WOODFOREST NATIONAL BANK

EMERALD ELITE

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	**$25.00**	if balance falls below $10,000 any day of the statement period
Requirements to Waive Minimum Balance Fee	10,000 minimum daily balance is maintained each day in the statement period	
Tiered Rate: The interest rate and annual percentage yield for your account depends upon the applicable rate tier.		
Annual Percentage Yield (APY) Interest Rate	**1.25%** **1.24%**	if daily collected balance is less than $100,000; applies to the entire daily collected balance
Annual Percentage Yield (APY) Interest Rate	**1.75%** **1.74%**	if daily collected balance is $100,000 and less than $250,000; applies to the entire daily collected balance
Annual Percentage Yield (APY) Interest Rate	**2.25%** **2.23%**	if daily collected balance is $250,000 and less than $500,000; applies to the entire daily collected balance
Annual Percentage Yield (APY) Interest Rate	**3.25%** **3.20%**	if daily collected balance is $500,000 or more; applies to the entire daily collected balance
Excessive Withdrawal Fee	**$25.00**	for each debit over 6 during the statement period
ATM Withdrawal Fees	**$0.00** **$2.50**	per transaction, at a Woodforest ATM per transaction, at a non-Woodforest ATM
Debit Card Cash Advance Fee	**$2.00**	per transaction
Paper Statement Fee	**$0.00**	no charge with this product
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	**$0.00**	no charge with this product
Debit Card Replacement	**$0.00**	no charge with this product
Cashier's Checks, Money Orders, and Notary Service	No charge for these services with this product, Notary Service not available in all branches	
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 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 insufficient items (and related overdraft fees) by 11:00 a.m. CT the bank will pay the items, whenever possible.

Overdraft Transfer Fee (Sweep Fee)	**$5.00**	per day for overdrafts covered by transfer from a linked checking or savings account
Revolving Line of Credit (ReLi)- Unsecured	**16.99%**	an interest rate of 16.99% APR is incurred on the outstanding balance, requires credit approval
Revolving Line of Credit (ReLi)- Secured	**7.99%**	an interest rate of 7.99% APR is incurred on the outstanding balance, requires credit approval
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
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 fees per day
Extended Overdraft Penalty Fee	None	

Please refer to our Consumer Overdraft Services disclosures for complete details 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. 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 Funds Availability Policy disclosure for complete details.

Dispute Resolution

If you have a dispute regarding your depository 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 attempt 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**	
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**	transfer requests by phone
Debit Card International Transaction	**$2.00**	per settled transaction, if the country code of the merchant or merchant's processor does not match one of the following country codes: PR (Puerto Rico), VI (Virgin Islands), GU (Guam), US (United States)
ATM Balance Inquiry	**$0.00** **$1.50**	per transaction, at a Woodforest ATM per transaction, at a non-Woodforest ATM

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.

Rate Information	
Rate Information	The interest rate and annual percentage yield stated within are accurate as of the effective date below. If you would like more current rate and yield information, please call us at 1-877-968-7962. ***Variable Rate:*** Your interest rate and annual percentage yield depend upon the applicable rate tier. The interest rate and annual percentage yield for these tiers may change. ***Determination of Rate:*** At our discretion, we may change the interest rate on your account. ***Frequency of rate change:*** We may change the interest rate on your account at any time. ***Compounding and Crediting:*** Interest will be compounded monthly and interest will be credited to your account monthly. ***Effect of closing an account:*** If you close your account before interest is credited, you will not receive the accrued interest. ***Balance Computation Method:*** We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day. ***Accrual of interest on noncash deposits:*** For noncash deposit items, such as checks, interest begins to accrue no later than the business day we receive credit for your deposit of noncash items. For cash, wire transfers and electronic direct deposits, interest begins to accrue on the business day your deposit posts to your account.