

# FROST AT WORK

We already have a relationship with your employer, and now we'd like to show you what Frost can offer you.

## Base Account Features

*Discounted service charge of \$2 per month*

- ◆ A dedicated Frost Personal Banker to attend to your financial needs
- ◆ Interest paid monthly if daily balance is \$15,000 or greater
- ◆ Access to Frost's basic online banking service
- ◆ Access to Frost's basic mobile banking service\*
- ◆ Scanner check deposits
- ◆ Email alerts
- ◆ Visa Checkcard
- ◆ Unlimited transactions and check writing
- ◆ Online statement delivery
- ◆ Access to over 400 ATM locations and over 100 Frost financial centers
- ◆ No Frost transaction fee at non-Frost ATMs
- ◆ Overdraft protection transfers from a Frost line of credit

## Personalized Add-on Features

*\$2 for each add-on feature per month*

- ◆ Mailed paper statements
- ◆ Up to a \$15 refund of another bank's domestic ATM fees
- ◆ Unlimited online and mobile bill pay\*\*
- ◆ Unlimited online and mobile transfers to other financial institutions\*\*
- ◆ Waived fee for traveler's checks, cashier's checks, gift cards and money orders

\* Web access or text messaging charges may apply from your mobile carrier.  
\*\* Also available on a pay-per-use basis of \$.75 per item.

### Discounts and Waivers<sup>1</sup>

- ◆ Free base account and \$1 per month for each add-on feature if: you've been a Frost customer 6 to 14 years; OR your combined average daily balance across deposit accounts is \$10,000 to \$24,999.99.
- ◆ Free base account and free add-on features if: you've been a Frost customer 15 or more years; OR your combined average daily balance across deposit accounts is \$25,000+; OR your combined average daily balance across deposit and loan accounts is \$50,000+.

<sup>1</sup> Discounts and waivers are calculated based on how long you or any of your account owners have been a Frost customer and/or the combined average daily balances of all personal deposit accounts (including checking, savings, money markets, CDs, IRAs) and original amount of all outstanding personal loans for you and all of your account owners.

To learn more, stop by one of our financial centers:

Lake Arlington | 5500 West Arkansas Lane

North Arlington | 1881 Ballpark Way

or contact the financial center manager,

Kelly Thompson ◆ [kelly.thompson@frostbank.com](mailto:kelly.thompson@frostbank.com) ◆ 817-420-5436

