

Below are some of the documents and information we may request based on the structure of your business:

Corporations:

- TIN of Corporation
- Bylaws
- Articles of Incorporation
- Certificate of Authority (if out of state)

Limited Liability Company (LLC):

- TIN of LLC
- Articles of Organization
- Company Agreement
- Certificate of Authority (if out of state)

Partnership:

- TIN of Partnership
- Partnership Agreement
- Certificate of Authority (if out of state)

Sole Proprietor:

- SSN of Owner or TIN of Business

Not-For-Profit:

- TIN for Organization
- Board Resolution Identifying Signers
- Bylaws
- IRS Ruling Letter Awarding Tax Exempt Status

Other:

- Assumed Name Certificate if one has been filed



www.producer.bank

Southeast Texas Banking Center

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Powell Texas Banking Center

100 Carr Street | Powell, TX 75153
Mailing Address: PO Box 205 | Powell, Texas 75153
Phone: 903-345-2582 | Fax: 903-345-2071



MEMBER FDIC



Business Checking and Savings Accounts



Business Checking Accounts

At Producer Bank of Texas, we offer business checking accounts to fit the needs of every business size and are here to support you every step of the way.

Free Small Business Checking

The account designed for small business owners

- Minimum opening deposit is \$100
- 1,000 Free monthly transaction items¹
- No minimum balance
- No monthly service fee

Business Checking with Interest³

Earn interest on your checking account balance

- Minimum opening deposit is \$100
- \$1,500 minimum daily balance required to avoid monthly service fee
- \$10 monthly service fee if required daily minimum balance is not maintained

Business Account Analysis Checking

The account that lets you earn credit on the balances you keep to avoid fees

- Minimum opening deposit is \$100
- Offset activity fees by earnings credit on your deposit balance
- No minimum balance
- \$12 monthly service fee
- Debits/Withdrawals are \$0.14 each
- Deposits/Credits are \$0.35 each
- Items Deposited are \$0.11 each

Other fees such as non-sufficient funds and overdraft fees may apply. See our fee schedule for details.

¹Transaction items include all debits and credits. If the 1,000 monthly limit is exceeded, the account may be converted to another checking account product.

²Message and data rates may apply

³Interest rates are subject to change without notice



Additional benefits included on all Producer Bank Business Checking accounts:

- Online Banking²
- Mobile Banking²
- Bill Pay²
- Free use of ATMs Nationwide
- Business Debit Card
- Free E-Statements

Business Account Services with Fees

(may be subject to approval):

- ACH
- Wires
- Treasury Management Services (see Treasury Management Services brochure)

Business Savings, Money Market, and CDs

We offer a range of business savings accounts to make the most of your hard-earned money with competitive interest rates.

Business Savings Account

- Minimum opening deposit is \$100
- \$100 minimum balance requirement
- \$5 per month if the minimum daily balance falls below \$100 during the statement cycle
- Limit of 9 withdrawals per quarterly statement cycle, \$2.50 fee per withdrawal in excess of 9 per quarter

Business Money Market Account³

- Minimum opening deposit is \$100
- \$2,500 minimum daily balance required to avoid monthly service fee
- \$15 monthly service fee if required daily minimum balance is not maintained
- Limit of 9 withdrawals per monthly statement cycle, \$5.00 fee per withdrawal in excess of 9 per month

Certificates of Deposit (CDs)

- Minimum opening deposit is \$1,000
- Ask about our competitive interest rates
- Terms are available from 3 months to 60 months
- Interest penalty for withdrawal before maturity

