



ABCs OF IBC

A GUIDE TO MANAGE YOUR ACCOUNT



MEMBER FDIC/INTERNATIONAL BANCSHARES CORPORATION

Banking is as Easy as IBC

Congratulations on opening your new IBC checking account. A checking account is a convenient way to manage your finances. This brochure is a tool designed to help you manage your checking account responsibly. Good account management means understanding options and making an informed choice about how to conduct transactions. This includes recording all transactions in the check register provided with your check order and balancing that check register against your monthly account statement. You may use FREE tools such as IBC Voice, IBC Bank Online and/or the IBC Bank Mobile App to assist you in keeping up with your account and tracking your account balance. Keeping a balanced checkbook is the best way to avoid unnecessary fees. By spending a few minutes balancing your checkbook each day you can avoid unexpected fees. IBC Bank is glad to help you with any questions you have regarding this brochure or any of the contents of the brochure – just contact us at any of our many locations, and a sales representative will be happy to assist you.

IBC Bank Regions

IBC BANK

LAREDO-CORPORATE HEADQUARTERS

1200 San Bernardo Ave.
Laredo, TX 78040
956-722-7611

AUSTIN/ SURROUNDING AREAS

MAIN BRANCH:
500 West 5th St., Ste. 100
Austin, TX 78701
512-397-4506

BROWNSVILLE/ SURROUNDING AREAS

MAIN BRANCH:
1600 Ruben Torres Blvd.
Brownsville, TX 78520
956-547-1000

CORPUS CHRISTI/ SURROUNDING AREAS

MAIN BRANCH:
221 South Shoreline Blvd.
Corpus Christi, TX 78401
361-888-4000

DALLAS

3800 Maple Ave., Ste. 100
Dallas, TX 75219
469-357-3805

EAGLE PASS/ SURROUNDING AREAS

MAIN BRANCH:
2395 East Main St.
Eagle Pass, TX 78852
830-773-2313

HOUSTON/ SURROUNDING AREAS

MAIN BRANCH:
5615 Kirby Dr.
Houston, TX 77005
713-526-1211

McALLEN/ SURROUNDING AREAS

MAIN BRANCH:
One South Broadway St.
McAllen, TX 78501
956-686-0263

PORT LAVACA/ SURROUNDING AREAS

MAIN BRANCH:
311 North Virginia St.
Port Lavaca, TX 77979
361-552-9771

SAN ANTONIO/ SURROUNDING AREAS

MAIN BRANCH:
130 East Travis St.
San Antonio, TX 78205
210-518-2500

ZAPATA/ SURROUNDING AREAS

MAIN BRANCH:
U.S. Highway 83 @10th Ave.
Zapata, TX 78076
956-765-8361

OKLAHOMA MAIN BRANCHES:

Oklahoma City
3817 NW Expressway, Ste. 100
Oklahoma City, OK 73112
405-841-2100

Tulsa
2250 E. 73rd St., Ste. 100
Tulsa, OK 74136
918-497-2405

Lawton
6425 NW Cache Rd.
Lawton, OK 73505
580-250-4317

COMMERCE BANK

MAIN BRANCH:
5800 San Dario Ave.
Laredo, TX 78041
956-724-1616

**For a complete
list of IBC
Bank locations,
please visit
ibc.com.**

The ABCs of IBC Checking: Checks

Ready for the convenience of your own checking account? Your new account will make bill paying easier and may save you money on the fees charged by supermarkets and check cashing centers for cashing

paychecks, government checks, etc. You'll also avoid the risks of carrying more cash than necessary. Here's a detailed look at an IBC Bank check like the one you could be using ...

For purposes of identification, here is where your name and address (or other information, if desired) are printed. If you and your spouse have a joint checking account, both of your names appear here.

Write the name of the person or business you are paying with your check.

Write in words the amount of the check. Cents are indicated as shown, as a fraction or part of a dollar.

Use the memo line to describe or to remind you of what payment or purchase you made.

Bank Routing Transit Numbers

Check number

Check number

Date the check is written

Write the amount of the check in numbers.

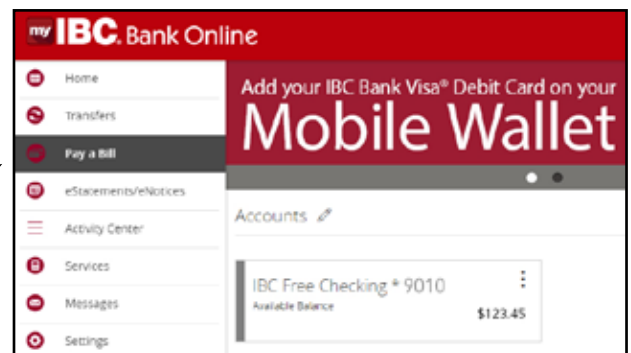
This is the line for your signature, assuring that you personally wrote and authorized this check.

Your checking account number is printed here to help in the processing of your check.

Online Bill Pay

Pay your bills on time, with little effort, and no postage using Online Bill Pay. You can pay any company or person with a U.S. address. It takes just a few minutes to add a payee to your Bill Pay.

Once you are logged in to myibc.com, select **Pay a Bill** from the left menu and choose the main account. Next, read and accept the Bill Pay terms and conditions. Finally, add your billers or contacts to pay.



The ABCs of IBC Checking: Deposits

One way to add money to your checking account is completing a deposit slip to deposit cash and checks at the teller line or drive thru at IBC Bank. All checks you are depositing must be endorsed on the back with your signature. If you want the convenience of paychecks, dividends and other recurring credits deposited directly

into your account, ask us about direct deposit. Using direct deposit is a no hassle way to get your money where you want it with the convenience of never having to step inside the bank.

Here's an example of an IBC deposit slip:

Write the date of your deposit here.

Write the number of the check you are depositing here.

Write the total amount of cash (paper and coin money) here.

Write the amount of any check(s) you are depositing in this space.

Add this column and write the subtotal here.

If you want part of your deposit returned to you in cash (less cash), list that amount here.

Subtract the amount, if any, of cash received, and write the total amount to be deposited into your account in this space.

To receive cash back from your deposit, complete this line with your signature.

Bank Routing Transit Numbers: 000067894

Your checking account number: 12345678

Deposit ATM



You can also use a Deposit ATM to deposit cash or checks into your account. No need for a deposit slip. For a list of deposit ATMs, please visit ibc.com.

Mobile Deposits



Checks may also be deposited using the camera on your smart phone device thru the IBC Bank Mobile App.

Please be aware that some deposits do not become available immediately and instead become available as explained by IBC's Funds Availability Policy provided to you at account opening and available at any branch.

Balancing Your Checking Account

Consistently balancing your checkbook helps manage your finances more effectively and avoids unnecessary bank fees. Keeping track of the money in your checking account is easy. Simply record all checks written, other withdrawals and deposits in your check register as shown here:

Write the date of transaction in this column.

Describe the transaction or show the recipient of the check here.

Record the amount of each check or other withdrawal here.

Amount of deposit is listed here and added to the current balance. Some deposits do not become available immediately and instead become available as explained by IBC's Funds Availability Policy provided to you at account opening and available at any branch.

Write the check number here.

Place a "✓" in this column once the transaction is cleared at the bank, as shown on your monthly statement.

This is your running balance. Subtract each check or debit from your balance. Add deposit amounts to your balance.

This is where you record service charges or other banks' ATM fees. These charges should be subtracted from your balance.

| NUMBER | DATE | DESCRIPTION OF TRANSACTION | PAYMENT/DEBIT(-) | CODE/FEE(-) | DEPOSIT/CREDIT(+) | BALANCE |
|--------|------|----------------------------|------------------|-------------|-------------------|----------|
| 511 | | Deposit | | | \$100.00 | \$500.00 |
| | | Foreign ATM Withdraw | \$40.00 | \$2 | | \$600.00 |
| | | | | | | \$558.00 |
| 591 | 5/1 | Corner Store Grocer | \$50.00 | ✓ | | \$508.00 |

A simple and convenient way to keep track of your accounts is through IBC Bank Online or with IBC Bank's Mobile App. With these features, you can view your accounts and balances, monitor eStatements, have Bill Pay and more. You can also see all your pending transactions to help you balance your account. To learn more, visit ibc.com. You can also check your balance free of charge by calling IBC Voice or at any IBC ATM. All of these are tools designed to assist you in managing your account,

however keep in mind that IBC may not have knowledge of outstanding checks that you have written and/or ACH Transactions that have not been submitted for payment. You have control of your account by balancing your checkbook. The only sure way of avoiding any unexpected fees is by writing down every check and transaction on your check register, and keeping a balanced checkbook. You should verify your balance against your check register before conducting any transaction.

Your Monthly Statement

To make your finances and your account status clear and easy to track, IBC will send you a recap of your transactions which have posted each month. You have access to view and print up to 18 months of statements

electronically on IBC Bank Online. Receiving eStatements allows you to bypass the uncertainty of the mail and leaves you with less clutter. Review your statement to be certain that your records match the information shown.

Look for important information from the bank here.

This section of your statement shows your balance at the beginning and end of the statement period plus the total number and amount of credits/deposits (money put in) and debits/checks (money taken out).

Current Period reflects total overdraft fees paid for the current statement cycle. Fees "Year to Date" reflect total fees paid beginning January 2.

Review balance information for statement period.

This section shows the date, check number and amount of all checks written which have posted.

Paperless transactions, including direct deposits, ATM withdrawals, check card transactions and service charges, if any, are listed here.

The changes in your account balance are documented in this section of your statement.

Review interest paid.

IBC BANK
We Do More

Customer Number: 123456789
Statement Date: 07/10/2019
Statement Period: 06/10/2019 - 07/09/2019
Enclosure Rems: 0
Page Number: 1 of 2

Contact Information
Address: International Bank of Commerce
Your Bank's Address
Your Bank's City, State & Zip
Your Officer: Jane Smith
Bank Phone: 888-888-8888
IBC Vision: 888-888-8888
www.IBC.com
Visit us Online: Download app or visit at: www.myIBC.com
Mobile Banking:

00000051 TD07506111801253900 01 000000000 0000000 000

LUIS R. GONZALES
ISABEL M. GONZALES
1675 SHERIDAN DRIVE
YOUR CITY, STATE & ZIP

Please examine and report any discrepancies within 14 days from your statement date.
With VISA PURCHASE ALERTS you may protect your account from fraud with a text or email alert when you pay with your IBC Bank Visa Debit Card. Enroll your card at www.ibcvisaalerts.com

| Account Recap | | | Account Number: 123454789 | | |
|-------------------|-------------------|--------------------|---------------------------|----------------------|-----------------|
| Elite Checking | Number of Credits | Deposits & Credits | Number of Debits | Withdrawals & Debits | Closing Balance |
| Beginning Balance | 5 | 15,309.33 | 19 | 4,954.99 | 21,147.07 |

| Overdraft and Return Item Fee Summary | |
|---------------------------------------|--------------------------|
| Totals for This Period | Total Cycle Year to Date |
| Total Overdraft Fees | 0.00 |
| Total Return Item Fees | 0.00 |

| Overdraft Transaction Summary | |
|---|--------------------------------|
| Overdraft Items - This Period | Overdraft Items - Year to Date |
| 0 | 0 |
| Balance Summary | |
| Average Collected Balance | 18,948.48 |
| Lowest Balance This Period | 10,122.73 |
| Days in Interest Period - Interest Period - | 33 08/29/18 to 09/30/18 |
| Interest Paid This Period | 3.54 |
| Annual Percentage Yield Earned | 0.21 |

| Checks (Debits) | | | | | |
|-----------------|---------|--------|-------|---------|--------|
| Date | Check # | Amount | Date | Check # | Amount |
| 08/29 | 4631 | 170.00 | 09/18 | 4636 | 200.00 |
| 08/29 | 4634* | 500.00 | 09/12 | 4637 | 90.00 |
| 08/31 | 4635 | 150.00 | 09/28 | 4642* | 150.00 |

* Indicates a skip in check number sequence

| Electronic Activity | | Amount |
|---------------------|---|----------|
| Credits | | 7,500.00 |
| Date | Description | 3,194.92 |
| 08/31 | ACH Deposit IBC CAPITAL MARK RECDARR | |
| 08/31 | ACH Deposit T.M.R.S. MO ANNUITY MONTHLY ANNUITY | |
| Debits | | 247.82 |
| Date | Description | 601.81 |
| 09/05 | ACH Payment HUMANA, INC. INS PYMT | |
| 09/06 | ACH Payment WANJMETONOMY DC 4018475141 1411000168 OSA | |
| 09/06 | ACH Payment The Arlyle SIGNOFFILE 215-824-1496 | |
| 09/07 | ACH Payment ACE AMERICAN PRS 8004446161 BILL PAYMENT | |
| 09/13 | | 75.00 |
| 09/13 | | 921.00 |

| Daily Ending Balance | | | |
|----------------------|-----------|-------|-----------|
| Date | Amount | Date | Amount |
| 08/29 | 10,122.73 | 09/13 | 18,649.82 |
| 08/31 | 20,957.95 | 09/14 | 18,166.03 |
| 09/06 | 19,735.82 | 09/18 | 17,995.03 |
| 09/06 | 19,660.82 | 09/19 | 19,193.24 |
| 09/07 | 19,570.82 | | |
| 09/12 | | | |

| Interest Summary | |
|---------------------------|----------------------------|
| Interest Paid This Period | Interest Paid Year To Date |
| 3.54 | 23.64 |
| 14.42 | |

Overdraft Courtesy®

The Bank offers a discretionary overdraft service (the **Overdraft Courtesy® Program**) for consumer accounts that:

1. Are held by Depositors who are United States Citizens or Resident Aliens ("Domestic Consumer Accounts")*;
2. Have been open for at least thirty (30) days; and
3. Are in good standing.

An overdraft occurs when you do NOT have sufficient Available Balance in your checking account to cover a transaction, but the bank pays it anyway. IBC Bank can cover your overdrafts in two different ways:

1. You are automatically enrolled in the **Overdraft Courtesy® Program** that comes with your account. See **Overdraft Courtesy® Disclosure for Certain Domestic Consumer Accounts** for details; or
2. We also offer **Overdraft Transfer Protection**, which can link your checking account to a secondary account and if items post against insufficient funds on the checking account, the necessary funds are automatically transferred from the secondary account for only \$12 per daily transfer, no matter how many items are presented. **This service may be less expensive than Overdraft Courtesy®.**

Transactions covered by Overdraft Courtesy®

The following transactions may be authorized and paid pursuant to the **Overdraft Courtesy®** Program:

- Checks and ACH payments
- Automatic bill payments

Coverage of ATM & Everyday Debit Card Transactions:

As required by federal regulation, we do not authorize and pay overdrafts for the following types of transactions unless you ask us to:

- ATM transactions
- Everyday (non-recurring) debit card transactions

If you decide not to have these transactions covered, the transaction will be declined if you do not have sufficient available balance in your account, and you will NOT incur

an overdraft charge or item return fee. This may be less expensive for you than opting-in to ATM and everyday debit card transactions.

If you decide to opt-in to have ATM and everyday debit card transactions authorized and paid, the transactions will be authorized and paid by the bank up to your established limit and you will be charged an overdraft fee.

IBC's Overdraft Courtesy® Fees & Charges

IBC will charge you an overdraft fee of \$35 each time we pay an overdraft. Consumer Domestic accounts will not be charged an overdraft fee if the available balance is overdrawn by \$3.00 or less after processing of transactions at the end of each day.

- Accounts may be assessed multiple overdraft fees, for domestic consumer accounts, up to a maximum of eight (8) overdraft fees per day.
- In addition, accounts that have opted in to overdraft coverage of ATM and non-recurring card transactions, overdraft balances, including unpaid fees, will be assessed an overdraft interest at the rate of **17.75%** per annum from the date of the overdraft until the date of receipt by Bank of repayment of the entire outstanding balance.

Overdraft Courtesy® is a privilege extended to customers at IBC Bank's discretion. Overdrafts must be repaid within 35 days. Transactions may be refused if they exceed courtesy amount or if account is not in good standing. PLEASE NOTE: No fees or overdraft interest are assessed if you never use these overdraft services.

IBC's Overdraft Courtesy® is a discretionary customer service that may cover inadvertent or occasional overdrafts. You should know that there are less expensive options in case of an emergency, such as *Overdraft Transfer Protection*, as explained above. For complete details of the *Overdraft Courtesy®* terms, please refer to the *Overdraft Courtesy® Disclosure for Certain Domestic Consumer Accounts*.

Please remember that you always have a choice, and you can change your mind at any time about having *Overdraft Courtesy®* on your account and whether or not you want ATM and everyday debit card transactions covered by *Overdraft Courtesy®*.

* The Bank may, in its discretion, cover overdrafts created by foreign customers. Such overdrafts are subject to fees and other limitations. Please refer to the Deposit Account Agreement and the Schedule of Fees and Charges for more information.

How Transactions Post to Your Account

The way IBC posts transactions, both debits and credits, affects the available balance on your account. Pending item amounts are always deducted from the balance available to pay checks and other items that post to your account. Pending transactions are transactions that have been authorized and that the bank is committed to pay, but have not yet posted to your account. These transactions include ATM withdrawals, point of sale (POS) purchases with your IBC Bank debit card, and IBC Bank Online transfers. Therefore, the item posting process will cause these type of transactions to affect your available balance for posting checks and other debits on the day they are approved.

The way the process works is that a hold is immediately placed for the amount of any authorization, such as an ATM withdrawal, POS purchase, or other account transfer, and that amount is deducted from the available balance for making future authorizations. The amount of these authorizations or holds will affect your available balance for paying checks just like it will affect your balance for authorizing ATM and POS transactions. You should deduct these transactions from your check register balance. This will help avoid an overdraft and reduce NSF fees.

If the available balance, after deducting pending transactions, is insufficient to pay all checks and other electronic transactions that are presented for payment, items will be paid up to the available overdraft courtesy and assessed an overdraft fee for each item that posted against an insufficient balance.

Determining your account's available balance

Your available balance is the most recent record the bank has of the funds available for withdrawal from your account. The Available Balance is also the balance that the Bank uses to determine whether you have overdrawn your account, or if you otherwise do not have sufficient funds to pay a transaction (also referred to as an "item"). In determining whether you have sufficient funds to cover a transaction, the available balance is your daily ending balance plus any pending deposits, minus any holds on deposits you have made, minus any pending transactions (such as pending debit card purchases or ATM withdrawals) that the Bank has authorized but that have not yet posted to your account.

It is possible for you to overdraw your account even though the available balance appears to show that there are sufficient funds to cover a transaction that you want to make. This happens because the available balance does not reflect all your outstanding checks, automatic bill payments (such as ACH and recurring debit card transactions) that you have authorized or other transactions that have not been paid from your account. For example, it may not include a check you have written but we have not received. Also, your available balance may not reflect the most recent deposits to your account. Your available balance may also not reflect all of your card transactions. For example, if a merchant does not submit a one-time debit card transaction for payment within three (3) business days of authorization (or other time period as specified in the payment network rules governing your card), we must release the authorization hold on the transactions. The available balance will not reflect this transaction until it has been received by us and paid from your account.

We encourage you to record all of your transactions in a check register. This will help you keep track of your account balance.

How Transactions Post to Your Account

This is the available balance after pending items have been authorized and deducted from balance.

This is the available balance at the beginning of the day before any transactions are deducted.

The screenshot displays the 'my IBC Bank Online' interface for an 'IBC Free Checking Account #6789'. The available balance is \$102.53. The transaction history includes several pending items and one posted overdraft charge.

| Date | Description | Amount |
|-------------|--|-----------|
| Pending | Card - POS DEBIT MCDONALD 5 F32752 210 834 417 | -\$7.58 |
| Pending | Card - POS DEBIT H E B GAS #294 SAN ANTONIO | -\$0.21 |
| Pending | POS PREALTH SQJ CASH AFF JENNIFER AVISA Tran | -\$1.00 |
| Pending | POS PREALTH USA SNACK SODA VENDING SA | -\$1.50 |
| Pending | POS PREALTH USR PENDING UBER COM SAN FRANC | -\$18.18 |
| JUN 17 2019 | DEPOSIT | \$200.00 |
| | | \$104.32 |
| JUL 16 2019 | OVERDRAFT CHARGE | -\$35.00 |
| | | +\$73.68 |
| JUN 16 2019 | Card - BEOBATHANDBEYOND #102 SAN ANTONIO TX | -\$171.68 |
| | | -\$140.48 |
| JUN 15 2019 | Card - WHATABURGER 710 Q26 SAN ANTONIO TX | -\$9.22 |
| | | \$111.00 |

Annotations on the screenshot:

- Two arrows point to the available balance of \$102.53, with text explaining it is the balance after pending items are authorized and deducted.
- Two arrows point to the 'Today's Beginning Balance' of \$131.00, with text explaining it is the balance at the beginning of the day before any transactions are deducted.
- A bracket groups the pending transactions and the overdraft charge, with text stating: 'These are authorized pending transactions not yet posted' and 'Overdraft Charge'.
- An arrow points to the overdraft charge of -\$35.00, with text stating: 'This is a posted transaction resulting in an overdraft fee due to insufficient funds'.

How Transactions Post to Your Account

NSF/OD fees are only assessed on posted items not pending items. Please remember to deduct all checks and transactions from your check register. It is the bank's policy to clear items in the following order: (1) first any wire transfers from lowest to highest dollar amount; (2) items we have already paid out or committed to pay from lowest to highest dollar amount such as ATM withdrawals, teller cash withdrawals, transfers, debit card

or point of sale withdrawals and bank fees, (3) checks and ACH withdrawals from lowest to highest dollar amount. **Transactions may not be processed in the order in which they occur. The order in which transactions are processed can affect the total amount of overdraft/non-sufficient funds fees incurred. Bank reserves the right to clear in any order, as permitted by state law.**

Your choice, your responsibility.

Good account management means understanding options and making an informed choice about how to conduct transactions. Below is a quick recap of the things you can do to avoid unnecessary fees:

- Record all transactions and checks on your account register
- Review your monthly statement
- Enroll in Overdraft Transfer Protection
- Be aware of any holds placed on deposits
- Take advantage of our FREE tools to assist you in managing your account such as IBC Voice, IBC Bank Online, and IBC Bank Mobile App
- Use your account responsibly

IBC offers you the convenience of over 185 facilities and more than 285 ATMs in 89 communities throughout Oklahoma and Texas.



MORE than banking

- **INSURANCE**
- **INVESTMENTS**
- **MORTGAGE**