

YOUR HIGH YIELD MONEY MARKET ACCOUNT IS CHANGING

We are discontinuing the High Yield Money Market Account and your account will be changing to a Frost Money Market Account as of December 3, 2018. Rest assured, you will continue to receive the great account features and competitive interest rates you're accustomed to, plus your balance requirements will remain the same. The only changes to your account are outlined below. If you have any questions, please call us at (800) 513-7678 or visit frostbank.com to learn more.

Effective December 3, 2018

<i>Description</i>	<i>From</i>	<i>To</i>
Online Bill Pay	\$0.25	\$0.75
Incoming Wires	Free	\$12.00

WHAT WON'T CHANGE

- Interest rate tiers
- Interest compounded and credited monthly*
- Unlimited lobby and ATM withdrawals
- An option to use the account as overdraft protection for your checking account
- Six free check withdrawals per statement cycle**
- No monthly service charge when you maintain a \$15,000 minimum balance. Otherwise, there is a \$15 monthly service charge.

Visit **frostbank.com** to review all features and fees of your Money Market Account. As always, we're here to answer any questions you may have, 24/7, at (800) 513-7678.

**We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the collected balance in the account each day. Interest begins to accrue no later than the business day we receive credit for non-cash items you deposit (for example, checks). Interest is compounded and credited to your account monthly. Your interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on your account any time.*

***Federal regulations limit the number of transfers to another one of your accounts at Frost or to a third party by means of a pre-authorized or automatic transfer, telephone transfer, computer transfer, or by check, draft, debit card or similar order, to a combined total of six per month for Savings accounts and six per statement cycle for Money Market accounts. This includes overdraft protection transfers and Frost online banking transfers and bill payments.*

