

A GUIDE TO YOUR FROST BUSINESS HIGH YIELD MONEY MARKET ACCOUNT

ACCOUNT OVERVIEW	Frost Business High Yield Money Market Account	<ul style="list-style-type: none"> • Ability to use balances to waive monthly service charges for your business checking account • Unlimited lobby and Frost ATM withdrawals** • Six free check withdrawals per statement cycle • Free imaged checks • Use as overdraft protection for your checking account.**
	An easy way to keep your cash readily accessible while earning a higher interest rate.	

ACCOUNT OPENING AND MONTHLY SERVICE CHARGE	Minimum Opening Deposit	\$50
	Monthly Service Charge	\$25
	How to Avoid the Monthly Service Charge	<p>\$0 Monthly Service Charge waived when you maintain a \$25,000 minimum daily balance or \$50,000 combined average daily balances* of business and personal deposit accounts.</p> <p>*The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period</p>

INTEREST INFORMATION	Interest Rate and APY	RANGE OF BALANCES	INTEREST RATE	APY
		\$0.00 - \$24,999.99	0.40%	0.40%
		\$25,000.00 - \$49,999.99	0.45%	0.45%
		\$50,000.00 - \$99,999.99	0.50%	0.50%
		\$100,000.00 - \$249,999.99	0.85%	0.85%
		\$250,000.00 - \$999,999.99	1.24%	1.25%
		\$1,000,000.00 - \$2,499,999.99	1.24%	1.25%
		\$2,500,000.00 and Over	1.24%	1.25%
	The interest rate and annual percentage yield may change at any time at our discretion. (Fees could reduce earnings on account.) Rates effective as of 05/21/2019			
	How the Interest Rate Is Calculated	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.		
	How Interest Is Compounded	Interest will be compounded and credited to the account monthly. If you close your account before the interest is credited, you will receive the accrued interest.		
	When Interest Begins to Accrue	Interest begins to accrue no later than the business day we receive credit for the deposit of non-cash items (for example, checks).		

ACCOUNT LIMITATIONS

How Many Transfers and Withdrawals Are Allowed per Statement Cycle	**Transfers and withdrawals made in person or at an ATM are unlimited. However, 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 statement cycle. This includes overdraft protection transfers and Frost online banking transfers and bill payments.
Excess Check Fee	Six free check withdrawals are allowed per statement cycle. There is a \$10 excess check charge for each additional check over six paid during the statement cycle.
Item Count	If total item count exceeds 20 items for six consecutive months, the account will automatically convert to a Frost Business Checking account.
Checking Account	If your Frost Business Checking or Analyzed Checking account is closed, your Business High Yield Money Market account will automatically be converted to a Business Money Market account.

ATM FEES

Frost ATMs	\$0
Pulse Point-of-Sale Terminals	\$0
H-E-B®, Corner Store and Circle K Locations in Texas	\$0
Non-Frost ATMs	\$2 for any Inquiries, Transfers or Withdrawals while using a non-Frost ATM, plus any fees the ATM owner charges
Notice regarding ATM fee by others - If you use an automated teller machine that is not operated by us, you may be charged a fee by the operator of the machine and/or an automated transfer network and you may be charged a fee for a balance inquiry even if you do not complete a funds transfer.	

OVERDRAFT FEES

Overdrafts Created by: check, in-person withdrawal, ATM withdrawal or other electronic means	\$35 for each item we pay that overdraws your account more than \$5, up to a maximum fee of \$175 per day.
Non-Sufficient Funds	\$35 per item that we do not pay
Overdraft Protection Transfer Each Advance from: • Another deposit account • Line of credit (subject to credit approval)	\$0 \$0 (interest will apply on the outstanding balance)

MISCELLANEOUS FEES

Account Research/Statement Balancing	\$20 per hour (\$20 minimum)
Check Certification	\$10
Check Copy	\$2 per item (first five items free for imaged customers)
Check Printing	FEE VARIES
Cashier's Check	\$5 per item
Money Order	\$5 per item
Return Item	\$5 per item
Statement Copy	\$2 per item
Stop Payment	\$30 per item
Wire Transfer	FEE VARIES
Incoming Wire Transfer	\$12 per item
Domestic Collection Item	\$20 per item
Foreign Collection Item	\$40 per item
Hold Mail At Financial Center For Pickup	\$10 per month
Signature Verification	\$3 per month plus \$0.10 per item