PREMIER CHECKING MINIMUM BALANCE REQUIREMENTS.** The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.

### FOR OUR PERSONAL BANK ACCOUNTS WHICH EARN INTEREST, THE FOLLOWING TERMS ALSO APPLY:

**DETERMINATION OF RATE.** The interest rate and annual percentage yield may change at our discretion and at any time. There are no maximum or minimum interest rate limits for these accounts.

**INTEREST COMPOUNDING AND CREDITING.** Interest will not compound. If the account is closed before interest is credited, the account holder will not receive the accrued interest.

**INTEREST COMPUTATION.** We use the daily balance method to calculate interest on these accounts. This method applies a daily periodic rate to the principal in the account each day. Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks).