

ACCOUNT OVERVIEW

Please note this document is an overview of account fees and terms. For full account details and other related fees, see our other account disclosures and the Schedule of Fees.

Account Opening and Usage

Minimum Deposit to Open Account	\$25.00	
Monthly Minimum Balance Fee	\$6.95	if balance falls below \$100 any day of the statement period, or without monthly direct deposit
Requirements to Waive Minimum Balance Fee		with a monthly direct deposit, OR a \$100 minimum daily balance is maintained each day in the statement period
Annual Percentage Yield (APY)	None	
statement Interest Rate	None	
ATM Withdrawal Fees	\$0.00	per transaction, at a Woodforest ATM
Debit Card Cash Advance Fee	\$2.50	per transaction, at a non-Woodforest ATM
	\$2.00	per transaction
Insufficient (NSF) Item Fee	\$29.00	each time an item is returned
Paper Statement Fee	\$3.00	Monthly (sign up for eStatements to avoid fee)
Charge Back Fee	\$10.00	each time an item is returned that you deposited or cashed
Stop Payment Fee	\$35.00	per item to stop payment for up to 6 months
Account Closing Fee	\$25.00	if account closed within 180 days of opening
Debit Card Setup Fee	\$15.00	one-time fee, per card
Debit Card Replacement	\$10.00	for replacing an existing card with a new card with the same card number
Other Service Fees		See the back of this document for additional service fees.

Overdraft Options

An overdraft occurs when you do not have enough money in your account to cover a transaction, but we pay it anyway. We can cover your overdrafts in several ways:

Option A: (Default)	No Overdraft Service	If you do not Opt-In to overdraft services, then: Checks, ACH, and recurring bill payments -will be returned whenever possible and you will be charged an Insufficient Item (NSF) Fee of \$29.00 each time we return an item. There is a limit of 3 NSF/OD fees per day on your account. ATM and everyday debit card transactions -that would cause an overdraft will be declined, at no cost to you.
Option B:	Overdraft Transfer Fee (Sweep Fee)	\$5.00 per overdraft covered by transfer from a linked checking or savings account
Option C:	Revolving Line of Credit (ReLi)- Unsecured	15.99% an interest rate of 15.99% APR is incurred on the outstanding balance, requires credit approval
Option D:	Revolving Line of Credit (ReLi)- Secured	7.99% an interest rate of 7.99% APR is incurred on the outstanding balance
Option E:	Standard Overdraft Services, Privilege Pay[®]	Opt In: If you want us to authorize and pay check, ACH, and recurring bill payments, and/or ATM and everyday debit card transactions you must <u>tell us</u> . We will charge you a fee of \$29.00 each time we pay an item into the overdraft. There is a limit of 3 NSF/OD fees per day that we can charge you for overdrawing your account. We pay overdrafts at our discretion, which means we do not guarantee that we will always authorize and pay any type of transaction. <i>Note: As required by Reg. E, you may Opt-Out of ATM and everyday debit card transactions separately from other transaction types.</i>
	Overdraft (OD) Item Fee	\$29.00 each time an item is paid into the overdraft
	Minimum Amount Required to Trigger an Overdraft (OD) Item Fee	\$1.00 if an item overdraws your account by \$1.00 or less, no overdraft fee will be incurred
	Maximum Fees Per Day	3 limit of 3 OD and/or NSF fees per day
	Extended Overdraft Penalty Fee	None

Please refer to our Overdraft Products Disclosures for complete details of Overdraft Services and related fees.

Processing Policies

Posting Order: *The order in which withdrawals and deposits are processed.*

We may determine at our discretion, the order that we process and post credit and debit items. Typically, all credits are posted to your account first, and then debits are paid in the following order by category:

- Rejected items from the previous day,
- ATM withdrawals and Debit Card transactions (POS),
- Teller cashed items,
- Automated Clearing House (ACH) items, and
- All other checks

Items inside each category are paid smallest to largest, with the exception of checks, which are paid in sequential check number order. Items may not be processed in the order in which they occurred. The order in which transactions are paid can affect the total amount of overdraft fees incurred. Items are paid based on your account balance.

Funds Availability: *When funds deposited to your account are available.*

Funds deposited to your account are generally available the next banking day if your relationship with us is less than 180 days old. However, if your relationship with us is over 180 days old, then funds are generally available the same day. Some deposited items will be available immediately regardless of how long your relationship has been with us. Those are as follows:

- Cash deposits at the teller line or ATM; and
- Direct deposit; and
- POS Account Credit Transaction; and
- Wire transfers.

If we delay availability from the above referenced timeframes we will notify you at the time you make your deposit. In some situations, for example when you make a deposit at an ATM, we may notify you after your deposit is made that your funds will not be available for up to 7 business days. A "business day" is a non-holiday weekday.

Please refer to our Expedited Funds Availability Disclosure for complete details.

Dispute Resolution

If you have a dispute regarding your account or the service you have received, you should notify your local branch or contact us toll-free at **877-968-7962**. You may request escalation of your issue to a Manager, Regional Manager or Bank Officer within Woodforest National Bank. We will do our best to resolve the issue directly with you.

If we are unable to resolve the dispute to your satisfaction, Woodforest accounts have a binding arbitration provision that provides alternative dispute resolution with an unrelated third party, who will evaluate each of the issues presented and deliver an unbiased decision.

Please refer to our Arbitration Agreement for complete details regarding arbitration.

Other Service Fees

Activity Printout	\$5.00	
Hold Statement	\$2.00	per month (not available in all branches)
Inactive Account	\$15.00	per month, no activity for 6 months and the balance is under \$100
Legal Processing ¹	\$150.00	
Phone Inquiry	\$2.00	
Research ²	\$25.00	per hour, one hour minimum
Return Mail Fee	\$10.00	per month
Transfer of Funds	\$5.00	per transfer requested by phone
Debit Card International Transaction	\$2.00	per transaction, if the country code of the cardholder differs from the merchant or merchant's processor
ATM Balance Inquiry	\$0.00	per transaction, at a Woodforest ATM
	\$1.50	per transaction, at a non-Woodforest ATM
Money Orders	\$1.50	

Please refer to our Schedule of Fees for complete details of all Service Fees.

¹ Legal processing includes but is not limited to, garnishments, attachments, orders, levies and liens. The fee is calculated per each occurrence, to the extent allowed by applicable law.

² For Ohio residents only: The research fee ranges from \$11.00 to \$17.00 per hour as applicable by law.

The below changes are Effective 10-1-2019

We will discontinue offering PrivilegePay[®], an overdraft product, and your account will come with Standard Overdraft Practices. Please see the changes to the Account Overview below.

An overdraft occurs when you do not have enough money in your account to cover a transaction, but we pay it anyway. We pay overdrafts at our sole discretion, which means we do **NOT GUARANTEE** that we will always authorize and pay any type of transaction, even if previous transactions were paid. If you deposit enough funds to cover all the NSF items (and their related fees) by 11:00 a.m. CT the bank will pay the items, whenever possible.

Standard Overdraft Practices (Default)

Checks, Automated Payments (ACH items), and Recurring Debit Card Transactions-

When you do not have enough available funds in an account to cover the transaction, at our sole discretion, we may honor that item. You will be charged an Overdraft (OD) Item Fee of \$32.00 each time we pay an item into the overdraft.

ATM and everyday debit card transactions- that would cause an overdraft, will be declined, at no cost to you if you do not opt-in for these transaction types.

Opt-In - If you want us to authorize and pay ATM and everyday debit card transactions you must ask us to by opting in for these transaction types. If we authorize and pay these items, you will be charged an Overdraft (OD) Item fee of \$32.00 each time we pay an item into the overdraft.

Overdraft (OD) Item Fee	\$32.00	each time an item is paid into the overdraft
Insufficient (NSF) Item Fee	\$32.00	each time an item is returned

For additional details please contact a Retail Banker or call us at 1-877-968-7962.

Effective
10-1-2019