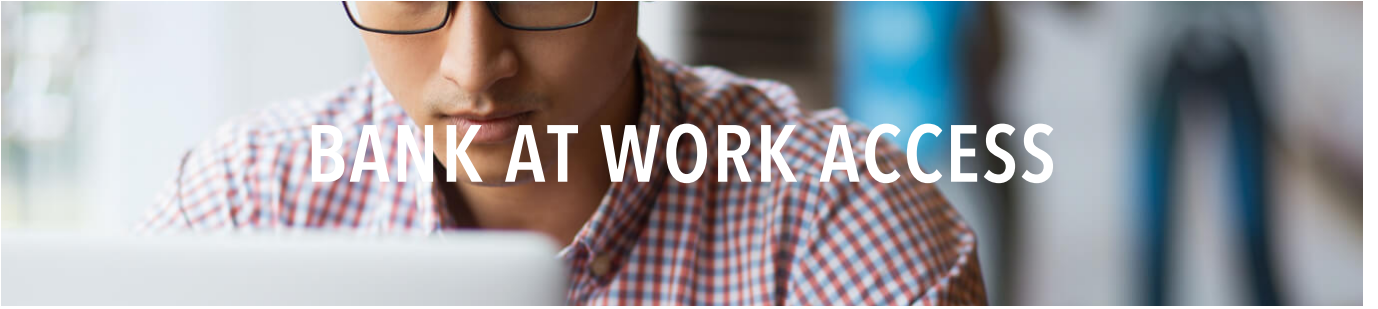




BANK AT WORK ACCESS

Exclusive Features and Premium Perks for Employees of Participating Companies

Supporting the financial goals of our business customers and their employees is an important part of our mission at PlainsCapital Bank. With Bank at Work Access Checking, we offer an account loaded with premium perks and exclusive benefits, available only to the employees of our business partners who offer payroll direct deposit. But Bank at Work Access is more than just a checking account. With other exclusive benefits like discounts, specials, and educational seminars, Bank at Work Access offers a collection of products and services designed to help you get the most out of your money.

Program Benefits

- Access accounts 24/7 via online, mobile, text, and voice banking
- Deposit checks with mobile deposit
- Make and schedule payments with unlimited Bill Pay
- Pay family and friends with unlimited Zelle® payment transfers
- Secure and manage debit cards with Card Controls
- Enjoy unlimited PlainsCapital and Allpoint ATM withdrawals
- Make purchases directly from a smart phone via Apple Pay®, Google Pay™, and Samsung Pay®

Special Perks and Benefits

- Financial education seminars offered at their workplace
- One free box of bank stock checks at account opening
- Discount on safe deposit boxes
- eStatements

Requirements

- Work for a participating business
- Receive direct deposit of payroll from your employer
- Deposit at least \$1 or receive a direct deposit within 30 days of account opening
- Maintain a minimum daily ledger balance of \$1,000 or receive direct deposits totaling \$500 or more per statement cycle to avoid a monthly maintenance fee of \$5
- \$2 fee for paper statements per cycle; avoid fee by switching to [eStatements](#) through online banking

Apple Pay is a registered trademark of Apple, Inc. Google Pay is a trademark of Google Inc. Samsung Pay is a registered trademark of Samsung Electronics Co., Ltd.