

## GRANDVIEW BANK AVAILABLE SERVICES

<b>Location</b>	<b>Address</b>	<b>Lobby Hours</b>	<b>Drive Thru Hours</b>
Grandview	105 East Criner, Grandview, TX 76050	Mon-Thu: 9AM- 3PM	Mon-Fri: 8AM- 5PM
		Friday: 9AM- 5PM	Saturday: 9AM- 12PM
Cleburne	303 Colonial Drive, Cleburne, TX 76033	Mon-Thu: 9AM- 3PM	Mon-Thu: 8AM- 5PM
			Friday: 8AM- 6PM
		Friday: 9AM- 6PM	Saturday: 9AM- 12PM
Alvarado	100 Percifield Trail, Alvarado, TX 76009	N/A	Mon-Thu: 8AM- 5PM
			Friday: 8AM- 6PM
Weatherford	1111 Santa Fe Drive, Weatherford, TX 76086	Mon-Thu: 9AM- 3PM	Mon-Fri: 8AM- 5PM
		Friday: 9AM- 5PM	
Burleson	2500 SW Wilshire Blvd., Burleson, TX 76028	Mon-Thu: 9AM- 3PM	Mon-Fri: 8AM- 5PM
		Friday: 9AM- 5PM	
Salado	209 S Main St Ste D Salado, TX 76571	By Appointment Only	N/A

## LOAN SERVICES

At Grandview Bank, our lenders take pride in finding creative ways to help our customers achieve their financial goals. We take the time to evaluate each request individually. We believe that this personal attention creates a winning situation for you and the Bank. Unlike big banks, we don't try to make our clients fit into one mold. We realize that every customer has a unique situation that needs to be fully understood before we can help you reach your objections. Let Grandview Bank help you plan a successful future today.

<b>Personal Loans</b>
Automobile Loans
Boat Loans
Home Improvement Loans
Home Equity Loans
Home Construction Loans
Loans to cover other personal expenses
<b>Business Loans</b>
Term loans for fixed asset acquisition, including equipment and real estate
Construction financing
Permanent working capital loans
Revolving lines of credit to meet periodic short-term needs
Agricultural loans
<b>Consumer Real Estate/Mortgage Loans</b>
Home Purchase
Home Refinance

## Grandview Bank Loan Officers

<b>Grandview Bank</b>		<b>NMLS# 407699</b>
<b>Name</b>	<b>NMLS</b>	<b>Location</b>
Evonne Adams	2146495	Cleburne
Garrison Brady	2506015	Cleburne
Stephanie Carroll	1905071	Weatherford
Teri Champlin	1267938	Salado
Mary Dollar	477879	Burleson
Jessica Hernandez	1287476	Weatherford
Bobby Lackey	760165	Burleson
Bette Childress	699787	Burleson
Brad Milam	1126686	Cleburne
Paula Miller	2492923	Burleson
Stephanie Peters	2146501	Grandview
Clayton Ratterree	2241199	Weatherford
David Stier	644253	Cleburne
Jared Treesh	1148042	Cleburne
Jeff Williams	1777801	Fort Worth LPO
Rob Wallace	412988	Grandview
Sherilyn Stephen	1766864	Salado
Shelly Tillison	1431617	Cleburne
Wade Wallace	756696	Cleburne

## Transaction Fees/Daily Limits

Description	Amount
Debit Card Replacement Fee	\$5.00 each
Daily Cash Withdrawal Limit - ATM	\$500.00 per Day
Daily Point of Sale Limit – Debit Card	\$2,000.00 per Day
Foreign ATM Balance Inquiry Fee	\$0.75 each
Foreign ATM Withdrawal Fee	\$1.00 each
Change PIN on ATM or Debit Card Fee	\$3.00 each
Check Printing Fee <i>(Dependent on check style &amp; quantity ordered)</i>	Varies
Temporary Checks	\$0.50 each
Cashier's Check	\$3.00 each
<b>Overdraft and/or Return Item Information</b>	
We will not charge an overdraft or return item fee if the insufficient item(s) results in your account balance being overdrawn by \$10.00 or less.	
For insufficient items resulting in overdrawn account balances greater than \$10.00, there will be a limit of three (3) overdraft or return item fees that may be charged to your account per day.	
Overdraft Item Fee	\$32.00 each
An overdraft item fee may be created by check paid, in-person withdrawal paid, ATM cash withdrawal, or by preauthorization withdrawal or other electronic means debit paid.	
Return Item Fee	\$32.00 each
A return item fee may be created by check, by preauthorization withdrawal, or other electronic means debit.	
Special Statement Cut-off Fee	\$3.00 each
Account Activity Printout Fee	\$3.00 each
Account Research Fee Copies: \$0.50 each / Minimum: 1 hour	\$20.00 per hour
Account Balancing Assistance Minimum: 1 hour	\$20.00 per hour
Telephone Transfer Fee	\$2.00 each
Online Banking/BillPay	FREE
Stop Payment Fee applies to all items (Checks & Electronic Fund Transfers)	\$30.00 each
Wire Transfer Fee – Incoming	\$10.00 each
Wire Transfer Fee – Outgoing - Domestic	\$20.00 each
Wire Transfer Fee – Outgoing - International	\$40.00 each
Garnishments/Executions/Levies Fees	\$75.00 each
Collection Item Fee - Domestic	\$15.00 each
Collection Item Fee – International	\$50.00 each
Photocopy Fee	\$0.50 each
Fax Fee	\$2.00 per page
Hold Mail Fee	\$5.00 per Month
Undeliverable Mail Fee	\$5.00 per Month

Remote Deposit Capture Fee	\$35.00 per Month
Treasury Management Fee	\$30.00 per Month

## Deposit Services

<b>Personal Account Products</b>
<b>E-statement Account</b>
E-statement Account will require electronic account statements
Minimum opening deposit of \$100.00
No monthly service charge
No minimum balance requirement
Unlimited check writing
Online Banking with BillPay Services
Debit Card
<b>Classic Checking Account</b>
Minimum opening deposit \$100.00
Monthly service charge of \$3.00 if daily balance falls below \$500.00
Paper statements (without images) provided monthly
Unlimited check writing
Online Banking with BillPay Services
Debit Card
<b>Regular Checking</b>
Minimum opening deposit of \$100.00
Monthly service charge of \$8.00 if daily balance falls below \$750.00
Check images returned with monthly statement
Unlimited check writing
Online Banking with BillPay Services
Debit Card
<b>Texas Gold Account</b> <i>(For our customers at least 50 years of age)</i>
Minimum opening deposit of \$500.00
Monthly service charge of \$6.00 if daily balance falls below \$500.00
Variable rate of interest paid monthly on balance of \$1,000.00 or more
Preferred rates on Certificates of Deposit <i>(extra 0.10%)</i>
Free personalized wallet bank stock checks
No fees on Cashier's Checks
Check images returned with monthly statement
Unlimited check writing
Online Banking with BillPay Services
Debit Card
Only one Texas Gold Account per Household
<b>N.O.W. Checking</b>
Minimum opening deposit of \$1,000.00
Monthly service charge of \$10.00 if daily balance falls below \$1,000.00
Variable rate of interest paid monthly on balance of \$1,000.00 or more

Check images returned with monthly statement
Unlimited check writing
Online Banking with BillPay Services
Debit Card
<b>Savings</b>
Minimum opening deposit of \$100.00
Service charge of \$3.00 if the balance falls below \$300.00
Three (3) withdrawals per quarter <i>(Each additional withdrawal: \$1.00)</i>
Variable interest rate compounded monthly
<b>Money Market Investment</b>
Minimum opening deposit of \$2,500.00
Monthly service charge of \$10.00 if daily balance falls below \$2,500.00
Variable rate of interest paid monthly
Up to six (6) withdrawals can be made each month
Per transaction fee of \$9.00 for each withdrawal over the limit
<b>Platinum Money Market</b>
Minimum opening deposit of \$2,500.00
Monthly service charge of \$10.00 if daily balance falls below \$2,500.00
Tiered interest rates paid monthly based on account balance
Up to 6 withdrawals can be made each month
Per transaction fee of \$9.00 for each withdrawal over the limit
<b>Certificates of Deposit (CD) and Individual Retirement Accounts (IRA)</b>
Grandview Bank offers certificates of deposit and IRAs with a variety of terms to help you meet your savings and investment needs. Contact one of our banking centers for more information regarding these products.

<b>Business Account Products</b>
<b>Business Checking</b>
A checking account for commercial businesses. A minimum deposit of \$500.00 is required to open a business checking account. If the account balance falls below \$1,000.00 on any day during the statement cycle, a service fee of \$10.00 will be assessed. At the Bank's discretion, cycle service charges may be generated through account analysis.

<b>Personal Account Services</b>
<b>Online Banking</b>
Online Banking from Grandview Bank gives you fast, simple, and convenient control over your money. Online banking is free and includes:
<ul style="list-style-type: none"> <li>- Real-time Balances – View your personal account and loan balances</li> <li>- Account History – View checking and savings account history</li> <li>- Check Image – View the front and back of cleared checks</li> <li>- Transfer Funds – Set up scheduled or repeating transfers between accounts</li> <li>- Secure Messaging – Send and receive secure communications from the Bank</li> <li>- Download History – Download account history</li> </ul>
<b>BillPay</b>
After enrolling in online banking, you will have the option to add the BillPay feature which allows you to pay recurring, occasional, or one-time bills from your device 24 hours a day.
Faster Payment – some payees will receive payment days earlier
Easy Navigation – your information is organized
Convenient Payment History – view your pending transactions or payment history with just the click of a button
Enhanced BillPay / Expedited Payments
Avoid potential late fees and penalties from your biller with our new expedited payment options
Same Day BillPay – Schedule a payment to be delivered the same day for an additional fee of \$10.95
Overnight BillPay – Schedule a payment to be delivered overnight via UPS for an additional fee of \$16.95
<i>*Expedited Payments is a premium service offered to Grandview Bank Online Banking with BillPay clients</i>
<b>E-Statements</b>
When your E-Statement is ready, an email is sent notifying you that your E-Statement is available through your Grandview Bank online banking account.
E-Statement delivery allows you to receive your account information quickly and securely. Your statements are available online for up to 7 years. However, you can save your statements on your device for long-term access. This convenient delivery method expedites statement delivery, eliminates the hassle of storing any paper statements, and provides you with a convenient, secure storage system. It also helps the environment by reducing paper usage. No additional fees apply.
To enroll in E-Statements, follow these simple steps:
<ul style="list-style-type: none"> <li>- Log on to your online banking account</li> <li>- Go into the account you would like to enroll in E-Statements</li> <li>- Select the E-Statements button</li> <li>- Follow the instructions provided</li> </ul>
Statements will be able to be accessed by clicking the E-Statements button.
<b>Mobile Banking App</b>
Grandview Bank's Mobile Banking Apps are supported on Android, iPhone, and iPad. They give you fast access to account information and use your device's built-in features to provide a better banking experience.



With Grandview Bank's Mobile Banking Apps, you can:
- Pay Bills
- Transfer Funds
- View Detailed Account Activity
- View Balance Information
- Get quick access to Sign On Screen
<b>Mobile Deposit</b>
You can deposit checks directly to your checking or savings account right from your smartphone or tablet using your mobile banking app.
First, enroll your selected accounts with our Mobile Remote Deposit service. Please note, we move as fast as we can to approve your account. If you do not receive notice of your account being approved within 24 hours, please give us a call.
<b>Open the Mobile App</b>
- Sign into your account
- Click the DEPOSIT button
- Enter the amount of your check
- Choose which account you'd like to deposit your check into
- Take a picture of the front and back of your properly endorsed check, including your signature and account number
- Submit your check after you have verified all the information is correct by clicking 'Submit'
Checks deposited between 8AM and 4PM will be deposited into your account the same business day. Any checks deposited outside those hours will go into the next business day.
<i>*You may be charged internet access rates depending on your carrier. Web access is needed to use mobile banking. Check with your service provider for details on specific fees and charges.</i>

<b>Commercial Account Services</b>
<b>Online Business Banking</b>
Real-time, online business banking helps you manage your accounts from the convenience of your own home or office. It includes instant access to same-day transactions with customized individual access security so you can set different levels of access for each user's needs.
<b>BillPay</b>
Never miss a payment again because you forgot to mail a check. Our online BillPay allows you to make payments more efficiently, saving you time and money.
<b>ACH Originations</b>
Simplify your payments and cut out the mailing costs by taking advantage of our ACH Origination services. Electronically process payroll or other cash disbursements to financial institutions. Collect payments electronically via ACH Debit for payments due to you.
<b>Remote Deposit Capture</b>
With Remote Deposit Capture, you'll never again spend valuable time making a trip to the bank to deposit a check. Your business will have access to a scanner allowing you to remotely deposit checks from the comfort of your own office.
<b>EFTPS Government Tax Payments</b>
At Grandview Bank, convenience matters. We offer options for our business customers to meet the federal government mandate to file taxes electronically.
<b>Wire Transfers</b>

Transfer funds directly from your account at Grandview Bank with our wire transfer service. Save yourself time by submitting wire transfers online. *Subject to approval.*

**Cash Management Services**