

Personal Product Conversion Guide

from FirstCapital Bank of Texas



Product	Minimum Opening Deposit	Fees	Interest Rates	Features
<p>First Freedom Checking</p> <p>Bounce Back Checking</p>	\$10	<p>No minimum balance required</p> <p>\$8.00 monthly maintenance fee</p> <p>No transaction limitation</p> <p>Unlimited ATM and debit card transactions allowed with no item fee (ATM off-premise fees apply)</p>	N/A	N/A
<p>First Free Checking</p> <p>Simply Free Checking</p>	\$100	<p>No minimum balance required</p> <p>No monthly maintenance fee</p> <p>No transaction limitation</p> <p>Unlimited ATM and debit card transactions allowed with no item fee (ATM off-premise fees apply)</p>	N/A	<p>Check images not included with monthly paper statement</p> <p>Imaged check statements available by request when enrolled in eStatements</p> <p>Free Online and Mobile Banking</p> <p>Advantage Overdraft Protection up to \$300.00 to qualifying accounts</p>
<p>eChecking</p> <p>eChecking</p>	\$100	<p>No minimum balance required</p> <p>Monthly maintenance fee of \$10.00*</p> <p><small>*The maintenance fee will be waived if enrolled in eStatements or Direct Deposit.</small></p> <p>No transaction limitation</p> <p>Unlimited ATM and debit card transactions allowed with no item fee (ATM off-premise fees apply)</p>	N/A	<p>Imaged check statements available by request when enrolled in eStatements</p> <p>Free Online and Mobile Banking</p> <p>Advantage Overdraft Protection up to \$600.00 to qualifying accounts</p>
<p>Kasasa Cash, Kasasa Cash with Saver, Kasasa Cash Back, and Kasasa Cash Back with Kasasa Saver</p> <p>Maximum Checking</p>	New accounts cannot be opened in this product type.	<p>No minimum balance required</p> <p>No transaction limitation</p>	<p>*Interest Rates on this account are tiered.</p> <p>\$0.00- \$24,999.99 Interest Rate: 0.50% APY: 0.50%**</p> <p>\$25,000.00-over Interest Rate 0.05% APY: 0.05%**</p> <p>Requirements not met Interest Rate: 0.01% APY: 0.01%</p> <p><small>**Requires a minimum of one monthly direct deposit or Bill Pay transaction, at least 15 posted debit card signature based and/or point-of-sale transactions (excluding ATMs) each statement cycle and enrollment in online statements. When minimum cycle activity requirements are met the premium APY will be paid on balances from \$0.01 - \$24,999 and a standard APY will be paid on balances \$25,000 and over. If requirements are not met a lower APY is paid on the entire balance.</small></p>	<p>Free ATM Transactions:</p> <p>The bank will rebate a foreign ATM surcharge imposed by the ATM owner up to \$20 each month (credited at the end of your statement cycle).</p> <p>Currency conversion and other related fees for international transactions are excluded and will not be rebated.</p> <p>Imaged check statements available</p> <p>Free Online and Mobile Banking</p> <p>Advantage Overdraft Protection up to \$600.00 to qualifying accounts</p>
<p>First Interest Checking</p> <p>Checking with Interest</p>	\$1,500	<p>Monthly maintenance fee of \$10.00 will be imposed every statement cycle if the balance falls below \$1,500.00 on any day of the statement cycle.</p> <p>No transaction limitation</p> <p>Unlimited ATM and debit card transactions allowed with no item fee (ATM off-premise fees apply)</p>	*Interest Rate: 0.05% APY: 0.05%	<p>Imaged check statements available</p> <p>Free Online and Mobile Banking</p> <p>Advantage Overdraft Protection up to \$600.00 to qualifying accounts</p>
<p>First Savings, First High-Yield Savings, and Kasasa Saver</p> <p>Personal Savings</p>	\$200	<p>Monthly maintenance fee of \$3.00 will be imposed every month if the balance falls below \$200.00 on any day of the statement cycle..</p> <p>Transaction Limitation:</p> <p>Item fee of \$2.00 for each debit transaction in excess of 3 per month. (ATM withdrawals are included in the item fee charges in excess of 3 per month)</p>	*Interest Rate: 0.70% APY: 0.70%	N/A
<p>First Money Market</p> <p>Personal Money Market</p>	\$2,500	<p>Monthly maintenance fee of \$10.00 will be imposed every statement cycle if the balance falls below \$2,500.00 on any day of the statement cycle.</p> <p>Transaction Limitation:</p> <p>Item fee of \$15.00 for each debit transaction in excess of 6 per month. (ATM withdrawals are included in the item fee charges in excess of 6 per month)</p>	*Interest Rate: 1.50% APY: 1.51%	<p>Imaged check statements available</p> <p>Free Online and Mobile Banking</p>