



BASICACCESS

Conveniently deposit, transfer, and spend your money ... without overdraft fees

PlainsCapital's BasicAccess is a great account for students or anyone wanting to avoid overdraft or non-sufficient funds fees¹. Make purchases, transfer money, pay your bills, and send and receive money with friends or family any time with this Bank On certified account.

Account Features

- Online account opening
- No overdraft or non-sufficient funds fees¹
- Account access via [online](#), [mobile](#), and text banking²
- Unlimited **Bill Pay**
- Unlimited Zelle® payments
- Mobile wallet
- Mobile Deposit
- Unlimited PlainsCapital and Allpoint ATM withdrawals³
- Direct deposit
- Cash/check deposits accepted in-branch and at ATMs (where available)
- eStatements available
- PlainsCapital [Debit Mastercard](#)
- [EZShield@ID Theft Protection](#) available for \$5.95/month per person

Requirements

- \$25 minimum opening deposit
- No minimum balance requirement
- No monthly service fee for ages 25 and under
- \$5 monthly service fee for ages 26 and over
- \$2 for paper statements per cycle; avoid fee by switching to eStatements through online banking
- No check writing



- 1.If you do not have sufficient funds available in your account to cover a transaction, the transaction will be declined in most cases.*
- 2.Standard data fees from your mobile provider may apply.*
- 3.ATMs other than PlainsCapital or Allpoint machines will incur the foreign bank's ATM fee plus a \$2 PlainsCapital fee.*