

# A GUIDE TO YOUR FROST BUSINESS SAVINGS ACCOUNT

<b>ACCOUNT OVERVIEW</b>	<b>Frost Business Savings Account</b>	
	A safe and reliable way for Texas businesses to build a strong cushion for their company's future.	<ul style="list-style-type: none"> <li>• Interest paid quarterly</li> <li>• Access to Frost Online Banking service</li> <li>• Unlimited lobby and Frost ATM withdrawals**</li> <li>• Two free withdrawals per month</li> <li>• Use as overdraft protection for your checking account**</li> </ul>

<b>ACCOUNT OPENING AND MONTHLY SERVICE CHARGE</b>	<b>Minimum Opening Deposit</b>	\$50
	<b>Monthly Service Charge</b>	\$3.50
	<b>How to Avoid the Monthly Service Charge</b>	\$0 Monthly Service Charge waived when you maintain a \$500 minimum daily balance in this account.

<b>INTEREST INFORMATION</b>	<b>Interest Rate and APY</b>	The interest rate paid on the entire collected balance in your account will be 0.25% , with an annual percentage yield of 0.25% (Fees could reduce earnings on account.) Rates effective as of 05/21/2019 The interest rate and annual percentage yield may change at any time at our discretion.
	<b>How the Interest Rate Is Calculated</b>	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.
	<b>How Interest Is Compounded</b>	Interest will be compounded and credited to the account quarterly. If you close your account before the interest is credited, you will receive the accrued interest.
	<b>When Interest Begins to Accrue</b>	Interest begins to accrue no later than the business day we receive credit for the deposit of non-cash items (for example, checks).

<b>ACCOUNT LIMITATIONS</b>	<b>How Many Transfers and Withdrawals Are Allowed per Statement Cycle</b>	**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 month. This includes overdraft protection transfers and Frost Online Banking transfers and bill payments.
	<b>Excess Withdrawal Fee</b>	You are allowed two free withdrawals per month. There will be a \$3 savings withdrawal fee for each additional withdrawal over two per month.
	<b>Item Count</b>	If total item count exceeds 20 items for six consecutive months, the account will automatically convert to a Frost Business Checking 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
<p><b>Notice regarding ATM fee by others</b> - 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.</p>	

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)
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 Transfers	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