

**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. To the extent a fee amount in this Account Overview differs from a fee amount in the Schedule of Fees, the fee amount listed in this Account Overview applies to your Woodforest National Bank WBank Account.

Account Opening and Usage	Minimum Deposit to Open Account	<b>\$25.00</b>	
	Monthly Maintenance Fee	<b>\$5.00</b>	per statement period
	Annual Percentage Yield (APY)	<b>None</b>	
	statement Interest Rate	<b>None</b>	
	ATM Withdrawal Fees	<b>\$0.00</b>	per transaction, at a Woodforest ATM
		<b>\$2.50</b>	per transaction, at a non-Woodforest ATM
	Debit Card Cash Advance Fee	<b>\$2.00</b>	per transaction
	Paper Statement Fee	<b>\$2.00</b>	Monthly (sign up for eStatements to avoid fee)
	Stop Payment Fee	<b>\$35.00</b>	per item to stop payment for up to 6 months
	Account Closing Fee	<b>\$0.00</b>	no charge with this product
	Debit Card Setup Fee	<b>\$0.00</b>	no charge with this product
	Debit Card Replacement	<b>\$0.00</b>	no charge with this product
	Paper Checks	<b>Not eligible</b>	<i>Personal checks are not available with this product.</i>
	Bill Pay Services	<b>Not eligible</b>	not available with this product
	Document Imaging	<b>Not eligible</b>	no document images will be included with statements
	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. If you deposit enough funds to cover all the insufficient items by 11:00 a.m. CT the bank will pay the items, whenever possible.		
	<b>Overdraft Transfer Fee</b> (Sweep Fee)	<b>\$0.00</b>	no charge with this product
	<b><u>Revolving Line of Credit</u></b> (ReLi)- Unsecured	<b>16.99%</b>	an interest rate of 16.99% APR is incurred on the outstanding balance, requires credit approval
	<b><u>Revolving Line of Credit</u></b> (ReLi)- Secured	<b>7.99%</b>	an interest rate of 7.99% APR is incurred on the outstanding balance, requires credit approval
	<b>This product is not eligible for standard overdraft practices</b>	<b><u>Automated Payments (ACH items) and Recurring Debit Card Transactions-</u></b> When you do not have enough available funds in an account to cover the transaction, we will return the item whenever possible at no cost to you. <b><u>ATM and everyday debit card transactions-</u></b> that would cause an overdraft, will be declined, at no cost to you.	
	Overdraft (OD) Item Fee	<b>\$0.00</b>	no charge with this product

Processing Policies	<b>Posting Order:</b> <i>The order in which withdrawals and deposits are processed.</i>
	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:
	<ul style="list-style-type: none"><li>• Rejected items from the previous day,</li><li>• ATM withdrawals and Debit Card transactions (POS),</li><li>• Teller cashed items, and</li><li>• Automated Clearing House (ACH) items.</li></ul>
	Items inside each category are paid smallest to largest. Items may not be processed in the order in which they occurred. Items are paid based on your account balance.
	* Note: Personal checks are not available for this product and will be returned as “Refer to Maker”. whenever possible.



Processing  
Policies

**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 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	<b>\$5.00</b>	
Inactive Account	<b>\$0.00</b>	no charge with this product
Legal Processing <sup>1</sup>	<b>\$150.00</b>	
Phone Inquiry	<b>\$0.00</b>	no charge with this product
Research <sup>2</sup>	<b>\$25.00</b>	per hour, one hour minimum
Return Mail Fee	<b>\$10.00</b>	per month
Transfer of Funds	<b>\$0.00</b>	per transfer requested by phone; no charge with this product
Debit Card International Transaction	<b>\$2.00</b>	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	<b>\$0.00</b>	per transaction, at a Woodforest ATM
	<b>\$1.50</b>	per transaction, at a non-Woodforest ATM
Money Orders	<b>\$0.00</b>	no charge with this product

*Please refer to our Schedule of Fees for complete details of all service fees.*

<sup>1</sup> 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.

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