

**VISIT ANY ONE OF OUR NINE CONVENIENT  
AREA LOCATIONS AND BECOME A PART OF  
THE GROWING TXN BANK FAMILY**

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CASTROVILLE

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BANKING WIDE OPEN

MEMBER FDIC

TXN0085/SMITH/XXM/02.02.22

# TXN PROTECT:

**A SPECIAL SERVICE  
FOR YOUR CHECKING  
ACCOUNT.**

**A** T TIMES, UNANTICIPATED EXPENSES OR UNFORESEEN PROBLEMS CAN LEAVE YOU WITH TOO LITTLE CASH IN YOUR CHECKING ACCOUNT. HAVING AN ITEM RETURNED DUE TO INSUFFICIENT FUNDS CAN BE A COSTLY, INCONVENIENT AND POTENTIALLY EMBARRASSING EXPERIENCE. WE WANT TO SAVE YOU FROM THE ADDITIONAL MERCHANT FEES AND POSSIBLE DAMAGE TO YOUR CREDIT HISTORY THAT MIGHT RESULT IF AN ITEM IS RETURNED. THAT'S WHY WE PROVIDE TXN PROTECT, A SPECIAL OVERDRAFT SERVICE FOR TXN BANK'S CUSTOMERS.

## **What is TXN Protect?**

TXN Protect is a discretionary overdraft service requiring no action on your part. Under this program, we strive to pay checks and recurring transactions on your account. Additionally, at your request, we may authorize and pay ATM transactions and everyday debit card purchases using your limit.

## **How Does TXN Protect Work?**

As long as you maintain your account in "good standing," we strive approve your overdraft items as a non-contractual courtesy. For program consideration, your account is in "good standing" if you (1) deposit enough money to bring your account to a positive end-of-day balance at least once every 33 calendar days (including the payment of all bank fees and charges); (2) make at least one monthly deposit; and (3) there are no legal orders, levies or liens against your account. Please note that the amount of the overdraft PLUS our Overdraft NSF paid item charge of \$30 for each presentment of an item will be deducted from your overdraft limit. If the item is returned, the NSF returned item charge of \$30 will be deducted from your account. No interest will be charged on the overdraft balance.

## **What does TXN Protect cost?**

There is no additional cost associated with this program unless you use it. You will be charged our Overdraft NSF paid item charge of \$30 for each overdrawn item presented created by a traditional

paper-based check, a teller withdrawal, an automatic payment (ACH) transaction, or a recurring debit card payment. Additionally, if you have requested us to do so, we may authorize and cover ATM transactions and everyday debit card purchases.

For example, three paid items in one day will result in \$90 in Overdraft NSF paid item charges. To help you manage your account, the total fees you have paid for items (both paid and returned) during the current month and for the year-to-date will be reflected on your monthly checking statement.

### How quickly must I repay my TXN Protect?

You should make every attempt to bring your account to a positive end-of-day balance as soon as possible, and must do so within 33 calendar days. If you are not able to do so, you will receive a letter from TXN Bank informing you that the program has been suspended and additional items will be returned.

### What are some of the ways I can access TXN Protect?

The chart below shows the different ways you can access your TXN Protect limit and indicates whether or not this limit will be reflected in the balance provided.

Teller	Yes	No
Writing a Check	Yes	N/A
Debit Card (recurring)	Yes	N/A
Debit Card (everyday)	No**	N/A
ATM Withdrawal	No**	No
ACH- Auto Debit	Yes	N/A
NETTELLER	Yes	No
InTouch Voice Response	Yes	No

\*\*TXN Protect service will be made available for ATM or everyday

### What if I am having trouble repaying my TXN Protect or use it frequently?

Please contact us at (830) 426-3066 if you: (1) do not believe you will be able to bring your account to a positive end-of-day balance within the required time period; (2) find that you are using TXN Protect more often than you intend; or (3) don't understand why your account becomes overdrawn. We would like to discuss your situation with you. Following regulatory guidance, we will contact you if you are paying multiple OD Fees (i.e., more than six fees in a rolling 12-month period), to discuss possible alternatives to TXN Protect that may better meet your short-term credit needs. In the event you ask us to stop contacting you because you have determined TXN Protect is appropriate for your needs, we will honor your wishes. However, if we identify that the number and frequency of overdrafts increases materially for an extended period of time at some point after that, we may contact you again to ensure TXN Protect is still the most appropriate option available to you for covering your short-term credit needs.

### How do I know when I use TXN Protect?

You will receive an overdraft notice each time items are paid, including fees. You will need to subtract the total fees when balancing your checkbook.

### What are some other ways I can cover overdrafts at TXN Bank?

The best way to avoid overdrafts and fees is to keep track of your account balance by entering all checks, debit card purchases and ATM withdrawals in your check register, reconcile your account regularly and manage your finances responsibly. However, if a mistake occurs, TXN Bank offers additional ways to cover overdrafts in addition to TXN Protect.



# WAYS TO COVER OVERDRAFTS AT TXN BANK

## Example of Associated Rates and Fees\*

Good Account Management	\$0
Link to savings account	\$0 transfer fee*
TXN Protect	Overdraft NSF paid item charge of \$30 for each item.

\*This information is effective as of February 2022 and are provided as examples.

Please ask us about our current specific products, rates and fees.

Annual Percentage Rate subject to change without notice.

\*This information is effective as of January 2018 and is provided as examples. Please ask us about our current specific products, rates and fees.

Annual Percentage Rate subject to change without notice

\*This information is effective as of January 2018 and is provided as examples. Please ask us about our current specific products, rates and fees. Annual Percentage Rate subject to change without notice

