

RATE AND FEE SCHEDULE (INCLUDING TIS DISCLOSURES)

Account Holders:

Financial Institution: Kleberg Bank, N.A.
Staples Banking Center
PO Drawer 911
Kingsville, TX 78364

We appreciate your decision to open a deposit account with us. This schedule sets forth certain conditions, rates, fees, and charges that are specific to your Account. Each Account Holder agrees to the terms set forth on this Deposit Account Rate and Fee Schedule, and acknowledges that it is a part of the Account Agreement. Subject to applicable law and the terms of the Account Agreement, we may amend the rates, fees and charges contained in this schedule from time to time.

Account Holder:

Account Ownership:

Account Purpose: Consumer (Personal, Family, Household Purpose)

Rate Information: This Account is an interest bearing account. The interest rate on the account is 0.01% with an annual percentage yield of 0.01%.

The interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on the account at any time. Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks). Interest will be compounded monthly and will be credited to the account monthly.

Balance Information: We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day. We will use an interest accrual basis of 365 for each day in the year.

Limitations: You must deposit \$100.00 to open this account.

Debit Card Cash Back: Your account will be credited \$0.05 for each debit card purchase of \$10.00 or more.

Paper Statement Fee: \$3.00 per month if option is selected

Freedom Checking accounts will be subject to a minimum balance fee. A fee of \$5 per month will be charged on all accounts that do not maintain an average balance of \$500 or more, or combined Kleberg Bank deposit balances (Checking, Savings, or CD accounts) of \$1000 or more.

Account Fees:

Non-Kleberg Bank ATMs:

Non-Kleberg Bank ATM Transaction - \$1.00; International ATM Fees - \$3.00; When you use an ATM not owned by us, you may be charged a fee by the ATM operator, or any network used, and you may be charged a fee for a balance inquiry even if you do not complete a transaction.

Overdrafts and Return Item Fees:

Overdraft Item Fee of \$35.00 applies to the payment of an item into the overdraft. Fee applies to overdrafts created by checks written, in-person withdrawals, ACH preauthorized transactions, internet and mobile banking, telephone banking, ATM withdrawals and Debit Card/POS transactions; provided however, we will only charge an Overdraft Item Fee for overdrafts caused by ATM withdrawals or one-time Debit Card transactions if opted-in to that service; We limit the number of Overdraft Item Fees you will be charged to a maximum of five (5) total Overdraft Item Fees per day. We will not charge an Overdraft Item Fee for any overdrawing items in the amount of \$10.00 or less, or for any overdrawing items that result in a negative balance of less than - \$10.00; The bank does not assess a Return Item Fee for any items that are returned unpaid for insufficient funds, such as items created by checks written, in-person withdrawals, ACH preauthorized transactions, internet and mobile banking, telephone banking, ATM withdrawals, and Debit Card/POS transactions.

**RATE AND FEE SCHEDULE (INCLUDING TIS DISCLOSURES)
(Continued)**

MISCELLANEOUS FEES AND CHARGES

Account Related Fees

Check Order: Varies per style ordered
Stop Payment/Watch Request-In Person : \$35.00
Stop Payment Online : \$15.00
Statement Printout : \$3.00
Replacement Debit Card: \$2.00
Telephone Transfers: \$6.00
Account Inquiry- One free per statement period; each additional: \$1.00
Temporary Checks (4 per page): \$2.00
Copies of Checks: \$1.00
Duplicate Statements : \$5.00
Deposit Verification : \$10.00
Imaged Check Fee (Statement): \$5.00
Return Mail : \$10.00
Inactive Fee (balance less than \$250 and no activity for 3 months): \$20.00

Negotiable Instruments

Cashier's Check: \$5.00
Money Order: \$2.00

Wire Transfers

Incoming: \$10.00
Outgoing: \$20.00
International: \$50.00

Miscellaneous Fees

Credit Card Cash Advance: \$5.00
Check Cashing: \$5.00 or 1% of Total
Collections (In/ Out, per item): \$15.00
Special Account Handling: \$25.00
Research Emergency Request: \$50.00
Research Per Hour (1hr min.): \$25.00
Research Per Copy: \$3.00
Tax Levy & Garnishments: \$50.00
Subpoenas (per hour): \$50.00
Amortization Schedule: \$10.00
Depository Lock Bag: 25.00
Zipper Bag (small): \$3.00
Zipper Bag (Large): \$4.00