



NOTICE OF PRICE ADJUSTMENTS

EFFECTIVE MAY 1, 2019

At Frost, taking care of our customers' financial needs is a responsibility we take seriously. Our goal is to provide you with the best services, innovative technology and state-of-the-art security, all at a competitive price. To ensure we're offering you the best products and services, each year we conduct a competitive review of accounts.

As a result, the following pricing adjustments will go into effect for Frost accounts* beginning May 1, 2019.

Personal and Business Accounts

<i>Description</i>	<i>Current Pricing</i>	<i>New Pricing</i>
Overdraft created by: check, in-person withdrawal, ATM withdrawal or other electronic means	\$34.00, up to a maximum of \$170.00 per day	\$35.00, up to a maximum of \$175.00 per day
Non-Sufficient Funds	\$34.00	\$35.00
Domestic Outgoing Wire Transfer	\$25.00	\$26.00
Online Banking Stop Payment	\$20.00 per item	\$30.00 per item
Money Order	\$3.00 per item	\$5.00 per item
Return Item	\$4.00 per item	\$5.00 per item

Personal Accounts Only

<i>Description</i>	<i>Current Pricing</i>	<i>New Pricing</i>
Health Savings Account Online Bill Payment	\$0.50	\$0.00
Money Market Account Online Bill Payment	\$0.75	\$0.00
Health Savings Account Monthly Service Charge	\$5.00 with imaged checks \$3.00 without imaged checks	\$5.00

*Frost Premium Accounts are not affected by these price adjustments.

If you have any questions about these price changes, please call us at (800) 513-7678 for personal accounts or (888) 481-0336 for business accounts.

Business Accounts Only

Description	Current Pricing	New Pricing
Money Market Account Online Bill Payment	\$0.50	\$0.00
High Yield Money Market Account Online Bill Payment	\$0.50	\$0.00
Frost Business Checking Monthly Service Charge**	\$8.00	\$9.00

**Please remember, you can waive your monthly service charge when you have ONE of the following (during each monthly statement period):

- \$3,000 minimum daily balance in this account OR
- \$25,000 combined average daily balances of personal and business deposit accounts

Additionally, if you take advantage of our Treasury Management services, these fees have been adjusted.

Treasury Management Services

Description	Current Pricing	New Pricing
Credit Posted-Digital Deposit	\$1.00	\$0.80
Digital Deposit Deposited Items	\$0.07	\$0.09
Previous Day Reporting Detail Items	\$0.05	\$0.10
Cash Manager IntraBank Transfers	\$3.00	\$4.00
ACH File Maintenance	\$12.00	\$30.00
Investment Sweep	\$125.00	\$175.00
Credit Line Sweep	\$175.00	\$200.00
Credit and Investment Sweep	\$225.00	\$250.00

We are here to answer any questions you may have regarding these changes and how they may affect your Frost accounts. Please feel free to call us at (800) 513-7678 for personal accounts or (888) 481-0336 for business accounts.

As always, thank you for choosing Frost as your banking partner.