



Accounts Overview

R Best Checking

\$100 Minimum to Open

Interest compounded daily and paid monthly on collected balances.

No monthly service charge

To receive the maximum interest rate and ATM fee refunds (up to \$20 per statement cycle), simply complete the following qualifications:

- Set up one recurring Direct Deposit or ACH Automatic payment.
- Have 12 or more transactions post and clear per qualification cycle by using the R Bank Cash & Check Card (excluding ATM Transactions).
- Enroll and receive e-Statement monthly.

A base rate will be earned on all balances if qualifications are not met each month. ATM fee refunds are awarded each cycle when qualifications are met.

Ea\$y Checking

\$100 Minimum to Open

Checking accounts feature E-statements with images, R Bank Cash & Check Card, Online Banking, Ea\$yPay Bill Pay, and Automatic Savings Transfers. Service Fees may apply.

Smart Business Checking

\$200 Minimum to Open

Monthly Service Charge of \$5 if minimum daily balance falls below \$1,500

Item charges: First 200 transit items are free; transit items over 200 are charged \$0.50 each. (Transit items are checks drawn off another financial institution that are included in your deposit.)

Checking accounts feature E-statements with images, R Bank Cash & Check Card, Online Banking, Bill Pay, and Automatic Savings Transfers. Service Fees may apply.



Checking accounts feature E-statements with images, R Bank Cash & Check Card, Online Banking, Ea\$yPay Bill Pay, and Automatic Savings Transfers. Service Fees may apply.

Commercial Checking

\$200 Minimum to Open

Service charges assessed according to account volume. Monthly maintenance fee is \$10.

Item charges:
 \$0.50 per deposit
 \$0.10 per deposited item
 \$0.15 per debit
 \$0.15 per ACH
 \$0.10 per roll coin
 \$0.35 per currency strap

Checking accounts feature E-statements with images, R Bank Cash & Check Card, Online Banking, Bill Pay, and Automatic Savings Transfers. Service Fees may apply.

Income Checking

\$200 Minimum to Open

Interest compounded daily and paid monthly on collected balance of \$500 or more

Monthly Service Charge of \$10 if minimum daily balance falls below \$500

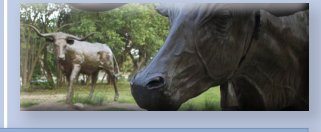
Regular Savings

\$200 Minimum to Open

Interest compounded daily and paid quarterly on daily collected balance

Monthly Service Charge of \$3 if minimum daily balance falls below \$200. Balance requirement waived for minors, whose parents or guardians bank with R Bank, until the minor reaches his/her 22nd birthday.

Up to 6 withdrawals per month free. Excessive withdrawal fee of \$4 for each withdrawal exceeding the limit of six (6) per month.



Personal Money Market

\$200 Minimum to Open

Interest compounded daily and paid monthly on collected balance of \$1,500 or more

Monthly Service Charge of \$10 if minimum daily balance falls below \$1,500

Six withdrawals per month. Additional transactions (including ACH items and transfers) over 6 are charged \$10 each.

Business Money Market

\$200 Minimum to Open

Interest compounded daily and paid monthly on collected balance of \$2,500 or more

Monthly Service Charge of \$10 if minimum daily balance falls below \$2,500

Six withdrawals per month. Additional transactions (including ACH items and transfers) over 6 are charged \$10 each.



Premium Money Market

\$2,500 Minimum to Open

Interest compounded daily and paid monthly on balances over \$5,000

Monthly Service Charge of \$15 if minimum daily balance falls below \$5,000

Six withdrawals per month. Additional transactions (including ACH items and transfers) over 6 are charged \$10 each.

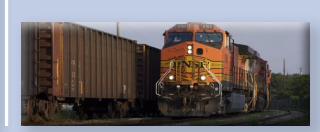
Certificates of Deposit

\$1,000 Minimum to Open

Interest compounded daily and automatically paid quarterly back to CD; option to transfer interest monthly, quarterly, or at maturity to another R Bank account, or to receive a check for the interest monthly, quarterly, or at maturity.

Terms of 3 months to 36 months available.

Early withdrawal penalties apply and will affect calculated APY.



Products and Fees Subject to Change. Contact your R Bank Personal Banker for current information. Visit us online at www.rbanktexas.com

