THANK YOU FOR CHOOSING
FIRST NATIONAL BANK TEXAS/FIRST CONVENIENCE BANK

YOU ARE IN THE PROCESS OF OPENING:

- FREE Debit MasterCard®

ENCLOSED ARE SEVERAL PAGES OF IMPORTANT INFORMATION REGARDING YOUR NEW ACCOUNT TO INCLUDE:

- Banking Services/Fee Schedule
- Electronic Services and Electronic Funds Transfer Disclosure

We appreciate your business and look forward to serving your financial needs.
### BANKING SERVICES/FEE SCHEDULE

#### ACCOUNT-RELATED SERVICES

<table>
<thead>
<tr>
<th>Service</th>
<th>Fee</th>
</tr>
</thead>
<tbody>
<tr>
<td>Account Assignment to Third Parties</td>
<td>$50.00</td>
</tr>
<tr>
<td>Account Closing (within 90 days of opening)</td>
<td>$25.00</td>
</tr>
<tr>
<td>Account Inactivity Fee (Accounts with no owner-initiated</td>
<td></td>
</tr>
<tr>
<td>debits or credits for 11 months will be charged a fee</td>
<td></td>
</tr>
<tr>
<td>equal to the lesser of $35.00 or the account balance.)</td>
<td>$35.00</td>
</tr>
<tr>
<td>Account Printout (lobby request)</td>
<td>FREE</td>
</tr>
<tr>
<td>Account Research</td>
<td></td>
</tr>
<tr>
<td>Statement Copy</td>
<td>$10.00</td>
</tr>
<tr>
<td>Minimum Research Charge (up to one (1) hour)*</td>
<td>$20.00</td>
</tr>
<tr>
<td>Each Additional 15 Minutes</td>
<td>$5.00</td>
</tr>
<tr>
<td>Per Item Fee</td>
<td>$1.00</td>
</tr>
<tr>
<td>*Plus postage and insurance as applicable</td>
<td></td>
</tr>
<tr>
<td>AccountTRANSFER Overdraft Protection Plan</td>
<td>$10.00</td>
</tr>
<tr>
<td>ACH Stop Payment</td>
<td>$35.00</td>
</tr>
<tr>
<td>One-Time Stop Payment</td>
<td>$35.00</td>
</tr>
<tr>
<td>Indefinite Stop Payment</td>
<td>$35.00</td>
</tr>
<tr>
<td>Checkbook Balancing</td>
<td></td>
</tr>
<tr>
<td>Per 15 Minutes</td>
<td>$5.00</td>
</tr>
<tr>
<td>Minimum</td>
<td>$5.00</td>
</tr>
<tr>
<td>Legal Processing Against Accounts (such as levies, garnishments, etc.)</td>
<td>$100.00</td>
</tr>
<tr>
<td>Negative Balance Fee</td>
<td>$34.00</td>
</tr>
<tr>
<td>If your account is negative for six (6) consecutive banking days, we</td>
<td></td>
</tr>
<tr>
<td>will charge you a negative balance fee. We will waive this fee if on</td>
<td></td>
</tr>
<tr>
<td>the sixth (6th) day your account is overdrawn less than $3.</td>
<td></td>
</tr>
<tr>
<td>Non-Sufficient Funds (NSF) Charge</td>
<td>$34.00</td>
</tr>
<tr>
<td>Online Services (Internet Banking, Mobile Banking, and E-Statements)</td>
<td>FREE</td>
</tr>
<tr>
<td>Overdraft Charge</td>
<td>$34.00</td>
</tr>
<tr>
<td>Overdraft Resulting from Return Item (deposited or cashed)</td>
<td>$34.00</td>
</tr>
<tr>
<td>Per Item Withdrawal Fee for Money Market Accounts</td>
<td>$5.00</td>
</tr>
<tr>
<td>Per Item Withdrawal Fee for Savings Accounts</td>
<td>$3.50</td>
</tr>
<tr>
<td>Personalized Checks, Deposit/Withdrawal Slips and Other</td>
<td></td>
</tr>
<tr>
<td>Account Products</td>
<td>Prices upon request</td>
</tr>
<tr>
<td>Recovery Fee</td>
<td></td>
</tr>
<tr>
<td>Charged-off Accounts of $200.00 or Less</td>
<td>$10.00</td>
</tr>
<tr>
<td>Charged-off Accounts Over $200.00</td>
<td>$49.00</td>
</tr>
<tr>
<td>Return Item (deposited or cashed)</td>
<td>$10.00</td>
</tr>
<tr>
<td>Commercial</td>
<td></td>
</tr>
<tr>
<td>Normal processing (per item)</td>
<td>$3.00</td>
</tr>
<tr>
<td>Special handling (per item)</td>
<td>$5.00</td>
</tr>
<tr>
<td>Photocopy (per item)</td>
<td>$1.00</td>
</tr>
<tr>
<td>Return Mail Processing (per month)</td>
<td>$10.00</td>
</tr>
<tr>
<td>Statements Held for Pick-Up</td>
<td>$5.00</td>
</tr>
<tr>
<td>Stop Payment Order</td>
<td>$25.00</td>
</tr>
<tr>
<td>Temporary Checks (each)</td>
<td>$0.50</td>
</tr>
</tbody>
</table>

#### Telephone Services

<table>
<thead>
<tr>
<th>Service</th>
<th>Fee</th>
</tr>
</thead>
<tbody>
<tr>
<td>Checking and Savings Account Assistance from a Bank Employee</td>
<td></td>
</tr>
<tr>
<td>Personal Account Line (PAL) Calls per Account, per Calendar Month</td>
<td>FREE</td>
</tr>
<tr>
<td>Additional Inquiries/Transactions (each)</td>
<td>$0.50</td>
</tr>
</tbody>
</table>

#### GOLD KEY NETWORK® ATM/DEBIT MASTERCARD® SERVICES

Available to individuals and commercial customers doing business as a sole proprietorship

<table>
<thead>
<tr>
<th>Service</th>
<th>Fee</th>
</tr>
</thead>
<tbody>
<tr>
<td>DebitMasterCard®</td>
<td></td>
</tr>
<tr>
<td>Non-Photo Card</td>
<td>FREE</td>
</tr>
<tr>
<td>Photo Card</td>
<td>$5.00</td>
</tr>
<tr>
<td>Express Handling Fee</td>
<td>$25.00</td>
</tr>
<tr>
<td>Debit MasterCard® Branch Pick-Up Fee</td>
<td>$10.00</td>
</tr>
<tr>
<td>Foreign Currency Conversion Fee (A per transaction charge for cash</td>
<td>$3.00</td>
</tr>
<tr>
<td>withdrawals or purchases conducted in a currency other than U.S.</td>
<td></td>
</tr>
<tr>
<td>dollars)</td>
<td></td>
</tr>
<tr>
<td>ATM Transactions on Any Gold Key® ATM (withdrawals, inquiries and</td>
<td>FREE</td>
</tr>
<tr>
<td>transfers)</td>
<td></td>
</tr>
<tr>
<td>Point-Of-Sale (POS) Transactions</td>
<td>FREE</td>
</tr>
<tr>
<td>Note: Some Non-Gold Key® (Foreign) ATMs charge a terminal usage fee</td>
<td></td>
</tr>
<tr>
<td>or surcharge for transactions on their ATMs. If assessed, their fee</td>
<td></td>
</tr>
<tr>
<td>will be in addition to those stated below.</td>
<td></td>
</tr>
<tr>
<td>ATM Transactions on Any Non-Gold Key® (Foreign) ATMs</td>
<td>$2.00</td>
</tr>
<tr>
<td>Each Withdrawal, Balance Inquiry or Transfer</td>
<td></td>
</tr>
</tbody>
</table>

#### MISCELLANEOUS SERVICES

The following services and prices may vary by location and are subject to change without notice. Some restrictions may apply.

<table>
<thead>
<tr>
<th>Service</th>
<th>Fee</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cashier’s Checks</td>
<td></td>
</tr>
<tr>
<td>Account Holder</td>
<td>$5.00</td>
</tr>
<tr>
<td>Issued for an On Us Check</td>
<td>$7.00</td>
</tr>
<tr>
<td>Declaration of Loss Processing</td>
<td>$35.00</td>
</tr>
<tr>
<td>Check Cashing Services*</td>
<td></td>
</tr>
<tr>
<td>Account Holder</td>
<td>FREE</td>
</tr>
<tr>
<td>Non-Account Holder</td>
<td>2% (Minimum charge of $5.00)</td>
</tr>
<tr>
<td>*Prices are available upon request for banking centers located inside H-E-B.</td>
<td></td>
</tr>
<tr>
<td>Coin Counting</td>
<td></td>
</tr>
<tr>
<td>Account Holder (up to $250 per day)</td>
<td>FREE</td>
</tr>
<tr>
<td>Over $250 per Day and Non-Account Holder</td>
<td>7.5% of amount</td>
</tr>
<tr>
<td>Coin Wrapper/Bill Straps (per 1,000)</td>
<td>$5.00</td>
</tr>
</tbody>
</table>

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**First National Bank Texas**

[www.1stnb.com](http://www.1stnb.com)  
254-554-6699 ★ 800-677-9801  
P.O. Box 937 ★ Killeen, TX 76540

**First Convenience Bank**

[www.1stcb.com](http://www.1stcb.com)  
800-903-7490 ★ TTY 866-390-9768  

**FDIC**

11/2/15
Collection Item (service available to account holders) .................. $35.00
  *Plus postage, insurance, and other correspondent
  bank fees as applicable
Foreign Currency Exchange (service available to account holders)
  Currency (buys and sells) <$300 USD* .................................. $10.00
  Currency (buys and sells) >$300 USD* .................................. FREE
  *Plus postage, insurance and other correspondent bank
  fees as applicable
MasterCard Gift Card
  Purchase Price (each) .................................................. $2.00
  Replacement of Lost/Stolen Card ..................................... $15.00
  Cash Out Fee .................................................................. $15.00
  Monthly Inactivity Fee* .................................................. $15.00
  *If the card has had no activity for 12 months, the inactivity fee is a
  monthly fee equal to the lesser of $15 or the remaining unused
  funds on the card.
Money Orders
  Account Holder ................................................................ $0.25
  Non-Account Holder (each) .............................................. $1.00
Notary (per signature)
  Texas and New Mexico .................................................. $3.00
  Arizona ........................................................................... $2.00
Photocopy (each) ................................................................ $0.50
Rolled Coin Deposited/Purchased ........................................... FREE
Safe Deposit Boxes .............................................................. Prices upon request
  Signature Guarantee .......................................................... $5.00
  Strapped Currency Deposited/Purchased ................................ FREE
Third Party Credit and Account Inquiries ................................ $25.00
  Wire Transfer—Domestic
    Incoming
      Account Holder .......................................................... $10.00
    Outgoing
      Account Holder .......................................................... $25.00
Zipper Bag
  Small ........................................................................... $5.00
  Large ............................................................................ $7.00

COMMERCIAL ANALYSIS CHARGES
These fees are specific to accounts on analysis. The final determination
of accounts to be placed on analysis will be at the bank’s discretion.
Analysis Statement .............................................................. $1.00
Coin Wrappers/Bill Straps (per 1,000) ................................ $4.00
Items Deposited (FNBT/FCB) ............................................ $0.0426
Items Deposited (from other banks) ................................... $0.0826
Maintenance Charge .......................................................... $10.00
Rolled Coin ....................................................................... $0.08
Service Chargeable Credit .................................................. $0.15
Service Chargeable Debit .................................................... $0.12
Strapped Currency Deposited (per $1,000) ......................... $0.35
  Purchased (per strap) ........................................................ $0.35

MISCELLANEOUS COMMERCIAL CHARGES
These fees are specific to Commercial Services and may require
additional agreements.
Change Order for Non-Account Holder
  (limit of $500.00 or less) ........................................... 5% of amount
  Business Express Deposit (assessed monthly) ................... $50.00
  Account Monitoring Fee (assessed monthly)* .................... $100.00
Money Service Business (MSB) Application Fee .................... $100.00
  *The final determination of accounts to be charged will be at the
  bank’s discretion.

EXTENDED ACCOUNT SERVICES
These services are specialized and may require additional equipment.
Contact the New Accounts Department for details and prices.
  • Account Information Reporting Services
  • Deposit Preparation Services
  • Electronic Banking Services/Fee Schedule
  • Automated Clearing House (ACH) Origination
  • Online Services

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MEMBER FDIC

11/2/15
This electronic funds transfer disclosure does not apply to any accounts other than consumer accounts, as defined by Regulation E and the Deposit Agreement as an account established for a natural person for personal, family or household purposes. Indicated below are types of Electronic Funds Transfers (EFTs) we are capable of handling, some of which may not apply to your account. Please read this disclosure carefully because it tells you your rights and obligations for the transactions listed. You should keep this notice for future reference.

Electronic Funds Transfers Initiated by Merchants or other Third Parties. You may authorize a third party to initiate EFTs between your account and the third party’s account. These transfers to make or receive payment may be one-time occurrences or may recur as directed by you. These transfers may use the ACH or other payment networks. Your authorization to make these payments can occur in a number of ways. For example, your authorization to convert a check to an EFT or to electronically pay a returned check charge can occur when a merchant provides you with notice and you go forward with the transactions (typically at the point of purchase, a merchant will post a sign and print the notice on a receipt). In all cases, these third party transfers will require you to provide the third party with your account number and bank information. This information can be found on your check as well as on a deposit or withdrawal slip. Thus, you should only provide your bank and account information (whether over the phone, the Internet, or via some other method) to trusted third parties whom you have authorized to initiate these EFTs. Examples of these transfers include, but are not limited to:

- Preauthorized credits. You may make arrangements for certain direct deposits to be accepted into your checking or savings account(s).
- Preauthorized payments. You may make arrangements to pay certain recurring bills from your checking or savings account(s).
- Electronic check conversion. You may authorize a merchant or other payee to make a one-time electronic payment from your checking account using information from your check to pay for purchases or pay bills.
- Electronic returned check charge. You may authorize a merchant or other payee to initiate an electronic funds transfer to collect a charge in the event a check is returned for insufficient funds.

Please also see the Limitation on Frequency of Transfer section regarding limitations that apply to savings accounts and money market accounts.

Telephone Transactions. You may access your account by telephone 24 hours a day using your Personal Identification Number (PIN), a touch-tone phone and your account numbers to:

- Transfer funds between checking and savings accounts.
- Make payments from checking or savings accounts to loan accounts with us.
- Get information about the account balance of checking or savings accounts, deposits to checking or savings accounts or withdrawals from checking or savings accounts.

Please also see the Limitation on Frequency of Transfer section regarding limitations that apply to telephone transfers.

ATM Transactions and Dollar Limitations. You may access your account by ATM by the combined use of your Debit MasterCard® (card) and PIN to:

- Get cash withdrawals from checking or savings accounts.
- Transfer funds between checking and savings accounts.
- Get the available balance of your checking or savings accounts.

Some of these services may not be available at all terminals. You may use your card to initiate as many transactions as you like within any 24-hour period (midnight to midnight ET), as long as withdrawals made at an ATM do not exceed $600.

Debit MasterCard® Transactions and Dollar Limitations. You may access your checking or savings account to purchase goods in person, online or by phone, pay for services in person, online or by phone, and get cash back from a merchant, if the merchant permits. You may use your card to initiate as many transactions as you like within any 24-hour period (midnight to midnight), as long as POS purchases do not exceed $1,500. We reserve the right, temporarily or permanently, to suspend your card privileges and demand the return of your card at any time.

Please also see the Limitation on Frequency of Transfer section regarding limitations that apply to card transactions.

Hold on Funds in Checking or Savings Accounts for Card Transactions. Some Card transactions are authorized before the transaction is submitted to us for payment. We refer to this authorization process as a merchant preauthorization transaction. Merchants determine their own procedures for the timing and amounts of preauthorization transactions. If a merchant transmits a preauthorization transaction, we will place a hold on funds in your account based upon that transaction. When you use your Card to pay for fuel, in a pay-at-the-pump transaction, the preauthorization hold we place may be for a different amount than the amount the merchant transmitted for preauthorization. The amount of the hold is not available to pay presenting items or for use in other transactions. When the transaction settles, the actual amount posted to your account may be greater or lesser than the preauthorization hold amount. We will generally place a hold for up to three (3) banking days (or up to 30 business days for certain types of debit card transactions including, but not limited to, car rental transactions and international transactions) from the time of the preauthorization. If the transaction is not submitted to us for payment we will release the preauthorization hold after (3) banking days (or no later than 30 business days after preauthorization for certain types of debit card transactions including, but not limited to, car rental transactions and international transactions).

Currency Conversion. When you use your card at a merchant that settles in currency other than U.S. dollars, the transaction amount will be converted into U.S. dollars. We have no influence on the currency rate used at the time of conversion and the currency rate at time of conversion may differ from the currency rate in effect on the transaction date. Additionally, if you use your card to obtain cash or make a purchase in a currency other than U.S. dollars, there is a per transaction foreign currency conversion fee. Please refer to our Banking Services/Fee Schedule for our current foreign currency conversion fee.

Advisory Against Illegal Use. You agree not to use your card(s) or make other electronic funds transfers for illegal gambling or other illegal purpose.

Online Banking Transactions. You may access your account(s) through the Internet by logging onto our websites at www.1stnb.com or www.1stcb.com and using your Online Banking username and password to:

- Transfer funds between checking and savings accounts.
- Make payments from checking or savings to loan accounts with us.
- Make payments to third parties.
- Get information about your account.

Please also see the Limitation on Frequency of Transfer section regarding limitations that apply to online banking transfers.
Periods. Someone from taking the money if you had told us in time.

Some examples of the term “error” include:

- An unauthorized electronic fund transfer that did not benefit you;
- An incorrect electronic fund transfer to or from your account;
- The omission of an electronic fund transfer from a periodic statement;
- A computational or bookkeeping error made by us relating to an electronic fund transfer; and
- The receipt of an incorrect amount of money from an electronic terminal.

The term “error” does not include:

- A routine inquiry about your account balance;
- A request for information for tax or other recordkeeping purposes;
- A request for duplicate copies of documentation; or
- Buyer’s remorse.

Conditions. We will disclose information to third parties about your account or the transfers you make:

- When it is necessary for completing transfers; or
- To verify the existence and condition of your account for a third party, such as a credit bureau or merchant; or
- To comply with government agency or court orders; or
- As explained in the separate Privacy Policy.

Errors or Questions About Your Electronic Funds Transfer.

Some examples of the term “error” include:

- An unauthorized electronic fund transfer that did not benefit you;
- An incorrect electronic fund transfer to or from your account;
- The omission of an electronic fund transfer from a periodic statement;
- A computational or bookkeeping error made by us relating to an electronic fund transfer; and
- The receipt of an incorrect amount of money from an electronic terminal.

The term “error” does not include:

- A routine inquiry about your account balance;
- A request for information for tax or other recordkeeping purposes;
- A request for duplicate copies of documentation; or
- Buyer’s remorse.

Your Liability. Tell us AT ONCE if you believe your card has been lost, stolen or your PIN and or username and password has been compromised, or if you believe that an electronic funds transfer has been made without your permission using information from your check. Telephoning is the best way of keeping your possible losses down. You could lose all the money in your account plus any other funds available to you through your account.

If you tell us within two (2) business days, you can lose no more than $50 if someone used your card without your permission. If you do NOT tell us within two (2) business days after you learn of the loss or theft of your card and we can prove we could have stopped someone from using your card without your permission if you had told us, you could lose as much as $500. Also, tell us AT ONCE if your statement shows transfers that you did not make or authorize. If you do not tell us within sixty (60) days after that statement was mailed to you, you may not get back any money you lost after the sixty (60) days if we can prove that we could have stopped someone from taking the money if you had told us in time. If a good reason, such as a long trip or hospital stay, kept you from telling us, we will extend the time periods.

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First Convenience Bank
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800-903-7490 ★ TTY 866-390-9768

P.O. Box 937 ★ Killeen, TX 76540
If you furnish your card, your card and PIN, and/or your online banking user name and password and grant authority to another person (such as a family member or co-worker) to use that information to make purchases, withdraw cash or conduct transactions on your account in any manner, then you are fully liable for all transactions conducted by that person, even if that person exceeds the authority you granted. You are liable for the transactions up until you notify us that transactions by that person are no longer authorized.

Your Liability for MasterCard® Transactions. In the case of transactions using your Debit MasterCard®, your liability may be further limited by our agreement with MasterCard®. If you have exercised reasonable care in protecting your card from loss or theft, and have reported the unauthorized transactions timely, then you will not be liable for unauthorized transactions.

How to Contact Us. Call or write us or visit one of our banking centers as soon as you can if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt.

- Call us at 254-554-6699 or 800-677-9801 for First National Bank Texas or 800-903-7490 for First Convenience Bank.
- Write us at First National Bank Texas, Attn: Dispute Resolution, P.O. Box 937, Killeen, TX 76540-0937.
- E-mail us at Correspondence@1stnb.com.

We must hear from you within sixty (60) days after we sent you the FIRST statement on which the problem or error appeared.

- Tell us your name and the account number involved.
- Describe the error or transfer you are uncertain about, and explain as clearly as you can why you believe it is an error or why you need more information.
- Tell us the dollar amount of the suspected error.

If you notify us verbally, we may require that you send us your complaint or question in writing within ten (10) business days. We will conduct an investigation and promptly correct any errors within ten (10) business days after you hear from us. If the transfer involved a new account, we may take up to twenty (20) business days to conduct our investigation and correct any errors. An account is considered new for thirty (30) days after the first deposit is made.

In some cases, a complete investigation may take up to ninety (90) days, especially if the transfer was a Point-Of-Sale card transaction, involved a new account or was initiated in a foreign country. If we determine that the investigation will take us longer to complete, we will credit your account for the amount you think is in error as the term “error” is defined above, so you will have use of the money during the time it takes us to complete our investigation. This credit will be applied to your account within ten (10) business days on most accounts, and twenty (20) business days after the transfer involved a new account. If we ask you to send us your complaint or question in writing and we do not receive it within ten (10) business days, we may not credit your account.

You will be requested to assist us in our investigation of your claim of unauthorized activity on your account. Your assistance may include, but is not limited to, providing all necessary information and identification we request concerning the claim. We may ask you to file a report with the local law enforcement agency. A police report is often necessary for us to recover photos from merchants or the owners of foreign ATMs. Your failure to file a report will not cause your claim to be denied in and of itself.

We will notify you of the results within three (3) business days after completing our investigation. If we decide that there was no error, we will send you a written explanation. You may ask for copies of the documents that we used in our investigation.

If your complaint or question is in regards to a transaction conducted through your PayPal account, Amazon Payments account, or an account held at another financial institution, you should contact PayPal, Amazon Payments, or that other financial institution. They are responsible for investigating your claim. If you contact us, we will refer you to PayPal, Amazon Payments, or such other financial institution, and we will not conduct an investigation. We will provide reasonable assistance as required upon their request.

Our Business Days. Our business days are Monday through Friday. Holidays are not included.

7/1/15

THINGS YOU NEED TO KNOW ABOUT THE DEBIT MASTERCARD®

The Debit MasterCard® is a convenient way to pay for goods and services, but these transactions clear your account differently than checks and traditional ATM card transactions. Because these transactions clear differently, special care should be taken in monitoring your account balance in order to avoid unwanted fees.

In most instances, when you use your Debit MasterCard®, your “available balance” is immediately reduced. A preauthorization hold is placed on funds in your account reducing the balance available to pay checks and other debits that are presented to the bank for payment.

Typically, Debit MasterCard® transaction preauthorization holds are for the amount of the actual purchase, but, in some instances, they may be for a different amount. This usually happens at hotels, gas stations, restaurants and any place where you can run your card before the final transaction. Most merchant systems will provide for those preauthorization holds to drop off when the actual transaction clears your account. Unfortunately, some merchant systems do not. If, for some reason, the preauthorization hold was not properly coded by the merchant, we terminate it after three (3) banking days, with the exception of rental car preauthorization holds which are terminated no later than 30 days business days after preauthorization.

In order to avoid unwanted fees, never assume that items will pay in a specific order and always use your transaction register to keep track of your account balance. Just because an item receives a preauthorization hold and is authorized for payment does not guarantee that the item won’t generate an overdraft fee when it clears your account. If your account is overdrawn because of items that have cleared your account, any pending items may generate overdraft fees when the charge is presented to us for payment and it clears your overdrawn account.

As a customer of this bank, you have access to pending transaction information and preauthorization holds through Online Banking, Mobile banking, and our 24-Hour Personal Account Line (PAL). By using these services you can avoid unwanted fees by monitoring outstanding pending transactions and preauthorization holds and the “available” balance in your account.

THINGS YOU NEED TO KNOW ABOUT THE DEBIT MASTERCARD®

Please let us know if you have any questions regarding your new Debit MasterCard®.
DEBIT MASTERCARD® QUESTIONS AND ANSWERS

A debit card replaces your need for cash or checks; it’s a convenient way to pay for goods and services.

Q: When will purchases made with my Debit MasterCard® appear on my account statement?
A: Most ATM or Point-Of-Sale (POS) transactions using your Personal Identification Number (PIN) will appear on the same day they occur. Other purchases completed at a MasterCard® terminal will normally appear on your account statement within three (3) days.

Q: What are Preauthorization Holds/Pending Transactions?
A: In most instances, when you make a purchase, a “hold” is placed on available funds in your account until (a) the charge is presented by the merchant and clears your account or (b) up to a maximum of three (3) banking days, whichever is sooner. Funds on hold are not available for withdrawals, payment of checks or other debits. If the charge is not presented by the third (3rd) day, the “hold” is released. However, a merchant has up to ninety (90) days to present a transaction for payment, so you should continue to carry the purchase amount as an outstanding item in your transaction register. In order to avoid unwanted fees, never assume that the item will pay in a specific order and always use your transaction register to keep track of your account balance.

Q: Is there any time a “hold” greater than the amount of the transaction could occur?
A: Typically, preauthorization holds are for the amount of the actual purchase, but, in some instances, they may be for a different amount. This usually happens at hotels, gas stations, restaurants and any place where you can run your card before the final transaction. This “preauthorization” amount could be greater or less than the amount of the actual purchase. In the case of renting a car, the “preauthorization hold” may be greater than the amount and may be held up to 30 business days.

Q: What if I return an item that I purchased with my Debit MasterCard®?
A: The merchant will process a credit, and once the credit is received the refund will be credited to your account.

Q: Is there a daily limit on purchases that can be made with a Debit MasterCard®?
A: For your protection, the Debit MasterCard® can be used for purchases up to a maximum of $1,500 per day. Additionally, up to $600 can be withdrawn at an ATM.

Q: What if my Debit MasterCard® is lost or stolen or I discover a Debit MasterCard® transaction I think I did not authorize?
A: In case of errors or questions about any Electronic Funds Transfer (EFT) transaction or to report a lost or stolen card or PIN, inform us at once by visiting your Banking Center, by calling 254-554-6699 or 800-677-9801 for First National Bank Texas or 800-903-7490 for First Convenience Bank, or by writing First National Bank Texas, Attn: Dispute Resolution, P.O. Box 937, Killeen, TX 76540-0937.

Important reminders:
- In most instances, a hold is placed on your available funds each time you use your card.
- Hold amounts may differ from actual purchase amounts.
- Funds on hold will not be available to cover checks and other debits.
- We recommend maintaining accurate records of all transactions.
- Rental car holds may remain for eighteen (18) banking days.

SAFETY TIPS CONCERNING YOUR DEBIT MASTERCARD® AND ATM USAGE

We’ve provided these important safety tips to help you protect yourself and your account.

CARD SECURITY
Treat your card like cash. Always keep your card in a safe place. Memorize your secret PIN that allows you to use an ATM or POS terminal. Keep your PIN in a safe place away from your card. Never write your PIN on your card. Never tell your PIN to anyone. And never let someone else enter your PIN for you. Do not give any information about your card over the telephone. No one needs to know your PIN, not even your financial institution. When making a purchase online with your card, you should end your transaction by logging out of the website instead of just closing the web browser. If your card is lost or stolen, or your PIN compromised, report it immediately to your Banking Center. After hours or on weekends, call 254-554-6699 or 800-677-9801 for First National Bank Texas or 800-903-7490 for First Convenience Bank. You are offered a receipt every time you make a transaction. To guard against fraud, verify each transaction by checking the receipts against your monthly account statements. To protect the security of your accounts, please take your receipt with you when you complete your transaction. Do not leave your receipts at the ATM or merchant’s place of business.

SECURITY AT WALK-UP & DRIVE-UP ATMs
Always observe your surroundings before conducting your ATM transaction. If you’re driving to an ATM, park as close as you can to the machine. Observe the entire area from the safety of your vehicle. Have your card ready before you approach the machine. If you see anyone or anything that appears to be suspicious, cancel your transaction and leave the area at once. After dark, only use the ATMs that are well lit and have minimal landscaping. If possible, have someone go with you to the ATM. There is safety in numbers. Also choose a machine in a busy area. A heavily trafficked location means additional security. If you are followed after using an ATM, seek a place where people, activity and security can be found. If necessary, call the police. If there are other people at the ATM you want to use, remain in your car with the doors locked and windows up until they leave, or go to another ATM. Do not leave your car running or the keys in the ignition as you walk up to an ATM. As you return after your transaction, have your car keys ready and check around and under your vehicle. Do not count your money while at the ATM. Put your money, receipt and card away quickly. Always take the ATM receipt. Use your body to block the view of your transaction, especially as you enter your PIN and take your cash. If necessary, ask a person to leave, even if that person is just curious. If the ATM is in use, give the person using the machine the same privacy you expect. Allow him or her to move away from the ATM before you approach the machine. When using a drive-up ATM, keep your doors locked and windows up until you are ready to use the machine. Keep cash, checks, or money bags out of sight until you are ready for your transaction.

7/1/15