

# Business Product Conversion Guide

from FirstCapital Bank of Texas



Product	Minimum Opening Deposit	Fees	Interest Rates	Features
<p>First Commercial Checking</p> <p><b>Business Analysis Checking</b></p>	\$200	<p>Monthly maintenance fee \$20.00</p> <p>Checks/Debits (per item) \$0.18</p> <p>Deposits/Credits (per item) \$0.20</p> <p>Items deposited (per item) \$0.12</p> <p>Rolled Coin (per roll) \$0.15</p> <p>Currency strap (per strap) \$0.75</p> <p>Balance Charge (per \$1,000 average ledger balance) \$0.12</p> <p>Deficient Balance (Uncollected Funds Balance): Wall Street Journal Prime Rate plus 5%</p> <p>As an offset to the fees listed above; an earnings credit will be applied to the average collected balance less a Federal Reserve Requirement of 10%.</p>	N/A	<p>MasterMoney™ Business Debit Card</p> <p>Easy to Balance Monthly Imaged Statement</p> <p>Automatic Transfers</p> <p>24-hour FASTLINE Automated Telephone Banking</p> <p>Free Internet Banking</p> <p>Treasury Management ACH, Online Wires and Other Services Available</p>
<p>First Business Interest Checking</p> <p><b>Small Business Checking with Interest</b></p>	\$500	<p>Monthly maintenance fee of \$15.00 will be imposed if: Balance falls below \$6,000.00 any day of the statement cycle, unless Deposit relationship balance of \$25,000.00 is maintained for any day of the statement cycle.*</p> <p>*Deposit relationship balance includes all interest and non-interest checking, savings, money market, and certificate of deposit account balances with the same primary owner.</p> <p>No charge for first 200 items. Items in excess of 200, including deposited items, are \$0.40 each.</p>	<p>*Interest Rate: 0.15%</p> <p>Annual Percentage Yield (APY): 0.15%</p>	<p>MasterMoney™ Business Debit Card</p> <p>Easy to Balance Monthly Imaged Statement</p> <p>Automatic Transfers</p> <p>24-hour FASTLINE Automated Telephone Banking</p> <p>Free Internet Banking</p> <p>Free Business Basic Bill Pay</p>
<p>Small Business Checking</p> <p><b>Small Business Checking</b></p>	\$200	<p>Monthly maintenance fee of \$10.00 will be imposed if: Balance falls below \$3,500.00 any day of the statement cycle, unless Deposit relationship balance of \$25,000.00 is maintained for any day of the statement cycle*</p> <p>*Deposit relationship balance includes all interest and non-interest checking, savings, money market, and certificate of deposit account balances with the same primary owner.</p> <p>No charge for first 200 items. Items in excess of 200, including deposited items, are \$0.40 each.</p>	N/A	<p>MasterMoney™ Business Debit Card</p> <p>Easy to Balance Monthly Imaged Statement</p> <p>Automatic Transfers</p> <p>24-hour FASTLINE Automated Telephone Banking</p> <p>Free Internet Banking</p> <p>Free Business Basic Bill Pay</p>
<p>First Business Savings and/or First Business High-Yield Savings</p> <p><b>Business Savings</b></p>	\$200	<p>Monthly maintenance fee of \$3.00 will be imposed every month if the balance falls below \$200.00 on any day of the statement cycle.</p> <p>Transaction Limitation: Item fee of \$2.00 for each debit transaction in excess of 3 per month applies. (ATM withdrawals are included in the item fee charges in excess of 3 per month.)</p>	<p>*Interest Rate: 0.70%</p> <p>APY: 0.70%</p>	N/A
<p>First Business Money Market</p> <p><b>Business Money Market</b></p>	\$2,500	<p>Monthly maintenance fee of \$10.00 will be imposed every statement cycle if the balance falls below \$2,500.00 on any day of the statement cycle.</p> <p>Transaction Limitation: Item fee of \$15.00 for each debit transaction in excess of 6 per month applies. (ATM withdrawals are included in the item fee charges in excess of 6 per month.)</p>	<p>*Interest Rate: 1.50%</p> <p>APY: 1.51%</p>	N/A
<p>IOLTA Interest on Lawyers Trust Account</p> <p><b>IOLTA Business Checking with interest</b></p>	\$1,500	<p>Monthly maintenance fee of \$10.00 will be deducted from the interest paid before remittance of that interest to the Texas Access to the Justice Foundation. The remittance amount shall not be less than zero (\$0.00).</p>	<p>*Interest Rate: 1.20%</p> <p>APY: 1.21%</p>	N/A

\*Interest Rate: Your interest rate and annual percentage yield may change daily or at our discretion. For current rate information, contact an associate from your local banking center, or call our Customer Service Center at 800-531-1401.