

## Online Banking, Mobile Banking, and Bill Pay

**Bank Anytime, from Anywhere 24/7/365.**

Access your accounts in real-time from your computer, tablet, or smartphone.

### Online and Mobile<sup>3</sup> Banking

Keep track of your finances on the go. It's fast, free, and secure. And signing up is easy.

- Manage accounts seamlessly and securely
- Deposit checks
- Transfer funds
- Receive real-time account alerts

### Online and Mobile Bill Pay<sup>4</sup>

View, track and pay all your bills in one secure place with Online Banking or the Producer Bank of Texas mobile app. It's fast, easy, and convenient.

Create and schedule payments, view payment calendar and history, and manage payees.

Plus, you can set the frequency for Bill Pay (once, daily, weekly, or monthly.)

### Enhanced Security

Online Banking and Bill Pay are more secure than paper, helping to protect your personal and financial information.

**Download the Producer Bank of Texas Mobile Banking app today.**



<sup>3</sup> Mobile Banking requires that you download the Mobile Banking app and may not be available for select mobile devices. Message and data rates may apply.

<sup>4</sup> Payments made through Bill Pay with your Producer Bank of Texas bank account will be withdrawn from your account before delivery to the payee. If there are not enough funds in your account when we attempt to withdraw the payment amount, the payment will not be sent. Please see our Online Banking Service Agreement.



[www.producer.bank](http://www.producer.bank)

### Southeast Texas Banking Center

229 Dowlen Rd. | Suite C | Beaumont, TX 77706  
Phone: 409-297-5055 | Fax: 409-297-5056

### 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



## Personal Checking and Savings Accounts



## Personal Checking Accounts

### Free Checking

The account that makes spending, and life, simpler

- Minimum opening deposit is \$100
- No minimum balance
- No monthly service fee

### Interest Checking<sup>1</sup>

The account that allows you to earn interest quickly and easily<sup>1</sup>

- Minimum opening deposit is \$100
- \$1,500 minimum daily balance required to avoid monthly service fee
- \$10 monthly service fee

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

1 Interest rate is subject to change without notice.

2 Message and data rates may apply.



### Additional Benefits included with your Producer Bank Personal account:

- Online Banking<sup>2</sup>
- Mobile Banking<sup>2</sup>
- Bill Pay<sup>2</sup>
- Debit Card
- Free use of ATMs Nationwide
- Free E-Statements



## Personal Money Market and Personal Savings

With low minimum balances and competitive interest rates, our personal savings and money market accounts can help you reach your financial goals.

### Personal Money Market<sup>1</sup>

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

### Personal Savings Account<sup>1</sup>

- Minimum opening deposit is \$100
- \$100 minimum daily balance required to avoid monthly service fee
- \$5 monthly service fee if required daily minimum balance is not maintained
- Limit of 9 withdrawals per quarterly statement cycle, \$2.50 fee per withdrawal in excess of 9 per quarter

### 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

