

### Irving

4300 North Beltline Road  
Irving, TX 75038  
Phone: 972-870-9300  
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### Frisco

1518 Legacy Drive, Suite 100  
Frisco, TX 75034  
Phone: 214-596-6600  
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# Personal Deposit Accounts

## Personal Checking

### Ultimate Checking

This account lives up to its name and then some! Earn a massive 3.04% APY\* and nationwide ATM fee refunds

- No monthly service fee
- No minimum balance
- No fees if you don't meet simple monthly qualifiers

### Free Checking

Designed around you and your busy lifestyle, this account is a convenient, worry-free solution that fits your personal needs.

- Unlimited checking
- Free online banking
- No monthly service fee or minimum balance

### NOW Account

Enjoy unlimited access to your funds through multiple channels while earning interest on all balances over \$100.

- Interest accrues daily
- Check images returned
- \$10 monthly service charge waived with \$1,500 balance

### IBT VIP Account

Maintain maximum account flexibility while adding on first class perks and consumer discounts for a nominal \$10 monthly fee.

- Nationwide ATM fee refunds
- Fee waived on savings
- Free bank services and safe deposit box discount

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## Personal Savings

### Ultimate Savings

This free, high-interest savings account builds your savings for you...literally generating deposits for you out of thin air.

- No monthly service fee
- No minimum balance
- Linked to Ultimate Checking earnings for built-in savings

### Savings Account

Money doesn't buy happiness, but it does buy security. This account makes it easy to build your safety net. Get started with a \$100 opening deposit.

- 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

### Certificate of Deposit (CDs)

Guaranteed returns are a good thing. With all of the ups and downs on Wall Street, the emphasis here is on guaranteed.

- Zero-risk investment
- Earn more than savings
- Available in terms from 1 month to 5 years

### Individual Retirement Accounts (IRAs)

Maintain maximum account flexibility while adding on first class perks and consumer discounts for a nominal \$10 monthly fee.

- No maintenance fees
- Traditional and Roth
- Retirement savings with significant tax advantages

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# Get More From IBT

## Personal Loans

We offer a full range of loans to help you reach your goals and live a fuller life, including:

- Real Estate Loans
- Home Mortgages
- Home Improvement Loans
- Personal Loans
- Auto Leasing

## Remote Access

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

### **Online Banking**

- View real-time account balances
- Verify same-day direct deposits
- Research account histories
- Transfer funds between accounts
- View check images

### **Online Bill Pay**

- Eliminate postage fees and paper waste
- Set up recurring payments
- Make one-time payments
- Schedule payments in advance
- Add as many payees as you wish

### **Online Statements**

- Easy retrieval of bank info
- Save wasted paper
- Reduces risk of ID theft

### **Telephone Banking**

- Hear account balances
- Transfer funds
- Review transactions
- English or Spanish

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## 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 .....

Zipper Bags .....

*First one free*

### 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

