

Irving

4300 North Beltline Road
 Irving, TX 75038
 Phone: 972-870-9300
 Fax: 972-870-9333

Frisco

1518 Legacy Drive, Suite 100
 Frisco, TX 75034
 Phone: 214-596-6600
 Fax: 469-362-8585

Commercial Deposit Accounts

Business Checking

Analyzed Commercial Checking

This account is for larger businesses with greater activity. This account features an earnings credit which is applied to reduce or eliminate fees on this account. If the earnings credit exceeds the fees for any period, you will be assessed no fees, but you will not be paid, carry forward, or otherwise receive credit for any excess earnings credit.

Monthly Maintenance Fee	\$10.00
Each Credit Posted	\$0.30
Each Item Deposited	\$0.09
Each Paid Check	\$0.14
Each Electronic Debit or Credit	\$0.09
Deposit Items Returned	\$5.00
Deposit Items Re-cleared	\$5.00
Deposit Corrections	\$2.00
ACH Transmissions	\$12.50
Rolled Coin	\$0.00075
Currency	\$0.00075
Stop Pays Electronic	\$15.00
Stop Pays Paper	\$25.00
Wire Transfer	\$10.00

Free Small Business Checking

IBT is committed to helping independent businesses succeed. This free account is perfect for small- to mid-sized companies.

- No minimum balance
- First order of checks free
- Limited to 250 total items processed per month
- Limited to \$10,000 Cash-In and Cash-Out per month

Basic Business Checking

A cost effective account that is ideal for businesses that want a simple means of reliable checking.

- \$10 monthly service charge waived with \$3,500 balance
- Includes 75 credits, debits, and items deposited per month
- \$0.30 per each item in excess of 75



Irving

4300 North Beltline Road
Irving, TX 75038
Phone: 972-870-9300
Fax: 972-870-9333

Frisco

1518 Legacy Drive, Suite 100
Frisco, TX 75034
Phone: 214-596-6600
Fax: 469-362-8585

Business Savings

Business Savings

Setting money aside can help your business weather unexpected needs or take advantage of opportunities as they arise.

- Interest accrued daily
- Free ATM card
- \$5 monthly service charge waived with \$300 balance

Money Market Account

An excellent way to give your savings an extra nudge without putting your money out of reach. Larger balances earn higher rates.

- Higher interest rates
- Direct check writing
- \$12 monthly service charge waived with \$2,500 balance

Certificates of Deposit (CDs)

If only every decision in business was as cut and dry as CD investments, which can earn significantly more than savings accounts.

- Zero-risk investment
- Penalty for early withdrawal
- Available in terms from 1 month to 5 years

Irving

4300 North Beltline Road
Irving, TX 75038
Phone: 972-870-9300
Fax: 972-870-9333

Frisco

1518 Legacy Drive, Suite 100
Frisco, TX 75034
Phone: 214-596-6600
Fax: 469-362-8585

Get More From IBT

Business Loans

We offer a full range of loans to help your business grow and succeed, including:

- Small Business Administration (SBA) Loans
- Working Capital Loan
- Equipment Loan
- Commercial Real Estate Loan
- Auto Leasing

Cash Management

We provide free services to make your life easier and give you anywhere/anytime account access.

- Transfer funds between accounts at other banks
- Positive Pay check verification
- ACH files to make/receive electronic payments
- Direct deposit of employee payroll
- Online wire transfers
- Export histories to financial management software
- Download BAI 2 accounting files
- Much more!

Remote Deposit Capture

Deposit checks without even leaving your office. Help reduce labor costs and free up staff for other tasks.

- Save time and eliminate trips to bank
- Reduce expenses, fuel costs, and costly courier fees
- Extended daily cutoff to 6pm
- Make deposits 24/7
- Free up valuable employee time

Irving

4300 North Beltline Road
 Irving, TX 75038
 Phone: 972-870-9300
 Fax: 972-870-9333

Frisco

1518 Legacy Drive, Suite 100
 Frisco, TX 75034
 Phone: 214-596-6600
 Fax: 469-362-8585

Common Features

ATM/Debit Card Services

Replace lost ATM card	\$5.00
On us ATM transaction	No charge
Not on us ATM transactions	\$1.00
ATM card POS transactions	No charge
Initial ATM setup fee	No charge
Periodic ATM/debit card fees	No charge
Fee per debit card transaction	No charge

Bookkeeping Services

Temporary checks	\$3.00
Chargeback fee	\$5.00
Garnishments or levies/plus attorney fees ...	\$50.00
Stop payment (all items)	\$25.00
Non-sufficient funds (NSF) Item (each).....	\$25.00
Account activity printout	\$3.00
Hold statement/per month	\$5.00
Special statement cutoff	\$10.00
Telephone transfer	\$2.00

Account Research

Photo copies (each)	\$0.50
Image copies (each)	\$1.00
Labor (per hr)	\$25.00
	<i>one hour minimum</i>
Reconciliation (per hr)	\$25.00

Teller Services

Cashier's Checks:

Customer	\$3.00
Non-customer	\$10.00

Money Orders:

Customer	\$2.50
Non-customer	\$10.00

Collection Items:

Incoming	\$15.00
Outgoing	\$15.00

Lock Bags	\$20.00
Zipper Bags	\$5.00
	<i>First one free</i>

Wire Transfers

Outgoing-customers	\$10.00
Incoming-customer	No charge
Advice or wire	\$2.00
Int'l wire	\$50.00

Safe Deposit Boxes

3x10	\$30.00
5x10	\$50.00
10x10	\$100.00
Set-up fee	\$15.00
	<i>(non-refundable)</i>
Lock replacement fee	\$50.00
Box drilling fee	\$100.00

Miscellaneous

Check printing	Based on style
Securities purchase	\$50.00
Notary fee	\$5.00

