

PRODUCT AND SERVICE FEE UPDATES



Texas (Effective October 1, 2025, unless otherwise noted)

Business and Commercial Deposit Accounts

Commercial Checking

Check/Debit Posted - Paper	\$0.75
On Us Items Deposited	\$0.10
Cash Deposited Per \$1000.....	\$2.00

Commercial Checking Plus

Deposit/Credit Posted-Paper	\$0.75
On Us Items Deposited	\$0.10
Cash Deposited Per \$1000.....	\$2.00

Basic Business Checking

Account Maintenance.....	\$12.00
Excess Transaction Fee	\$0.45
Paper Statement.....	\$5.00

Performance Business Checking

Excess Transaction Fee	\$0.50
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Community Business Checking Plus

Cash Deposited Per \$1000.....	\$2.00
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Premium Business Checking

Account Maintenance.....	\$20.00
Excess Transaction Fee	\$0.50
Paper Statement.....	\$5.00

Business Savings

Excess Withdrawal Fee	\$10.00
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Vision Business Money Market

Account Maintenance.....	\$5.00
Average Balance to Waive Fee	\$50,000.00

General Account Services

Change Orders	
Coin Rolls	\$0.15 each
Currency Straps	\$0.45 each
Paper Statement Fee.....	\$5.00 each

Treasury Management and Online Banking Services

Sweep Services

Investment Sweep Maintenance	
Goldman Sachs (monthly)	\$175.00/account
Insured Cash Sweep® (ICS®) (monthly)	\$120.00/account
Loan Sweep Maintenance.....	\$200.00/account

Automated Payables

AP ACH Payment.....	\$0.20
AP Check Payment.....	\$2.00
AP Monthly Maintenance.....	\$200.00

Automated Payables Without Invoice

AP ACH Payment Transaction.....	\$0.20
AP Monthly Maintenance Fee.....	\$300.00
AP Per Item Charge Check.....	\$2.00

Automated Clearing House (ACH) General Services

ACH Deletion/Reversal.....	\$30.00
ACH Credit / Debit Premier.....	\$0.20
ACH Unauthorized Entry Return Fee	\$10.00
ACH Item Returned.....	\$6.00
EDI Maintenance FTP Delivery.....	\$35.00

Fraud Prevention Services

Fraud Prevention Package	\$45.00
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ACH Positive Pay

Exception Transaction ¹	\$2.50 each
¹ Waived for first three months of services from implementation date.	

Payee Positive Pay

Exception Item ³	\$2.50 each
³ Waived for first three months of services from implementation date.	

Positive Pay

Maintenance (monthly)	\$35.00/account
Exception Item	\$2.50/item
Account Recon/Pos Pay Check Issue	\$0.11/item

Reverse Positive Pay (Includes Smart Safe Deposit Service)

Maintenance (monthly)	\$35.00/account
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Cash Vault Services

Cash Vault Maintenance	\$25.00
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Standard Deposit Service (Includes Smart Safe Deposit Service)

Currency Deposited	
\$1499 or less	\$1.75 per 1,000
\$1500 and greater	\$1.15 per 1,000
Discrepancy/Adjustment	\$7.25 each
Cash Vault Check Deposit Item	\$0.14
Deposit Posted	\$1.45

Change Orders

Non-Standard Change Order (per cash ordered)	\$6.00
(full straps and full boxes of coin)	plus \$1.20 per 1,000
Coin Roll (wrapped)	\$0.12/roll
Coin Roll Unwrapped	\$0.90/roll

Lockbox Services

Lockbox General Services

New: Lockbox Setup Change	\$25.00
Lockbox Maintenance	\$150.00

Lockbox Processing

New: Lockbox Non-Verified Payee Processing	\$1.00 each
Lockbox Cash Handling	\$5.00 each
Lockbox Batches	\$1.50 each
Lockbox Non-Processable Item	\$0.50 each
Lockbox Non-Check Valuables Handling	\$25.00 each
Lockbox Photocopy	\$0.25 each
Lockbox Special Sorting	\$0.15 each
Lockbox Substitute Document	\$0.35 each

Lockbox Reporting

Lockbox Activity Report	\$50.00
Activity Report Keyed Fields	\$0.10 each
Lockbox Report Email Notification	\$50.00
Lockbox Report Email Item Photocopy	\$0.10 each

Lockbox Processed Document Delivery

Lockbox Re-Association	\$0.20
Lockbox Stapling	\$0.25
Lockbox Envelope Retention	\$0.25

Lockbox Transmission

Lockbox Tiff Fee	\$0.02 each
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WebCD

Statement WebCD Maintenance	\$30.00
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