

Welcome to Colonial Personal Checking

YOU DO HAVE CHOICES.

We're happy to offer checking account options designed specifically for your life and financial goals. Every Colonial account comes with a long list of benefits, plus the friendly, professional service you'd expect from a locally owned, privately held bank.



There's a Colonial Banking Center near you.

Arlington

1605 South Bowen Rd., 76013
817.860.7331

Cleburne

110 North Main St., 76033
817.774.2265

Colleyville

4900 Colleyville Blvd., 76034
817.282.9281

Fort Worth – Central

2600 West Fwy., 76102
817.390.2380

Fort Worth – North

10860 North Beach St., 76244
817.380.7100

Fort Worth – Southwest

7317 Oakmont Blvd., 76132
817.294.2771

Lewisville

217 South Stemmons Fwy., 75067
972.221.2571

Sachse

5250 Hwy. 78, Suite 100, 75048
972.495.4032

GoColonial.com



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PERSONAL CHECKING



Personal Banking

- Checking accounts
- Savings accounts
- Certificates of deposit
- Individual retirement accounts
- Colonial ATM & debit cards
- Credit cards
- Online banking
- Bill-pay services
- Mobile banking
- Safe-deposit boxes

Colonial Edge Checking

The *Colonial Edge Checking* account offers above-market interest rates on balances up to \$25,000. Get high-interest returns without high-balance requirements.

- \$100 minimum to open
- Minimum balance fee of \$10 automatically waived if you have one direct deposit per month or your balance stays above \$500
- No minimum balance to earn interest
- 0.15% rate bump on certificates of deposit upon request
- Free check processing for up to 15 checks per month
- Free online banking and bill pay
- Free debit card
- Optional Colonial Protect line of credit

Colonial Free

Seriously. Free checking.

- \$100 minimum to open
- No monthly fees
- No minimum balance requirement
- Free online banking and bill pay
- Free debit card
- Optional \$300 overdraft protection (\$30 fee per item)

Interest Checking

Colonial's *Interest Checking* allows you to earn interest on your balance with more flexibility on check writing.

- \$100 minimum to open
- Balance-requirement fee of \$10 per month if account falls below \$1,500, or \$15 per month for imaged checks
- Minimum balance to earn interest is \$1,500
- Transaction fee of 50 cents per check in excess of 50 per month
- 0.15% rate bump on certificates of deposit upon request
- Free online banking and bill pay
- Free debit card
- Optional Colonial Protect line of credit

Personal Lending

- Personal loans
- Auto loans
- CD-secured loans
- Colonial Protect
- Residential mortgage loans
- Home Equity Line of Credit

Money Market

Our *Money Market* account offers the benefits of both checking and savings accounts.

- \$2,500 minimum to open
- Balance-requirement fee of \$15 if account falls below \$2,500
- Transaction fee of \$10 per pre-authorized transfer in excess of six per month
- Interest paid on tiered balances

Premium Money Market

This is a *premium* choice for account holders that need the flexibility of both checking and savings accounts with a *premium* interest rate.

- \$25,000 minimum to open
- Balance-requirement fee of \$15 if account falls below \$25,000
- Transaction fee of \$10 per pre-authorized transfer in excess of six per month
- Interest paid on tiered balances

Statement Savings

A Colonial savings account is the perfect rainy day account for both big and small savings. It earns a market interest rate and requires a small minimum balance.

- \$50 minimum to open
- Minimum daily balance of \$300 to avoid balance-requirement fee
- Transaction fee of \$2 per paper-based withdrawal in excess of three per month
- Transaction fee of \$10 per pre-authorized transfer in excess of six per month
- Balance-requirement fee of \$3
- Balance-requirement fee not charged to account holders younger than 18 or older than 55

Miscellaneous Transaction Fees

The following fees may be assessed against your account and the following transaction limitations, if any, will apply.

Replace lost ATM or debit card.....	\$6.00
Out-of-network ATM cash withdrawal.....	\$1.00
Check printing.....	Fee varies by style
Cashier's checks	
Account holder.....	\$2.00
Non-account holder.....	\$4.00
Deposited checks and other items returned unpaid.....	\$6.00
Non-sufficient funds (NSF) item.....	\$30.00 each
Overdraft (OD) item.....	\$30.00 each
Account research.....	\$20.00
Account balancing assistance.....	\$20.00
Employee-assisted telephone transfer.....	\$1.00
Stop payments, all items.....	\$30.00
Account closed within 90 days of opening.....	\$15.00
Photocopies of checks.....	\$3.00
Outgoing wire transfers.....	\$15.00
Copy of statement.....	\$1.00 per page
Money order.....	\$1.00
Collection item.....	\$15.00
Temporary checks.....	\$2.00 per page

Simply Better Banking

Colonial gives you free, 24-hour access to your accounts from the convenience of your home, office or on the go.

Online Banking

- View account balances and summaries
- View account history and check images
- View transactions in simple checkbook format
- Export account history to personal accounting software
- Transfer funds between accounts on a one-time or recurring basis, including installment loan payments
- Set up balance-activity alerts
- View electronic checking and savings statements in a secure environment
- Pay unlimited bills online
- Order checks
- Change your address
- Send and receive secure messages
- Change your security settings
- Use online financial calculators

Mobile Banking

- Check account balances
- View your transaction history
- Transfer funds between Colonial accounts
- Receive balance and other alerts by text message
- Pay bills
- Mobile check deposit