



Lone Star National Bank

## Other Services

Want more products and services to bundle up with your account? Maybe you need a savings account, internet banking, mobile banking or cash management services for your business account. We've got it all. At least we bet we do. Take a look at the lists below to make sure you sign up for all that you need. Our personal bankers are ready to get you started on all of the products and services you need to take care of your banking.

| Personal Banking   |  |
|--|--|
| <input type="checkbox"/> Checking Accounts                                   |  |
| <input type="checkbox"/> Savings Accounts                                    |  |
| <input type="checkbox"/> Certificates of Deposit                             |  |
| <input type="checkbox"/> <b>FREE</b> Internet Banking                        |  |
| <input type="checkbox"/> <b>FREE</b> Direct Deposit                          |  |
| <input type="checkbox"/> <b>FREE</b> Unlimited Check Writing                 |  |
| <input type="checkbox"/> <b>FREE</b> Unlimited Bill Pay <sup>1</sup>         |  |
| <input type="checkbox"/> <b>FREE</b> ATM Deposits & Withdrawals <sup>2</sup> |  |
| <input type="checkbox"/> <b>FREE</b> 24-Hour Phone Banking                   |  |
| <input type="checkbox"/> <b>FREE</b> e-Statement <sup>3</sup>                |  |
| <input type="checkbox"/> <b>FREE</b> LSNB Mobile <sup>TM</sup> <sup>4</sup>  |  |
| <input type="checkbox"/> ATM or Visa® Debit Card <sup>5</sup>                |  |
| <input type="checkbox"/> Lone Star Insurance Services, Inc.*                 |  |
| <input type="checkbox"/> LSNB Investment Services*                           |  |
| <input type="checkbox"/> International Services                              |  |
| <input type="checkbox"/> Consumer Loans                                      |  |
| <input type="checkbox"/> Mortgage Loans                                      |  |

| Business Banking   |  |
|--|--|
| <input type="checkbox"/> Checking Accounts   |  |
| <input type="checkbox"/> Savings Accounts  |  |
| <input type="checkbox"/> Certificates of Deposit                                   |  |
| <input type="checkbox"/> <b>FREE</b> Internet Banking                              |  |
| <input type="checkbox"/> <b>FREE</b> Visa® Business Debit Card <sup>6</sup>        |  |
| <input type="checkbox"/> <b>FREE</b> ATM Deposits                                  |  |
| <input type="checkbox"/> <b>FREE</b> Unlimited Bill Pay <sup>1</sup>               |  |
| <input type="checkbox"/> <b>FREE</b> 24-Hour Phone Banking                         |  |
| <input type="checkbox"/> <b>FREE</b> e-Statement <sup>3</sup>                      |  |
| <input type="checkbox"/> <b>FREE</b> LSNB Mobile <sup>TM</sup> <sup>4</sup>        |  |
| <input type="checkbox"/> <b>FREE</b> Night Depository Services                     |  |
| <input type="checkbox"/> ACH Origination <sup>7</sup>                              |  |
| <input type="checkbox"/> Positive Pay <sup>7</sup>                                 |  |
| <input type="checkbox"/> Merchant Card Services <sup>7</sup>                       |  |
| <input type="checkbox"/> Account Reconciliation <sup>7</sup>                       |  |
| <input type="checkbox"/> CD-ROM Statement <sup>7</sup>                             |  |
| <input type="checkbox"/> Account Analysis <sup>8</sup>                             |  |
| <input type="checkbox"/> Office Banker <sup>TM</sup> (Remote Capture) <sup>7</sup> |  |
| <input type="checkbox"/> Lone Star Insurance Services, Inc.*                       |  |
| <input type="checkbox"/> LSNB Investment Services*                                 |  |
| <input type="checkbox"/> International Services                                    |  |
| <input type="checkbox"/> Commercial Loans  |  |



<sup>1</sup> Free Unlimited Bill Pay through Internet Banking, <sup>2</sup> FREE ATM Withdrawals at Lone Star National Bank ATMs. Fees may apply at other bank ATMs. <sup>3</sup> Must be a current Internet Banking customer. Select the option to receive your e-Statement by registering through Internet Banking. <sup>4</sup> You will be charged access rates by your carrier. Web access is needed to use LSNB Mobile<sup>TM</sup>. Check with your service provider for details on specific fees and charges. Must be a current Internet Banking customer. Enroll in mobile banking through Internet Banking. <sup>5</sup> ATM or Visa® Debit cards are available upon request. <sup>6</sup> Visa® Business Debit card monthly handling fee of \$1.00. Maximum of \$2.00 per account, per month. Visa® Business Debit cards are available upon request. <sup>7</sup> Cash Management services such as ACH Origination, Positive Pay, Merchant Card Services, Account Reconciliation, CD-ROM Statements and Office Banker<sup>TM</sup> are available for business checking accounts. Certain fees and conditions apply. <sup>8</sup> Account analysis is used to compensate commercial accounts for collected balances. This compensation is in the form of an earnings credit. The earnings credit is used to reduce or eliminate account fees. The earnings credit is a variable rate that is subject to change at the discretion of Lone Star National Bank.

Other account and service fees may apply. Please refer to our Truth In Savings Disclosure, Privacy Policy and Depository Agreement for further information.

\*Insurance and Investment Products Offered are not Insured by the FDIC or Any Other Federal Government Agency, are not Deposits or Guaranteed by the Bank or Any Bank Affiliate, and May Lose Value.