



# PREMIERACCESS

## Get More Out of Your Checking Account with Tiered Interest

Get premier level perks — like unlimited online bill payments, unlimited refunds of other banks' ATM fees, and EZShield® ID Theft Protection — plus tiered interest that increases along with your balance. PremierAccess Checking is the right choice if you keep a higher balance and would like to earn higher rates.

### Account Features

- Tiered interest rate structure on a balance of \$5,000 or more
- Refund other banks' ATM fees with no minimum withdrawal required<sup>1</sup>
- Unlimited PlainsCapital ATM withdrawals
- PlainsCapital [Debit Mastercard](#)<sup>2</sup>
- [Online Banking](#)
- [Mobile Banking](#)<sup>3</sup>
- Mobile Deposit
- Unlimited [Bill Pay](#) and [Zelle®](#) payment transfers
- Access to [EZShield®](#) at no additional charge
- Secure and manage your debit card with [Card Controls](#)
- Withdraw cash with [Cardless Cash](#) at designated ATMs
- eStatements
- Direct deposit of recurring deposits
- [Personal line of credit](#) available with credit qualifications

### Requirements

- \$100 minimum opening deposit
- A minimum daily balance of \$5,000 or a combined loan and deposit balance of \$25,000 per statement cycle to avoid a \$15 monthly fee
- A minimum daily balance of \$5,000 is required to earn interest

<sup>1</sup> Refunds of other ATM fees will be deposited on the day of the withdrawal.

<sup>2</sup> Mastercard® Debit Cards available to cardholders age 18 and over.

<sup>3</sup> Standard data fees from your mobile provider may apply.