



# Lone Star National Bank

1-800-580-0322, ext. 2440

SOUTH TEXAS  
EDUCATIONAL  
TECHNOLOGIES INC

*This card is for your convenience in  
carrying a record of your account code  
number with you.*

ALIM UDDIN ANSARI

Routing Number



Account Number



ACCOUNT AGREEMENT

Lone Star National Bank
Weslaco Branch
214 South Texas Blvd
Weslaco, TX 78596-0000

Agreement Date: 05/07/2020 By: N Hall

- EXISTING Account - This agreement replaces previous agreement(s).
This is a Temporary account agreement.

Account Description: LSNB Business Checking

Checking Savings NOW
Initial Deposit \$ 100.00 Source: Other

Ownership of Account - CONSUMER Purpose
The types of accounts provided by Texas law have been disclosed on the separate Single-Party or Multiple-Party Account Selection Form Notice...

Ownership of Account - BUSINESS Purpose
Sole Proprietorship Single-Member LLC Partnership
LLC (LLC tax classification: C Corp S Corp Partnership)
C Corporation S Corporation Non-Profit
Business: PUBLIC CHARTER SCHOOL

Additional Information:

Backup Withholding Certifications (Non-U.S. Persons - Use separate Form W-8)
By signing at right, I, SOUTH TEXAS EDUCATIONAL TEC, certify under penalties of perjury that the statements made in this section are true.
TIN: 74-2859107 The Taxpayer Identification Number (TIN) shown is my correct taxpayer identification number.
Not Subject to Backup Withholding. I am NOT subject to backup withholding either because I have not been notified that I am subject to backup withholding as a result of a failure to report all interest or dividends, or the Internal Revenue Service has notified me that I am no longer subject to backup withholding.
Exempt Recipient. I am an exempt recipient under the Internal Revenue Service Regulations. Exempt payee code (if any)
FATCA Code. The FATCA code entered on this form (if any) indicating that I am exempt from FATCA reporting is correct.
U.S. Person. I am a U.S. citizen or other U.S. person (as defined in the instructions).

Number:

Account Owner(s) Name & Address
SOUTH TEXAS EDUCATIONAL TECHNOLOGIES IN
2402 E BUSINESS 83 STE 100
WESLACO, TX 78596-8321

Signature(s). The undersigned certifies the accuracy of the information he/she has provided and acknowledges receipt of a completed copy of this form. The undersigned authorizes the financial institution to verify credit and employment history and/or have a credit reporting agency prepare a credit report on the undersigned, as individuals. The undersigned also acknowledges the receipt of a copy and agree to the terms of the following agreement(s) and/or disclosure(s):
Terms & Conditions Truth in Savings Funds Availability
Electronic Fund Transfers Privacy Substitute Checks
Common Features Schedule of FEES/USA PATR

The Internal Revenue Service does not require your consent to any provision of this document other than the certifications required to avoid backup withholding.

(1): [X] ALIM UDDIN ANSARI D.O.B.

(2): [X] I.D. # D.O.B.

(3): [X] I.D. # D.O.B.

(4): [X] I.D. # D.O.B.
The person(s) named below are Convenience Signers only (not owners)

[X] I.D. # Other

[X] I.D. # Other

## Account Activity Notification

As you are aware, Lone Star National Bank ("Bank"), is a Federally chartered, FDIC insured financial institution operating in the State of Texas. As is true for all banks, the Bank must comply with all applicable U.S. laws and regulations, including but not limited to, the Bank Secrecy Act and its implementing regulations ("BSA") and the regulations promulgated by the Office of Foreign Assets Control of the U.S. Treasury Department ("OFAC"). Recently, the Financial Crimes Enforcement Network ("FinCEN") promulgated new rules requiring significantly expanded information about the beneficial ownership of accounts.

The purpose of this letter is to provide you, our valued customer, with information about why we may ask you for additional transaction information from time to time.

### I. Bank Secrecy Act (BSA)

Pursuant to the BSA, the Bank is required to verify that transactions passing through customer accounts are consistent with the information obtained by the Bank on its customers, such as the purported purpose for an account and its anticipated activity ("Account Profile"). Based on the BSA expectations of our regulator, the Bank monitors all account(s) on an ongoing basis to ensure that activity is consistent with the Account Profile, Line of Business and, more specifically, the Bank assesses the risks associated with the transactions being processed as a matter of ongoing due diligence of its customer base.

Consequently, in the event that we identify transactions through your account(s) that appear to be of higher risk, and on a case-by-case basis, the Bank may send a request for additional information about a transaction to confirm the activity is in line with the anticipated activity. Failure to provide requested information and/or documentation will force us to take all appropriate actions deemed necessary, including but not limited to, the closing of the account(s).

### II. OFAC

OFAC enforces economic and trade sanctions against certain targeted countries ("Country Sanctions Programs") as well as against terrorists and international narcotics traffickers engaged in activities that threaten the national security, foreign policy or economy of the United States (collectively referred to as "Specially Designated Nationals"). Generally, OFAC regulations prohibit U.S. financial institutions from engaging or processing any financial transaction associated with Country Sanctions Programs and/or involving assets and properties of Specially Designated Nationals.

Based on the foregoing, the Bank is strictly prohibited from conducting or processing any transactions which either directly or indirectly involves sanctioned persons or countries. The Bank must have established methods by which it performs periodic verifications of both customer and transaction data to ensure it does not transact or facilitate prohibited transactions with, on behalf of, or for the benefit of individuals who are the target of economic sanctions programs.

On a case-by-case basis, the Bank may send a request for additional information about a transaction to confirm whether it is permissible under applicable sanctions regulations. Failure to provide requested information in a timely manner may delay the processing of the transaction, or could result in the refusal to process the transaction or blocking (*i.e.*, freezing) funds and reporting them to relevant government authorities, as required by applicable regulations.

As we enhance your Account Profile, it helps us improve and expand our delivery of quality banking services to you. We thank you for your understanding and appreciate the opportunity of serving you as part of our Lone Star family of customers.

## BUSINESS DEBIT CARD AGREEMENT

Customer has requested that Lone Star National Bank ("Bank") issue debit cards ("Cards") in the name of the Customer for the use by Customer's officers, employees or other agents ("Employees"), as more particularly designated in this Business Debit Card Agreement and its schedules (the "Agreement").

**1. Issuance of Cards.** Bank will issue Cards in the name of the Customer and in the names of the Employees as designated in this Agreement. Customer may use the Cards to make debit purchases. All Cards must be signed immediately upon receipt by an Employee. All Cards remain the property of Bank and must be surrendered to Bank upon demand. Customer acknowledges that Bank is providing this debit card service to Customer as an accommodation only and, except as expressly provided by law, Bank is not responsible in any way for the manner in which the Cards are utilized. Bank will issue one Card to a person who is an authorized signer for the designated account belonging to Customer ("Customer Card"). Bank may, upon request by Customer, issue additional Cards to Employees of Customer as designated by Customer ("Employee Cards").

**2. Liability and Promise to Pay.** Customer agrees to be unconditionally and without limitation liable for all debits effectuated by use of the Cards, whether authorized or unauthorized, whether utilized by Employees or some other person, and whether arising from Cards lost or stolen. All Employees who are granted use of the Cards shall be deemed third party beneficiaries of the accommodation extended hereunder and of the terms and conditions of this Agreement. Accordingly, such Employees shall be jointly and severally liable with Customer for any debits effectuated under the Card issued to the respective Employee. The Customer shall remain liable for all use of the card by its designated agents unless and until the Customer has notified the bank that the given agent's authority (and card) are to be revoked and given the bank adequate time to act on that notice. In the event of a lost or stolen Card or of unauthorized use of a Card, Bank should be notified immediately by either calling 1-800-580-0322 or by writing to the Bank at Lone Star National Bank *Attention: Customer Service* P.O. Box 1127, Pharr, TX 78577. If oral notice of unauthorized use is given to Bank, Bank may require Customer to confirm such notice in writing.

**3. Account.** Customer shall designate an account held with Bank against which funds may be drawn to pay for Card transactions. Card related transactions will primarily be drawn on the designated account. Notwithstanding the foregoing, if Card related transactions or fees exceed the available balance in the designated account, Bank may debit any other account held by Customer at Bank for any fees or charges for which Customer has become obligated to Bank.

**4. Security Measures.** To better protect Customer and Employees from lost Cards or unauthorized use of the Cards, Bank requires that Employees each have a Personal Identification Number (PIN) and use the PIN to process a debit transaction. Customer and Employees acknowledge that use of a PIN provides them a commercially reasonable degree of protection considering their particular needs and circumstances and represent that each PIN shall be afforded the highest level of security by Customer and Employees and shall be known only to those persons who are on a "need to know" basis. Bank assumes no duty to discover any breach of security by Customer or Employees or the unauthorized disclosures or use of a PIN. Customer and Employees shall not write a PIN on a Card and shall not keep a PIN in writing near a Card.

**5. Statements and Disputed Debits.** Each month Customer will receive an Account statement ("Monthly Statement") showing, among other things, all debits made by use of the Cards. The Bank will not be responsible for providing detail of individual card usage. Disputes regarding any Card debits shall be communicated in writing to Bank. Any communication regarding a dispute or suspected error must be received by Bank in writing within sixty (60) days of the date of the Monthly Statement on which the dispute or incorrect debit first appeared. Customer agrees that failing to examine a Monthly Statement and notify Bank of a dispute first appearing on the Monthly Statement in writing within the sixty (60) day period in this section constitutes failure of the Customer to exercise reasonable care in safeguarding the Card from risk of loss or theft. If Bank receives timely notice of any disputed debit, it shall investigate the disputed transaction and will provide a response to the dispute within ninety (90) days of the date of receipt of the written dispute.

**6. Unauthorized Transactions.** Except as expressly provided by law or by VISA Operating Regulations, Bank is not liable for any unauthorized Card transactions that arise out of or result from a Card or Card data being obtained from Customer, an Employee or other party by an unauthorized party in any manner, including, without limitation, transactions initiated with stolen card data or PINs, transactions by an Employee that exceed the Employee's authority, or transactions initiated using a stolen debit card. In addition, except as expressly provided by law or by VISA Operating Regulations, Bank is not liable for any unauthorized Card transactions that arise out of or result from a Card or Card data being obtained from Bank, its agents or employees, **EVEN IF SUCH AN EVENT ARISES, IN WHOLE OR IN PART, FROM THE BANK'S NEGLIGENCE**, but excluding such an event if it arises from the Bank's gross negligence or willful misconduct.

**7. VISA Limitation of Liability of Cardholders for Unauthorized Use.** VISA Operating Regulations Provide that you may have zero liability for unauthorized use of certain types of VISA cards. Such liability protection does not extend to VISA corporate cards, VISA purchasing cards, or anonymous VISA prepaid card transactions. You may have zero liability provided you exercise reasonable care in handling the card. The Bank may increase your liability if it determines, based on substantial evidence, that the cardholder was fraudulent or negligent in the handling of the account or card. Transactions conducted by a cardholder, or any person with an interest in or authority to transact business on Customer's designated account with bank shall not be considered unauthorized transactions.

**8. Limitations.** Bank may refuse to authorize a transaction if it would exceed the available balance in Customer's account. Different limitations may apply at terminals that are not owned and operated by Bank.

When Customer uses a Card to pay for goods or services, certain merchants (e.g. car rentals, gas stations, hotels and restaurants) may ask Bank to authorize the transaction in advance and may estimate its final value. When Bank authorizes the transaction, it commits to make the requested funds available when the transaction finally settles and may place a temporary hold on Customer's account for the amount indicated by the merchant. Until the transaction finally settles, or Bank determines that it is unlikely to be processed, the funds subject to the hold will not be available to Customer for other purposes. We will only charge Customer's account for the correct amount of the final transaction, however, and Bank will release any excess amount when the transaction finally settles.

Customer agrees not to use its Card for any transaction, such as online gambling, that violates state or federal law.

**9. Notice and Communication.** Except with respect to notices relating to the lost or stolen Cards, all notices, requests and other communications provided for hereunder, if directed to bank, must be directed to the following address or fax number and, unless otherwise specified herein, must be in writing, postage prepaid or hand-delivered or delivered by fax.

Lone Star National Bank  
Attention: Customer Service  
P.O. Box 1127  
Pharr, TX 78577  
Fax: 956-984-2250

Bank may provide notice to Customer by any method specified in the Deposit Account Agreement.

**10. Information Deemed Confidential.** Bank agrees that it will maintain all data relative to Customer's accounts as confidential information and will exercise the same standard of care and security to protect such information as Bank uses to protect its own confidential information. Bank agrees to use such data exclusively for the providing of services to Customer and Employees hereunder and not to release such information to any another party, except as may be required by law.

**11. Use of Cards.** Customer represents and warrants, on behalf of itself and its Employees, that the Cards will only be used for business purposes and shall in no case be used for personal, family, or household use.

**12. Stop Payment.** Customer understands that Bank is unable to stop payment on transactions originated by use of the Cards, whether the transaction is authorized or unauthorized.

**13. Overdraft.** Use of the Card may result in an overdraft of Customer Account(s). For example, if Customer's account has qualified for overdraft privileges, the transactions performed by using the Card may be approved and overdraw the Account(s), however the Bank is not obligated to approve said transactions. The fee for an overdraft item is specified in the Bank's Schedule of Fees.

**14. Foreign Currency.** If a transaction involves other than U.S. Currency, Customer understands and agrees that the Bank will honor the transaction in U.S. Currency at a conversion rate as may be applied from time to time by VISA pursuant to VISA operating rules. Bank reserves the right to charge an Optional Issuer Fee for currency conversions pursuant to the VISA operating rules. Bank does not control currency conversion rates for debit card transactions.

**15. Termination.** Bank shall have the right, at its sole discretion, to terminate Customer's privileges hereunder upon giving written notice to Customer.

**16. Return of Cards.** All Cards shall be deemed canceled effective upon termination of this Agreement and Customer shall instruct the Employees to cut in half all Cards and return them to Bank. Customer shall remain liable for all debits or other charges incurred or arising by virtue of the use of a Card prior to the termination date.

**17. Limitation of Liability.** To the extent permitted by law, and except for the remedies provided expressly herein, the Cardholder agrees that the Bank will have no liability whatsoever for any loss, damage, or claim (collectively, a "Claim") arising out of the performance of or non-performance of any service in accordance with the terms of the Agreement, **EVEN IF SUCH CLAIM ARISES, IN WHOLE OR IN PART, FROM THE BANK'S NEGLIGENCE**, but excluding any claim arising from the Bank's gross negligence or willful misconduct. The Bank's duties and responsibilities to the Cardholder are strictly limited to those described in the Agreement, except with respect to any provisions of the law which cannot be varied or waived by agreement. Any third-party service provider used by Bank is an independent contractor and not the Bank's agent. **TO THE MAXIMUM EXTENT PERMITTED BY APPLICABLE LAW, EXCEPT AS EXPRESSLY SET FORTH IN THIS AGREEMENT, BANK MAKES NO WARRANTIES OF ANY KIND, EXPRESS, IMPLIED, OR STATUTORY, ABOUT ANY OF THE SERVICES DESCRIBED IN THIS AGREEMENT, AND DISCLAIMS ALL IMPLIED WARRANTIES OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE, TITLE, OR NON-INFRINGEMENT.**

**18. Indemnity.** Customer is responsible to settle directly with the merchant or other business establishment any claim or defense with respect to goods or services purchased with the Card. The Bank is not responsible for, and Customer agrees to indemnify and hold Bank harmless from establishment of quality, price or warranty of goods or services paid for by using the Card, or with respect to any discount offered as part of the Card program. The Bank does not warrant any discounts related to the Card. To the fullest extent allowed by applicable law, Customer agrees to indemnify and hold the Bank harmless from and with respect to any and all claims, damages, or liability resulting from:

- Any misrepresentation with respect to or any breach or non-fulfillment by the Bank, any Cardholder or anyone Customer or any Employee permits to use the Card of any of the terms, conditions, and provisions of this Agreement;
- The misuse of the Card and/or PIN by Customer, any Employee, or anyone Customer or any Employee permits to use the Card;
- The failure to properly use the Card and/or PIN in accordance herewith; or
- Any other act or omission with respect to use of the Card and/or PIN by Customer, any Employee, or anyone Customer or any Employee permits to use the Card resulting in claims against or damages or liability to Bank; together with all judgements, costs, and legal and other reasonable expenses resulting from or incidental to any of the above.

**19. Limitations on Bank's Liability for Failure to Make Transactions.** Bank will not be liable for failure to make a transaction if:

- Customer does not have enough money in its Account;
- The ATM where Customer is making the transaction does not have enough cash;
- The terminal or system is not working properly;
- Circumstances beyond the Bank's control (such as fire, natural disaster, labor or civil unrest, mechanical or electrical failure, or computer or equipment failure) prevent the transaction;
- The money in Customer's Account is subject to any uncollected funds hold, legal process, or any other encumbrance restricting transactions;
- A merchant refuses to accept Customer's card;
- An ATM rejects Customer's card;
- There may be other limitations stated in Bank's agreements with Customer or provided by law.

IN NO EVENT WILL THE BANK BE LIABLE TO CUSTOMER FOR ANY CONSEQUENTIAL, INCIDENTAL, OR EXEMPLARY DAMAGES RESULTING FROM ANY FAILURE TO MAKE A TRANSACTION.

**20. Force majeure.** Bank will not be responsible for any loss, damage, liability or claim arising, directly or indirectly, from any error, delay, or failure in performance of any of its obligations hereunder which is caused by fire or other natural disaster, strike, civil unrest, any inoperability of communications facilities, computer or equipment failure, legal or regulatory restraint, or any other circumstances beyond the reasonable control of Bank.

**21. Amendments and Change in Terms.** Bank may from time to time amend the terms of this Agreement to the extent allowed by applicable federal and state law by providing Customer notice of the amendment. Bank will notify Customer in writing of such amendments, and subject to the requirements of applicable law, any amendment to this Agreement will become effective at the time stated in such notice.

**22. Account Agreement.** This Agreement supplements and is made part of the Customer's Deposit Account Agreement with Bank. The terms and conditions of the Deposit Account Agreement also apply to this Agreement. With respect to the debit card services described in this Agreement, if the terms and conditions of this Agreement conflict with the Deposit Account Agreement, the terms and conditions of this Agreement shall control to the extent of the conflict. This Agreement and the Deposit Account Agreement include the complete agreement of the parties. There are no prior oral or written agreements between the parties.

**23. Refusal to Honor Cards.** Bank is not responsible for the refusal of any person to honor the Cards.

**24. Service Fees.** Bank may charge service fees to Customer for providing the services described in this Agreement as indicated in the Bank's Schedule of Fees. Bank may collect such fees by debiting the account designated or by debiting any of Customer's accounts with Bank. Bank may charge Customer a reasonable charge for photocopies and reprints which Customer or any Employee may request and for other special services as allowed by law.

**25. Miscellaneous.** If any provision of the Agreement is determined to be unlawful or unenforceable for any reason, the remainder of the Agreement will remain enforceable. For any legal action taken by Bank to enforce this Agreement, Bank shall be entitled to recover all its costs of enforcement, including, but not limited to, attorney fees.

**26. Governing Law and Venue.** This agreement and all transactions hereunder shall be construed as contracts subject to applicable federal law and the laws of the State of Texas. In the event any litigation is required to enforce the terms and conditions of this Agreement, Customer, on behalf of itself and its Employees, agrees that such litigation may only be commenced in the Hidalgo County District Court or the United States District Court for the Southern District of Texas. FOR ANY DISPUTE ARISING OUT OF OR IN CONNECTION WITH THIS AGREEMENT, THE PARTIES TO THIS AGREEMENT IRREVOCABLY WAIVE THEIR RIGHT TO A TRIAL BY JURY.

## Lone Star National Bank Funds Availability Policy

Our policy is to make funds from your check deposits available to you on the FIRST business day after the day we receive your deposit. Electronic direct deposits will be available on the day we receive your deposit. Once the deposits are available you can withdraw the funds in cash and we will use the funds to pay checks you have written.

Please remember that even after we have made funds available to you, and you have withdrawn the funds, you are still responsible for checks you deposit that are returned to us unpaid and for any other problems involving your deposit.

For determining the availability of your deposits, every day is a business day, except Saturdays, Sundays, and federal holidays.

If you make a deposit before 9:00 p.m. Monday through Friday on a business day we are open, we will consider that day to be the day of your deposit. However, if you make a deposit after the cut-off time or on a day we are not open, we will consider the deposit was made on the next business day we are open. Our cut-off time is 9:00 p.m. central time. Mail-in deposits are processed by 3:00 p.m. central time, that day.

**LONGER DELAYS MAY APPLY.** In some cases we will not make all of the funds that you deposit by check available to you on the first business day after the day of your deposit. Depending on the type of check that you deposit, funds may not be available until the SECOND business day after the day of your deposit. However, the first \$200.00 of your deposits may be available on the FIRST business day.

If we are not going to make all of the funds from your deposit available on the first business day after we receive your deposit we will notify you at the time you make your deposit. We will also tell you when the funds will be available. If your deposit is not made directly to one of our employees, or if we decide to take this action after you have left the premises, we will mail you the notice by the business day after we receive your deposit.

If you need the funds from a deposit right away, you should ask us when the funds will be available.

In addition, funds you deposit by check may be delayed for a longer period under the following circumstances:

### **SAFEGUARD EXCEPTIONS**

- We believe a check you deposit will not be paid
- You deposit checks totaling more than \$5,000.00 on any one day
- You redeposit a check that has been returned unpaid

- You have overdrawn your account repeatedly in the last six months
- There is an emergency, such as failure of communications or computer equipment

We will notify you if we delay your ability to withdraw funds for any of these reasons, and we will tell you when the funds will be available. They will generally be available no later than the SEVENTH business day after the day of your deposit.

**SPECIAL RULES FOR NEW ACCOUNTS:** If you are a new customer, the following special rules will apply during the first 30 days your account is open:

Funds from electronic direct deposit will be available on the day we receive the deposit. Funds from deposits of cash, wire transfers, and the first \$5,000.00 of a day's total deposit of cashier's, certified, teller's, traveler's, and federal, state and local government checks will be available on the FIRST business day after the day of your deposit if the deposit meets certain conditions. For example, the checks must be payable to you (and you may have to use a special deposit slip). The excess over \$5,000.00 will be on the NINTH business day after the day of your deposit. If your deposit of these checks (other than a U.S. treasury check) is not made in person to one of our employees, the first \$5,000.00 will not be available until the SECOND business day AFTER the day of your deposit.

Funds from all other check deposits may be available on the seventh business day after the day of your deposits.

**SPECIAL PROVISIONS:**

All ATMs we own or operate are identified as our machines.

If we cash a check for you that is drawn on another bank, we may withhold the availability of a corresponding amount of funds that are already in your account. Those funds will be available at the time funds from the check we cashed would have been available if you had deposited it.

If we accept for deposit a check that is drawn on another bank, we may make funds from the deposit available for withdrawal immediately but delay your availability to withdraw a corresponding amount of funds that you have on deposit in another account with us. The funds in the other account would not then be available for withdrawal until the time periods that are described elsewhere in this disclosure for the types of check that you deposited.

# LSNB Telephone Banking

LSNB Telephone Banking is a direct line to your money. It is completely confidential through your own secret Personal Identification Number (PIN). This code allows only you to access your account information day or night. You can check your balances, deposits, checks paid, loan amounts, interest paid on CDs and fax statements. Plus many other bank services.

In order to save time, have your PIN and account number(s) ready before you call. When LSNB Telephone Banking greets you, it will guide you with easy to follow instructions on how to access the service you want. The following illustration identifies the location of your checking account number at the bottom of your check.

Bank Name  
123 Money St.  
Any Town, ST 00000

⦿: XXXXXXXXX ⦿: 00000000

This is the 9 digit  
Transit/ABA Bank  
Routing Number.

The Account Number is usually to the right of the  
Routing Number. Some banks have the Check  
Number between the Routing and  
Account Numbers.

If you have any questions concerning how to use LSNB Telephone Banking call Customer Service at (800) 580-0322, or stop by your nearest banking center and speak to any bank representative. We'll be happy to give you a personal demonstration.

## Telephone Banking Options

|   |  |
|---|--|
|  Account Information         |  Fund Transfer                      |
|  Assistance with Debit Card  |  Verification of Availability Funds |
|  Assistance with Credit Card |  Operator                           |

If you wish to change your PIN Number, please call LSNB Telephone Banking and select option 7. Your PIN must consist of (4-6) single digit numbers.

**After Hours Call LSNB Telephone Banking  
Dial (956) 984-2444**

# Internet Banking Bringing the Bank to You.

Enroll today for Internet Banking from Lone Star National Bank and discover for yourself the many advantages of using Internet Banking. You can:

- Review account information daily. See the current status of checking, savings, loans, CDs and other accounts.
- View transaction history. Examine deposits, withdrawals and transactions.
- Transfer funds between accounts. Arrange for future or recurring transfers.
- Order checks
- Download data into software programs like Quicken/Quickbooks and MS Money to simplify account reconciliation.
- Obtain print outs of account information whenever you need a paper copy.
- Originate a stop payment on a check
- Create alerts for a variety of events

### LSNB e-Statements

LSNB e-Statements deliver secure, interactive electronic documents including statements with check images, notices, targeted promotions and other customer communications. This innovative system generates and distributes bank branded customer statements as encrypted e-mail attachments that contain embedded links to initiate interactive online banking functions.

### LSNB Bill Pay

In addition to LSNB's free online services, our free Bill Pay option makes one-time recurring payments easier than ever.

No check writing, no postage. Just give us your payment instructions and LSNB Bill Pay takes care of the rest.

# LSNB Mobile™ The Valley's Bank at Your Fingertips.

LSNB Mobile™ is a browser-based mobile banking solution that provides real-time account access and enables customers to initiate transactions and conduct research anytime, from anywhere.

- Browser-based mobile banking solution
- Supports all account types including checking, certificates-of-deposit, money markets, loans, and lines-of-credit.
- Displays event, balance, item, and personal alerts
- Enforces the industry's highest security standards, including multifactor authentication

Visit [www.lonestarnationalbank.com](http://www.lonestarnationalbank.com) today

# Schedule of Fees

**Effective:  
July 1, 2020**

| Products/Services  | Description   | Current Fee  |                              |  |
|--|---|--|------------------------------|--|
| ATM & Debit Card   | Allpoint ATM Network  | No Charge  |                              |  |
|  | ATM or VISA® Card Monthly Handling  | \$1.00 (Max of \$2.00 Fee Per Acct, Per Month Will Be Charged) |                              |  |
|  | ATM or VISA® Card Re-Pinning  | \$2.00   |                              |  |
|  | ATM or VISA® Card Replacement   | \$5.00   |                              |  |
|  | Non-LSNB ATM Network Usage Fee  | \$2.00/Per Transaction   |                              |  |
|  | VISA® Debit Card International Transaction Fee  | 3% of Purchase   |                              |  |
| Stop Payments  | Per Item  | \$35.00  |                              |  |
|  | Range of Checks   | \$50.00  |                              |  |
| Return Item Fee*   | Returned Item Fee- Returned Unpaid<br>(An insufficient Funds Fee May Be Created by Checks, In-Person Withdrawals, or Other Electronic Means). | \$35.99  |                              |  |
| Overdraft Item Fee*  | **Overdraft Balance Annual Percentage Rate (APR)  | 17.50%   |                              |  |
|  | Overdraft Item Fee- Paid<br>(An Overdraft Item Fee May Be Created by Checks, In-Person Withdrawals, or other electronic means).               | \$35.99  |                              |  |
| *We Will Charge You a Fee of \$35.99 Each Time We Return or Pay an Overdraft. A Maximum of 6 NSF Fees Will be Charged Per Day to Consumer Accounts; Unlimited for Business Accounts. |   |  |                              |  |
| **Your account will accrue interest on your overdraft balance (excluding applicable fees) from the date of the overdraft until the balance is paid in full.                          |   |  |                              |  |
| e-Banking & Bill Pay   | Apple Pay   | No Charge  |                              |  |
|  | Bank to Bank Transfer   | No Charge  |                              |  |
|  | Debit Card Travel Notifications   | No Charge  |                              |  |
|  | Internet Banking (Available Upon request)   | No Charge  |                              |  |
|  | Internet Banking Re-Activation Fee  | \$3.00   |                              |  |
|  | Internet Banking Re-Set Password/PIN  | \$3.00   |                              |  |
|  | LSNB Card Manager™  | No Charge  |                              |  |
|  | LSNB Mobile™  | No Charge  |                              |  |
|  | Mobile Remote Deposit Capture   | No Charge  |                              |  |
|  | Person to Person Payment  | No Charge  |                              |  |
|  | SMS Texting   | No Charge  |                              |  |
|  | Unlimited Bill Pay™ (Available Upon request)  | No Charge  |                              |  |
| Safe Deposit Boxes   | Box Drilling (Only If Required)   | \$125.00 (Scheduled)<br>\$175.00 (Non-Scheduled)               |                              |  |
|  | Box Rental Late Fee   | \$25.00  |                              |  |
|  | Set-Up, Application and Access Cards  | \$15.00  |                              |  |
|  | <b>Sizes and Annual Fees</b>  |  |                              |  |
|  | 3 X 5   | \$35.00  |                              |  |
|  | 3 X 10  | \$55.00  |                              |  |
|  | 5 X 10  | \$70.00  |                              |  |
|  | 10 X 10   | \$115.00   |                              |  |
| Statement Services   | Account Printout  | \$2.99 (Temporary Statement)<br>\$5.00 (Monthly Statement)     |                              |  |
|  | Additional Statement Requests (Additional Recipients)   | \$8.00 (Per Statement Cycle)                                   |                              |  |
|  | Commercial Paper Statement Fee  | \$3.00 (Per Statement Cycle)                                   |                              |  |
|  | Consumer Paper Statement Fee  |  | \$3.00 (Per Statement Cycle) |  |
|  | Special Statement Cut-Off   | \$25.00 Monthly  |                              |  |
|  | Statement on CD-ROM   | \$50.00 Monthly  |                              |  |
| Wire Transfers*  | Incoming  | \$13.00  |                              |  |
|  | Outgoing  | \$27.00  |                              |  |
|  | Payment Message to Amend Processed Wire   | \$12.00  |                              |  |
|  | Return Fee  | \$10.00  |                              |  |
| * Domestic Cut-Off Time: 2:00 PM CST (Same Day Requests Between 2:00 PM CST – 3:00 PM CST \$37.00); Excess of 5 Million Cut-Off Time: 1:00 PM CST                                    |   |  |                              |  |
| International Wires  | Cut-Off Time: 2:00 PM CST (US Dollars)  | \$75.00  |                              |  |
|  | Cut-Off Time: 12:00 PM CST (Foreign Currency)   | \$40.00  |                              |  |
|  | Cut-Off Time: 2:00 PM CST   |  |                              |  |
|  | Foreign Wires (Mexican Pesos Only)  | \$20.00  |                              |  |

|                  |  |                    |  |
|------------------|--|--------------------|--|
| NetTeller Wires  | Domestic Cut Off Time 3:30 PM CST Outgoing | \$19.99            |  |
|                  | Canadian Checks                            | \$60.00            |  |
| Collection Items | Dealer Drafts                              | \$25.00            |  |
|                  | International Documentary Collections      | \$150.00 Plus Cost |  |
|                  | Standard Items                             | \$60.00            |  |

|   |  |        |  |
|---|--|--------|--|
| Confirmations – Wire Transfers or Collections | Confirmation (Email, Call Back or Fax) | \$3.99 |  |
|---|--|--------|--|

|                   |   |  |  |
|-------------------|---|--|--|
| Document Services | Declaration of Loss Cashier's Check                 | \$10.00                                      |  |
|                   | Foreign Business Documents (Review or Verification) | \$300.00 Minimum (Additional Fees May Apply) |  |
|                   | Medallion Guarantee                                 | \$40.00                                      |  |
|                   | Notary Fees Per Signature                           | \$6.00                                       |  |

|                  |                 |         |  |
|------------------|-----------------|---------|--|
| Night Depository | Set-Up          | \$25.00 |  |
|                  | Key Replacement | \$10.00 |  |

|                    |        |         |  |
|--------------------|--------|---------|--|
| Zipper Deposit Bag | Small  | \$5.00  |  |
|                    | Medium | \$8.00  |  |
|                    | Large  | \$14.00 |  |

|                        |  |                               |  |
|------------------------|--|-------------------------------|--|
| Miscellaneous Services | 24-Hour Phone Banking  | No Charge                     |  |
|                        | A Monthly Fee May Be Assessed On Any Account for Failure to Provide Required Documentation After 30 Days | \$10.00                       |  |
|                        | Account Balancing & Reconciliation   | \$50.00 Per hour              |  |
|                        | Account Closed by Mail   | \$15.00                       |  |
|                        | Account Closing Fee (Within 90 Days of Opening)  | \$25.00                       |  |
|                        | Account Inactivity Fee (Accounts with No Activity for 180 Days if Balance is Below \$100.00)             | \$10.00 (Per Statement Cycle) |  |
|                        | Account Restriction Setup Fee  | \$25.00                       |  |
|                        | Automatic Funds Transfer (Sweeps)  | \$10.00 Per Transfer          |  |
|                        | Cashier's Checks (Customers Only)  | \$10.00 Per Item              |  |
|                        | Cashier's Checks in Lieu of On Us Items (Non-Customers)  | \$10.00 Per Item              |  |
|                        | Chargebacks  | \$12.00                       |  |
|                        | Check Orders   | Reference Catalog for Fees    |  |
|                        | Coin Counting & Rolling  | \$0.10 Per Roll               |  |
|                        | Counter Deposit Slips  | \$1.00 Each                   |  |
|                        | Court Ordered Records / Levy   | \$100.00                      |  |
|                        | Credit Verification  | \$25.00                       |  |
|                        | Currency Straps  | \$0.30 Per Strap              |  |
|                        | Customer Service Inquiries   | \$2.99                        |  |
|                        | Deposit Bag Handling Fee   | \$2.00                        |  |
|                        | Deposit Corrections  | \$5.00 Per Item               |  |
|                        | Endorsement Stamp  | Reference Catalog for Fees    |  |
|                        | Fax Requests   | \$2.99                        |  |
|                        | Foreign Currency Exchange  | Market Price                  |  |
|                        | Loose Coin   | 4% of Total                   |  |
|                        | Loose Coin (Non-Customer)  | 9% of Total                   |  |
|                        | Manual Transfer of Funds   | \$5.99 Per Transfer           |  |
|                        | Money Order (Customers Only)   | \$5.00 Per Item               |  |
|                        | Photocopy (Customer)   | \$2.00 Each Page              |  |
|                        | Photocopy (Non-Customer)   | \$3.00 Each Page              |  |
|                        | Reclamation of Deposit Items   | \$50.00                       |  |
|                        | Re-Deposit Item  | \$5.00                        |  |
|                        | Rejected/Non- MICR Readable Item   | \$1.99                        |  |
| Research of Account    | \$50.00 Minimum Per Hour   |                               |  |
| Returned Mail          | \$10.00 First Month<br>\$ 5.00 Monthly Thereafter  |                               |  |
| Signature Card Update  | \$10.00  |                               |  |
| Temporary Checks       | \$1.00 Each Sheet (4 Per Sheet)  |                               |  |

**What is a substitute check?**

To make check processing faster, federal law permits banks to replace original checks with "substitute checks." These checks are similar in size to original checks with a slightly reduced image of the front and back of the original check. The front of a substitute check states: "This is a legal copy of your check. You can use it the same way you would use the original check." You may use a substitute check as proof of payment just like the original check.

Some or all of the checks that you receive back from us may be substitute checks. This notice describes rights you have when you receive substitute checks from us. The rights in this notice do not apply to original checks or to electronic debits to your account. However, you have rights under other law with respect to those transactions.

**What are my rights regarding substitute checks?**

In certain cases, federal law provides a special procedure that allows you to request a refund for losses you suffer if a substitute check is posted to your account (for example, if you think that we withdrew the wrong amount from your account or that we withdrew money from your account more than once for the same check). The losses you may attempt to recover under this procedure may include the amount that was withdrawn from your account and fees that were charged as a result of the withdrawal (for example, bounced check fees).

The amount of your refund under this procedure is limited to the amount of your loss or the amount of the substitute check, whichever is less. You also are entitled to interest on the amount of your refund if your account is an interest-bearing account. If your loss exceeds the amount of the substitute check, you may be able to recover additional amounts under other law.

If you use this procedure, you may receive up to \$2,500.00 of your refund (plus interest if your account earns interest) within 10 business days after we received your claim and the remainder of your refund (plus interest if your account earns interest) not later than 45 calendar days after we received your claim.

We may reverse the refund (including any interest on the refund) if we later are able to demonstrate that the substitute check was correctly posted to your account.

**How do I make a claim for a refund?**

If you believe that you have suffered a loss relating to a substitute check that you received and that was posted to your account, please contact us at:

(956) 984-2440 or (800) 580-0322 ext.2440  
P.O.Box 1127  
Pharr, TX 78577

You must contact us within 40 calendar days of the date that we mailed (or otherwise delivered by a means to which you agreed) the substitute check in question or the account statement showing that the substitute check was posted to your account, whichever is later. We will extend this time period if you were not able to make a timely claim because of extraordinary circumstances.

Your claim must include --

- ◆ A description of why you have suffered a loss (for example, you think the amount withdrawn was incorrect);
- ◆ An estimate of the amount of your loss;
- ◆ An explanation of why the substitute check you received is insufficient to confirm that you suffered a loss; and
- ◆ A copy of the substitute check or the following information to help us identify the substitute check: Identifying information, for example the check number, the name of the person to whom you wrote the check, the amount of the check.

# NOTICE OF ATM/NIGHT DEPOSIT FACILITY USER PRECAUTIONS

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As with all financial transactions, please exercise discretion when using an ATM or night deposit facility. For your own safety, be careful. The following suggestions may be helpful.

1. Prepare for your transactions at home (for instance, by filling out a deposit slip) to minimize your time at the ATM or night deposit facility.
2. Mark each transaction in your account record, but not while at the ATM or night deposit facility. Always save your ATM receipts. Don't leave them at the ATM or night deposit facility because they may contain important account information.
3. Compare your records with the account statements you receive.
4. Don't lend your ATM card to anyone.
5. Remember, do not leave your card at the ATM. Do not leave any documents at a night deposit facility.
6. Protect the secrecy of your Personal Identification Number (PIN). Protect your ATM card as though it were cash. Don't tell anyone your PIN. Don't give anyone information regarding your ATM card or PIN over the telephone. Never enter your PIN in any ATM that does not look genuine, has been modified, has a suspicious device attached, or is operating in a suspicious manner. Don't write your PIN where it can be discovered. For example, don't keep a note of your PIN in your wallet or purse.
7. Prevent others from seeing you enter your PIN by using your body to shield their view.
8. If you lose your ATM card or if it is stolen, promptly notify us. You should consult the other disclosures you have received about electronic fund transfers for additional information about what to do if your card is lost or stolen.
9. When you make a transaction, be aware of your surroundings. Look out for suspicious activity near the ATM or night deposit facility, particularly if it is after sunset. At night, be sure that the facility (including the parking area and walkways) is well lighted. Consider having someone accompany you when you use the facility, especially after sunset. If you observe any problem, go to another ATM or night deposit facility.
10. Don't accept assistance from anyone you don't know when using an ATM or night deposit facility.
11. If you notice anything suspicious or if any other problem arises after you have begun an ATM transaction, you may want to cancel the transaction, pocket your card and leave. You might consider using another ATM or coming back later.
12. Don't display your cash; pocket it as soon as the ATM transaction is completed and count the cash later when you are in the safety of your own car, home, or other secure surrounding.
13. At a drive-up facility, make sure all the car doors are locked and all of the windows are rolled up, except the driver's window. Keep the engine running and remain alert to your surroundings.
14. We want the ATM and night deposit facility to be safe and convenient for you. Therefore, please tell us if you know of any problem with a facility. For instance, let us know if a light is not working or there is any damage to a facility. Please report any suspicious activity or crimes to both the operator of the facility and the local law enforcement officials immediately.

Lone Star National Bank  
Weslaco Branch  
214 South Texas Blvd  
Weslaco, TX 78596