

*We don't just close deals...
we open relationships.*

Worthington National Bank is a modern
day bank with old-fashioned values.

Worthington National Bank is one of
the strongest capitalized national banks
in Tarrant County.*

ADDITIONAL PRODUCTS/SERVICES:

- Loans
- Mortgages
- Personal Credit Cards
- Lines of Credit
- Business Credit Cards
- Interim Construction Loans
- Accounts Receivable & Inventory Financing
- Investment Property Financing
- Equipment Financing
- Depository Accounts
- Remote Deposit Capture
- ACH
- CDs
- IRAs
- Health Savings Accounts (HSA)
- Direct Deposit
- Credit Card Processing
- Lock Box Service
- Positive Pay
- Wires

*on a percentage basis



For more information, contact our team
of banking professionals:

SUNDANCE SQUARE
Downtown Fort Worth
500 Main St.
Fort Worth, Texas 76102
817-303-1200

COLLEYVILLE
4814 Colleyville Blvd.
Colleyville, Texas 76034
817-656-6200
Drive Thru

ARLINGTON
200 W. Main St.
Arlington, Texas 76010
817-303-5900
Drive Thru

EDWARDS RANCH
West Fort Worth
5825 Edwards Ranch Road
Fort Worth, Texas 76109
817-303-1250
Drive Thru

LOBBY HOURS
9 a.m. - 5 p.m., Monday - Friday
CLOSED Saturday and Sunday

DRIVE THRU HOURS
7:30 a.m. - 6 p.m., Monday - Friday
CLOSED Saturday and Sunday

www.worthingtonbank.com

800200



DESCRIPTION	PRIMARY CHECKING	INTEREST CHECKING	MONEY MARKET	SAVINGS ACCOUNT	FLEX IRA
MINIMUM TO OPEN	\$300	\$300	\$2,500	\$300	\$300
MONTHLY MAINTENANCE FEES	No service charge with \$1000 minimum daily balance or \$1,500 average balance otherwise, \$14/mo	No service charge with \$1,500 minimum daily balance or \$3,000 average balance otherwise, \$21/mo	No service charge with \$3,000 minimum daily balance, otherwise, \$21/mo	No service charge with \$300 minimum daily balance for the quarter otherwise, \$11/mo	No service charge with \$300 minimum balance, otherwise, \$15/mo
OTHER INFORMATION	<ul style="list-style-type: none"> Earn monthly credits, \$700 each, by: <ul style="list-style-type: none"> Minimum of 5 point of sale (POS) debit transactions Minimum of 1 ACH/direct deposit Unlimited transactions Free monthly eStatements with online banking³ 	<ul style="list-style-type: none"> Rates subject to change daily (no tiers)¹ 50 checks/debits at no charge, \$25 for each item after initial 50 Free monthly eStatements with online banking³ 	<ul style="list-style-type: none"> 6 preauthorized withdrawals per month (all of which can be checks)² Free monthly eStatements with online banking³ 	<ul style="list-style-type: none"> 6 free withdrawals per quarter, \$3 charge for each withdrawal over 6 Interest paid quarterly based on collected balance - rate subject to change without notice¹ Free quarterly eStatements³ 	<ul style="list-style-type: none"> Unlimited deposits Consult your tax advisor for potential tax savings and eligibility Free quarterly eStatements with online banking³

- COMMON BENEFITS**
- Free Mobile Banking App
 - Free 24/7 online banking
 - Direct deposit capabilities
 - eStatements archived up to 18 months online
 - Telephone banking
 - Real time banking
 - ATM/debit card
 - Friendly phone service, no automation

- FREE ONLINE BANKING OFFERS**
- Easy-to-use and secure interface
 - Easy account transfers
 - Check images for online viewing
 - Compatibility with Quicken & Microsoft Money, QuickBooks
 - Message e-alerts for account activities
 - Free Mobile Banking
 - Mobile Deposit after 90 days, upon approval

- FREE ONLINE BILL PAY AVAILABLE**
- User-friendly bill pay system
 - Bill payment calendar and reminders
 - Toll-free and online chat support
 - E-mail and text alerts
 - No need for stamps or checks
 - Unlimited transactions
 - "Popmoney"SM personal payment service

¹Please contact one of our locations for current rate and yield information
²\$15 per item fee exceeding item limit
³Additional fees apply for paper statements/images (see service fee schedule)

SERVICE FEES

Wire Transfers	
Incoming	\$1200
Ongoing Domestic	\$5000
Ongoing Domestic, Online	\$1700
Incoming International	\$1500
Ongoing International	\$5500
Locking Bags	\$2500
Zipper Bags	\$500
Collection Item	
Incoming or Ongoing Canadian Item Collection	\$3000
Deposit Correction Fee	\$2500
NSF/Oversight/Returned Item Fee	\$500
Daily Overdraft Fee	\$500
Returned Deposit Item	\$1000
Stop Payment	\$3500
Stop Payment, Online	\$2500
Research (per hour)	\$4000
Item Copy	\$200
Account Pinpoint	\$500
Legal Processing	\$10000
Statement Copies	\$500
Debit/ATM Card Replacement	\$1000
Temporary Counter Checks	\$100 per 10
Cashier Checks	\$500
Foreign Currency Order	\$2500
Safe Deposit (per year)	
5x10	\$6500
10x10	\$8500
Drilled Box	\$16000
Key Deposit	Actual Cost
Notary Fee	\$3000
Customer Non-Customer	Free
Online Banking	\$500
Bill Pay Consumer (unlimited transactions per month expedited payments may incur additional fees)	Free
Bill Pay Commercial	\$0.50 per item
Paper Statements	\$5.00
Check Images in Paper Statements	\$8.00
Positive Pay (per month)	\$29.00
ATM transaction fee in excess of non-Workington ATM fees	Free

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- Personal Credit Cards

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8020200



*W***ORTHINGTON**
National Bank
Business Banking Services

SERVICE FEES

Wire Transfers	
Incoming	\$12.00
Outgoing - Domestic	\$30.00
Outgoing - Domestic - Online	\$17.00
Incoming - International	\$15.00
Outgoing - International	\$55.00
Locking Bags	\$25.00
Zipper Bags	\$5.00
Collection Item	\$30.00
Incoming or Outgoing Canadian Item Collection	\$25.00
Deposit Correction Fee	\$5.00
NSF/Overdraft/Returned Item Fee	\$35.00
Daily Overdraft Fee	\$5.00
Returned Deposit Item	\$10.00
Stop Payment	\$35.00
Stop Payment - Online	\$25.00
Resort (per hour)	\$40.00
Item Copy	\$2.00
Account Pinout	\$5.00
Legal Processing	\$100.00
Statement Copies	\$5.00
Debit/ATM Card Replacement	\$10.00
Temporary Counter Checks	\$1.00 per 10
Cashier Checks	\$5.00
Foreign Currency Order	\$25.00
Sale Deposit (per year)	\$65.00
3x10	\$85.00
5x10	\$160.00
10x10	Actual Cost
Drilled Box	\$30.00
Key Deposit	
Nearly Fee	Fee
Customer	\$5.00
Non-Customer	
Online Banking	Fee
Bill Pay Consumer (unlimited transactions per month; expedited payments may incur additional fees)	Fee
Bill Pay Commercial	\$0.50 per item
Paper Statements	\$5.00
Check Images in Paper Statements	\$8.00
Positive Pay (per month)	\$28.00
ATM transaction fee in excess of non-Worthington ATM fees	Free

DESCRIPTION	BUSINESS CHECKING	COMMERCIAL CHECKING	SOLE PROPRIETORSHIP INTEREST CHECKING
<p>Ideal for all types of small businesses</p>	<p>Ideal for businesses with higher transaction volume</p>	<p>Ideal for businesses with a structure where an individual and company are considered a single entity</p>	
INTEREST	No	No	Yes
MONTHLY MAINTENANCE FEES	No service charge with \$2,500 minimum daily balance, \$5,000 average daily balance otherwise, \$27/mo	\$27 monthly maintenance fee. Balances may offset fees through analysis and a competitive earnings credit rate.	No service charge with \$2,500 minimum daily balance, \$5,000 average daily balance or loan account; otherwise, \$21/mo
DEBIT CARD ELIGIBLE (upon approval)	Yes	Yes	Yes
REMOTE DEPOSIT ELIGIBLE (upon approval)	Yes	Yes	Yes
OTHER INFORMATION	<ul style="list-style-type: none"> Earn monthly credits, \$9,000 each, by: <ul style="list-style-type: none"> - Min. of 5 point-of-sale (pos) debit card transactions - Merchant Services relationship - Worthington Business Credit Card - Worthington Remote Deposit Free Commercial online banking? Online Cash Management services 150 check/debit items free per month; additional items at \$0.25 per item 150 deposited items free per month; additional items at \$0.25 per item 	<ul style="list-style-type: none"> Free Commercial online banking? Online Cash Management services Analysis charges apply Link to personal accounts online free 	<ul style="list-style-type: none"> Free Commercial online banking? Online Cash Management services Unlimited deposits at no charge 50 check/debit items free per month; additional items at \$0.25 per item

1 See bank representative for current rates/fees and additional product details. 2 Additional fees apply for paper statements/images (see service fee schedule)

COMMON BENEFITS

- Free 24/7 online banking
- Direct deposit capabilities
- Free eStatements
- eStatements archived up to 18 months online
- Free eAlerts
- Telephone banking
- Real time banking
- ATM/Debit Card
- Friendly phone service, no automation

ONLINE BANKING OFFERS:

- Easy-to-use and secure interface
- Easy account transfers
- Check images for online viewing
- Compatibility with Quicken & Microsoft Money, QuickBooks
- Messenger e-alerts for account activities
- Free Mobile Banking; upon approval
- Mobile Deposit; upon approval

ONLINE BILL PAY AVAILABLE

- User-friendly bill pay system
- Bill payment calendar and reminders
- Toll-free and online chat support
- E-mail and text alerts
- No need for stamps or checks
- \$0.50 per online bill pay

Loans

At Worthington National Bank, our lending staff is committed to help you achieve your financial goals. That's why we offer a variety of lending and financial solutions to meet your needs. From lines of credit to home equity loans, Worthington has the right tools and the right representatives to help you with your personal and business needs.

General Purpose Loans

Worthington National Bank offers various general purpose loans with competitive rates and negotiable terms.

Vehicle Loan

We have competitive rates on new and used cars, light trucks, vans, boats, recreational vehicles, and motor homes.

Home Improvement Loans

Add to the value and beauty of your home with a reasonable, convenient home improvement loan.

Home Equity Loans

Use the equity in your home and take advantage of our home equity loan to help you with a variety of your financial needs.

Single Family Residence Interim Construction

Construct your dream home with an interim construction loan at Worthington National Bank.

Residential Purchase Loans

Looking to purchase a single family home? Come in and [see a lender today!](#)

Mortgages

Worthington National Bank now offers residential mortgage and refinancing services!

We offer a full spectrum of mortgage products at competitive and attractive prices in order to help customers make the best mortgage decision.

