

NOW IT'S

EVEN  **EASIER**

— TO WAIVE YOUR MONTHLY SERVICE CHARGE —



Now there are more ways to avoid your monthly service charge.

From saving up for larger purchases to maintaining optimism in the face of adversity, we believe that small changes can make a big difference. With that in mind, we introduced **new ways for you to waive your monthly service charge on May 1, 2019**. We hope this will help your financial health so you can spend more time thinking about the things that matter most.

Account	Ways To Waive
Frost Personal Account \$8 monthly service charge	New • One account owner is under the age of 25 New • OR own a Frost Premium Account • OR have direct deposits totaling \$100 or more made to this account monthly* • OR maintain a minimum daily balance of \$1,000 • OR maintain combined average daily balances of \$5,000 in your personal deposit accounts**
Savings Account \$3.50 monthly service charge	New • One account owner is under the age of 25 New • OR own a Frost Premium Account New • OR deposit a total of \$10 or more into this account monthly New • OR maintain a minimum daily balance of \$300 (decreased from \$500) PLEASE NOTE: If you opened a child's savings account prior to July 2011, you will be assessed the monthly service charge beginning September 1, 2019, unless you meet one of the above ways to waive.

If you have any questions,
we're available 24/7 at

(800) 513-7678



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your financial life, visit

optforoptimism.com

*Such as your paycheck, pension, Social Security or other regular monthly income **Personal deposit accounts include checking, savings, money market, CD and IRA. Member FDIC.