



WELCOME TO THE FAMILY

**ANSWERS TO YOUR QUESTIONS REGARDING  
THE MERGING OF HONDO NATIONAL BANK  
& COMMUNITY NATIONAL BANK**

## **FDIC Insurance**

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If you currently have accounts at both Hondo National Bank and Community National Bank, you may be concerned about FDIC Insurance coverage. Your FDIC coverage WILL continue on eligible balances for six (6) months following our merger date. Additionally, if you have a time deposit at either location, coverage will continue on that portion of your balances until maturity. We will be happy to review your accounts with you to determine the best way to keep your balances covered.

## **Checking and Savings Accounts**

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We have made changes to the types of accounts being offered at TXN Bank. Enclosed you will find the Account Changes Guide. This guide will tell you if your current account type will change and if so, what type of account it will become. You will also find a Truth in Savings Disclosure that will have details of each account type.

## **Checks**

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You do not need to re-order checks at this time. Continue using your existing check supply. Both Hondo National Bank and Community National Bank checks will be honored. Once you have used your current supply of checks, contact your preferred branch and we will be happy to get your new TXN Bank checks ordered.

## **TXN Protect and TXN Protect PLUS**

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As a service to all of our customers, TXN Bank provides a discretionary overdraft program to all eligible accounts. Enrollment in this service requires no action on your part. Under TXN Protect, we will strive to pay overdrafts created by checks or recurring transactions. There is no fee associated with this service UNLESS you use it.

Your account will be charged \$30 for each overdrawn item presented that is created by a check or recurring transaction, regardless of whether or not the item was paid or returned.

Enrollment in TXN Protect means that the bank will strive to pay these items rather than return them to the merchant.

You also have the option to extend the coverage offered by TXN Protect to your one-time debit card and ATM transactions, this extended coverage is known as TXN Protect PLUS. Under TXN Protect PLUS, the bank will strive to authorize ATM and one-time debit card transactions in addition to checks and recurring transactions. Just as with TXN Protect, a fee of \$30 will be applied to any item that is presented for payment under this program. In order to take advantage of TXN Protect PLUS, you MUST notify a TXN Bank Team Member or fill out the enclosed form and return it to us in the envelope provided. For any customers already enrolled in an extended overdraft protection program, no action is required on your part.

You have the option to decline the TXN Protect service at any time by simply calling or stopping by a TXN Bank branch location.

### **Online Banking /Telephone Banking/Mobile Banking**

Beginning February 22, 2022, customers will access their online banking by visiting [www.txn.bank](http://www.txn.bank). Community National Bank customers will continue to use their normal login process and you should see NO changes to your online banking. Hondo National Bank customers will login using the same USER NAME that you used on the HNB online banking service. YOUR PASSWORD WILL BE THE LAST FOUR DIGITS OF YOUR SOCIAL SECURITY OR TAX ID NUMBER. All bill pay information for Hondo National Bank customers will be visible upon login. HNB customers who use the Bill Pay feature should NOT schedule any bill payments through online banking February 19-21st. CNB Customers who utilize the Bill Payments feature can continue to operate as normal. For mobile banking, HNB customers will need to visit the app store and download the new TXN Bank mobile app. CNB app users will simply update their app.

## **Debit Cards**

**YOUR CURRENT HONDO NATIONAL BANK DEBIT CARDS WILL BECOME VOID ON FEBRUARY 22, 2022. A new TXN Bank debit card will be mailed to all current HNB debit card holders. Your new TXN Bank Debit Card is expected to be mailed on January 26, 2022. This card will arrive in a non-descript white envelope. THE DEBIT CARD ENVELOPE WILL NOT SHOW THE BANK RETURN ADDRESS ON IT. This card should arrive before the February switchover and will include instructions for activation. You can begin using your new TXN Bank debit card on February 22, 2022. IF YOU CURRENTLY HAVE RECURRING CHARGES THAT POST TO YOUR ACCOUNT THROUGH YOUR HNB DEBIT CARD, THOSE TRANSACTIONS WILL CEASE ON FEBRUARY 21, 2022. YOU WILL NEED TO ARRANGE TO HAVE THESE RECURRING TRANSACTIONS ESTABLISHED ON YOUR NEW TXN BANK CARD. There is no action required on the part of Community National Bank Debit Card holders. Your card will continue to function as expected until its expiration.**

## **Account Statements and Earnings**

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Statements for all accounts at HONDO NATIONAL BANK will be "cut-off", prepared and mailed on February 18, 2022. All earnings will be paid on your account at this time. The remainder of the February transactions and earnings for HNB Customers will be available and produced at the end of February and at the end of each month as normal going forward. If you currently receive your statements via electronic delivery, this will not change. Savings account statements will be produced quarterly following the February statement cycle.

## **Certificate of Deposits**

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Your accounts will continue to earn the same interest rate until the next maturity unless you have been notified otherwise. We will advise you, at least, 10 days before maturity if there are any changes in the terms or rate if your CD auto-renews.

## **Loan Accounts**

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Your loan account number will remain the same and the terms of your loan will continue until maturity. If you have a coupon book for installment payments on your loan, you may continue to use it.

## **Safe Deposit Boxes**

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You may continue to rent your safe deposit box from us in which to store your important papers and/or valuables. Depending on the size of your box, the annual rental fee may change at the next lease anniversary. Beginning in 2022, ALL safe deposit box rent will be billed annually each March 15th.

## **Additional Information**

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Enclosed you will find the following additional disclosures and information.

- 1** Truth in Savings Disclosure
- 2** Terms and Conditions
- 3** Electronic Funds Transfers
- 4** Funds Availability
- 5** TXN Bank Privacy Policy
- 6** TXN Protect Information
- 7** Account Changes Guide

## **Lobby Hours (Beginning 2/22/22):**

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Monday–Friday: 8:30am–3:00 pm

## **Bank Drive-Thru Hours:**

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Monday–Friday: 8:00am–5:00pm

Saturdays: 9:00am–12 noon

Hondo (18th Street), Bandera, Uvalde and Leakey only

## **Breeze Banking (Interactive Teller Drive Thru Banking):**

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Monday–Friday: 8:00am–7:00pm

Saturdays: 9:00am–6:00pm

Hondo (1502 AVE M. & 108A 19th Street), Castroville, Lytle, La Coste and D’Hanis

## **Changes to Service Offerings**

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Current Hondo National Bank customers should take note of the following services that will no longer be offered at TXN Bank beginning February 22, 2022.

- Money Orders
- MoneyPass ATM Service
- Cash Advance Services
- Apple Pay
- Round-Up Savings Plan

## **ATM LOCATIONS**

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Beginning February 22, 2022 TXN Bank welcomes ALL customers can make use of ANY of the following ATM locations, with their TXN Bank Debit Card FREE of charge.

- 1502 AVE M, Hondo, TX
- 1003 19th Street, Hondo, TX
- 1112 18th Street, Hondo, TX
- 103A 19th Street, Hondo, TX
- 835 HWY 90 East, Castroville, TX
- 20102 IH 35 South, Lytle, TX
- 15996 South Front Street, La Coste, TX

- 7340 County Road 525, D'Hanis, TX
- 355 State HWY 16 South, Bandera, TX
- 727 E Main Street, Uvalde, TX
- 410 South HWY 83, Leakey, TX
- 401 Main Street, Blanco, TX

*\*\*Please note that the ATM locations at 2509 19th Street in Hondo, the Uvalde Fairplex and the SOE Beverage Barn in Uvalde will no longer be available.*

## **Problem Resolution**

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While we don't anticipate any inconveniences for our customers on February 22, we are prepared to address any issues or concerns with our Problem Resolution Team. This dedicated group of employees will be available to answer questions and guide our customers through this transition process.

To view this information online:  
visit [www.myhnb.com](http://www.myhnb.com) or [www.cnbanktx.com](http://www.cnbanktx.com)

**Corporate Headquarters:**

1502 Ave M  
Hondo, TX 78861  
830.426.3066  
[www.TXN.bank](http://www.TXN.bank)

MEMBER FDIC





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