



## NOTICE OF PRICE ADJUSTMENTS

EFFECTIVE MAY 1, 2019

At Frost, taking care of our customers' business 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.

### CASH PROCESSING CHANGES:

In order to simplify charges for cash deposits, we will eliminate several deposit fees. With this new process, the **TOTAL** amount of cash deposited will be combined to determine the fee for the month. The new fee will be \$1 per thousand deposited.

### WE WILL REDUCE THE FOLLOWING:

<i>Description</i>	<i>Current Pricing</i>	<i>New Pricing</i>
ACH Incoming Credits	\$0.25	\$0.20
Credits Posted-Digital Deposits	\$1.00	\$0.80

### WE WILL IMPLEMENT THE FOLLOWING:

<i>Description</i>	<i>Current Pricing</i>	<i>New Pricing</i>
Deposited Items	\$0.12	\$0.15
Debits Posted	\$0.18	\$0.20
Special Signature Requirement	\$3.00	\$15.00
Special Signature Requirement Items	\$0.10	\$0.50
Cash Processing-Deposit Totals	\$0.00	\$1.00
Rolled Coin Furnished	\$0.10	\$0.12
Maintenance-Smart Deposits	\$50.00	\$250.00
Digital Deposit Deposited Items	\$0.07	\$0.09
Insufficient Funds Items	\$34.00	\$35.00
Overdraft Items	\$34.00	\$35.00 (maximum of 5 per day)
Internet Stop Pay	\$20.00	\$30.00
Previous Day Reporting Detail Items	\$0.05	\$0.10
Cash Manager Intranbank Transfers	\$3.00	\$4.00
ACH File Maintenance	\$12.00	\$30.00
Domestic Wire Transfers	\$25.00	\$26.00
Wire Transfer Notice Phone	\$5.00	\$20.00
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 account. Please feel free to call us at (888) 481-0336. Any items not listed above will remain unchanged.

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