



ABCs OF IBC

A GUIDE TO MANAGE YOUR ACCOUNT

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 IBC Mobile Banking 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 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.com

FDIC MEMBER FDIC/INTERNATIONAL BANCSHARES CORPORATION

 EQUAL HOUSING LENDER

The ABCs of IBC Checking: Checks

Ready for the convenience of your own checking account? Make bill paying easier and save 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 check like the one you could be using ...

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

On this line, write the name of the person or business you are paying with your check.

Date opened

This is where you show the date that you write the check.

Check number

Here is where you write the amount of the check in numbers.

Here is where you write in words the amount of the check. Cents are indicated as shown, as a fraction or part of a dollar.

This is the memo line. Use it for a description to remind you of what payment or purchase you made.

This is your bank information commonly referred to as Routing Transit Numbers.

This is your check number.

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.

NOT NEGOTIABLE-DO NOT CASH!
LUIS R. GONZALEZ
ISABEL M. GONZALEZ 7/08
1765 SHERIDAN DRIVE
YOUR CITY, STATE 10208

88-252 1
1149
0000000

DATE **5/1/12**

0101

PAY TO THE ORDER OF **Corner Store Grocer** \$ **50.00**
DOLLARS

Fifty Dollars 00/100

IBC
International Bank
of Commerce
Laredo, TX (956) 723-2929

MEMO **Groceries**

⑆000067894⑆0101⑆2345678⑆

Luis R. Gonzalez

The ABCs of IBC Checking: Deposits

One way to add money to your checking account is completing a deposit slip to deposit any cash and checks. All checks you are depositing must be endorsed on the back with your signature. Here's an example of an IBC deposit slip:

Write the number of the check you are depositing here.

Write the date of your deposit 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.

This is your bank information commonly referred to as Routing Transit Numbers.

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

If you want to receive cash back from your deposit, complete this line with your signature.

DEPOSIT TICKET
 NOT NEGOTIABLE-DO NOT CASH!
LUIS R. GONZALEZ
ISABEL M. GONZALEZ
 1765 SHERIDAN DRIVE
 CITY, STATE 10208

DATE _____
 DEPOSITS MAY NOT BE AVAILABLE FOR IMMEDIATE WITHDRAWAL

SIGN HERE FOR CASH RECEIVED (IF REQUIRED) *

IBC
 International Bank
 of Commerce.
 Tampa, FL 33601-2000

000067894 12345678

CASH
 88-252
 1149
 0000000

(OR TOTAL FROM OTHER SLIPS)
 SUB TOTAL

LESS CASH RECEIVED

\$

When you want to deposit your check(s) and/or cash, complete and use this deposit slip at any lobby or drive-thru IBC Bank teller location. 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. 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 where you record service charges or other banks' ATM fees. These charges should be subtracted from your balance.

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

NUMBER	DATE	DESCRIPTION OF TRANSACTION	PAYMENT/DEBT(-)	CODE	FEE(-)	DEPOSIT/CREDIT(+)	BALANCE
511		Deposit				\$100.00	\$500.00
		Foreign ATM Withdraw	\$40.00		\$2		\$600.00
591	5/1	Corner Store Grocer	\$50.00				\$558.00
							\$509.00

A simple and convenient way to keep track of your accounts is through IBC Bank Online. With this feature, you can view your online 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 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 can also view previous and current 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.

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).

The service charge summary section identifies each category and amount of any service charges assessed. If more than one category is included, a Total of Service Charges for the period is shown.

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.

The date and amount of each of your deposits are shown here.


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.

Look for important information from the bank here.



IBC BANK

International Bank of Commerce
Your Bank's Address
Your Bank's City, State and Zip

STATEMENT

CUSTOMER NO. 1234567890 PAGE NO. 1 of 2
06/01/2014 to 06/30/2014
STATEMENT PERIOD

CUSTOMER LUIS R. GONZALEZ
ISABEL M. GONZALEZ
1675 SHERIDAN DRIVE
YOUR CITY, STATE 10208

For 24 hour information about your account, please call IBC Voice at #####-####. Please examine and report any discrepancies within 14 days from your statement date by calling (###) ###-#### Ext #####.

		Account Recap		Account Number - 1234567890	Closing Balance
Elite Checking	Number of Credits	Deposits (Credits)	Number of Debits	Withdrawals (Debits)	203.50
Beginning Balance	1	792.24	4	743.73	6.95
Service Charge					0.75
Per Debit Charge					0.45
Postage Fee					8.15
Total Service Charges posted 06/30/2014					

Overdraft and Return Item Fee Summary			
	Totals For This Period	Total Cycle Year to Date	
Total Overdraft Fees	\$0.00	\$0.03	
Total Return Item Fees	\$0.00	\$0.00	

Overdraft Transaction Summary			
	This Period	Year to Date	
Overdraft Items - This Period	0	0	
Overdraft Items - Year to Date	0	0	
Overdraft Items - Rolling 12 Month Period	0	0	

Balance Summary		
Average Collected Balance	227.84	232.31
Lowest Balance This Period	203.40	0.03
Days in Interest Period	30	0.04
Interest Period	06/01/14 to 06/30/14	

Date	Deposit#	Amount	Checks (Debits)
06/02		792.24	

Date	Check#	Amount	Electronic Activity
06/05	8668	110.69	

Date	Debits	Amount	Daily Ending Balance
06/03	Electronic Payment	Elec Paymt	211.65
06/05	Check Card Charge	Check Card Charge Detail	06/25
06/30	Service Charge	Service Charge	203.50
06/03	Credits	Adjustment	
06/02	Service Charge	947.23	
06/03	Service Charge	327.75	

Date	Interest Paid	Amount
06/02	Interest Paid This Period	0.85
06/03	Interest Paid Year To Date	1.70
	Interest Paid Previous Year	3.40

Forbes Magazine honored IBC Bank as one of the nation's 50 Most Trustworthy companies.

Overdraft Courtesy®

An overdraft occurs when you do NOT have enough available funds in your checking account to cover a transaction, but we pay it anyway. IBC can cover your overdrafts in two different ways:

1. We offer the Overdraft Courtesy® Program that can be added to your account; 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 \$12.00 per daily transfer, no matter how many items are presented. **This service may be less expensive than Overdraft Courtesy®.**

You have different options available to you for Overdraft Courtesy® Services:

1st Choice: Opt-in/out of the Overdraft Courtesy® Program

You can choose to have Overdraft Courtesy® added to your checking account. If you choose to add Overdraft Courtesy® it will be added to your account once it has been opened for 30 days and is in good standing. Please see the Overdraft Courtesy® Disclosure for details on how an account qualifies for Overdraft Courtesy® and the limits of Overdraft Courtesy®.

Under IBC's Overdraft Courtesy®:

- IBC will charge you an overdraft fee of up to **\$35.00** each time we pay an overdraft. You will not be charged an overdraft fee if your ending account balance is overdrawn by \$3.00 or less.
- Your account may be assessed multiple overdraft charges up to a maximum of six (6) overdraft fees per day or \$210 total per day.
- Your account will accrue 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 such overdraft.

If you decide to opt-out of the Overdraft Courtesy® Program, the bank will not pay any item presented when you do not have enough funds. Please be aware that there is a \$35 return item fee for each check or ACH payment

presented, and merchants typically charge a fee for returned checks. If you use your debit card at a POS or at the ATM when you do not have sufficient funds in your account, the transaction will be declined and you will **NOT** be charged a fee.

If you decide to opt-in to Overdraft Courtesy® on your account, you have an additional choice to make.

2nd Choice: Opt-in/out of ATM and Everyday Debit Card Transactions:

Once your account has been opened a minimum of 30 days and is in good standing, we authorize and pay overdrafts on the following types of transactions:

- Checks and other transactions made using your checking account, such as ACH payments
- Automatic bill payments

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

- ATM transactions
- Everyday debit card transactions

If you decide not to have these transactions covered, the transaction will be declined if you do not have sufficient funds 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® 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® Customer Disclosure*.

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®.

* Overdraft Courtesy® is a privilege extended to customers at IBC'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.

How Your Transactions are Posted 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 debit card, and IBC Bank Online transfers. Therefore, the item posting process will essentially cause these type of transactions to affect your balance for posting checks and other debits on the day they are approved rather than on the day they are posted.

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 balance available 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 net 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 did not meet the balance requirements.

Determining your account's available balance

Your available balance is the most recent record we have of the funds available for withdrawal from your account. In determining whether you have sufficient funds to cover a transaction, the available balance is your current balance plus any pending deposits, minus any holds on deposits you have made, as well as 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 Your Transactions are Posted to Your Account

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

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

Account Details
There have been 473 transactions on this account since 9/23/2014. Last Updated: 4/13/2015 3:19 PM

IBC Free Checking Account \$825.00

Available Balance	\$825.00	Total Overdraft Fees - This Period	\$35.00
Today's Beginning balance	\$935.00	Total Overdraft Fees - YTD	\$35.00
Last Statement Date	3/25/2015	Total Return Item Fees - This Period	\$0.00
Last Deposit Date	3/30/2015	Total Return Item Fees - YTD	\$0.00
Last Deposit Amount	\$1,000.00	Overdraft Items - This Period	0
Interest Earned YTD	\$0.00	Overdraft Items - YTD	2
Interest Earned Last Year	\$0.00	Accrued Interest	\$0.00
Overdraft Courtesy Limit	-\$1,200.00		

Subtotal: Credits: \$8,237.97 | Debits: \$-10,501.33

Date Created	Description	Amount	Balance
Pending	Debit Card - POS DEBIT GROCERY STORE	-\$40.00	
Pending	Debit Card - POS DEBIT GAS STATION	-\$30.00	
Pending	Debit Card - POS DEBIT MOVIE THEATER	-\$25.00	
Pending	Debit Card - POS DEBIT LUNCH EXPRESS	-\$15.00	
3/19/15	Debit Card - PHARMACY	-\$5.00	\$935.00
3/17/15	ACH Payment - ONLINE ORDER	-\$10.00	\$940.00
3/17/15	Check (4444)	\$1,000.00	\$950.00
3/17/15	Overdraft Charge	-\$35.00	-\$50.00
3/16/15	Debit Card - PET STORE	-\$16.00	-\$15.00
3/15/15	Debit Card - SHOPPING CENTER #555	-\$18.00	\$1.00

These are authorized pending transactions not yet posted

Overdraft Charge

This is a posted transaction resulting in an overdraft fee due to insufficient funds

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 Mobile Banking
- Use your account responsibly

IBC 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

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.
Tulsa, OK 74136
918-497-2400

Lawton
6425 NW Cache Rd.
Lawton, OK 73505
580-250-4311

COMMERCE BANK

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

For a complete listing of IBC locations, please visit ibc.com.