



## Get 24/7 Access and Valuable Perks with TotalAccess Checking

Get 24/7 access to your money with Online and Mobile Banking, Mobile Deposit, Bill Pay, Zelle®, and more. Transfer money, pay your bills, or send and receive money with friends and family any time. With PlainsCapital TotalAccess, your money is right at your fingertips, whenever and wherever you need it.

### Account Features

- Unlimited PlainsCapital and Allpoint ATM withdrawals<sup>1</sup>
- PlainsCapital [Debit Mastercard](#)<sup>2</sup>
- [Online Banking](#)
- [Mobile Banking](#)<sup>3</sup>
- Mobile Deposit
- [Bill Pay](#) – no charge for first 5 payments per statement cycle<sup>4</sup>
- Unlimited [Zelle®](#) payment transfers
- eStatements
- Secure and manage your debit card with [Card Controls](#)
- Withdraw cash with [Cardless Cash](#) at designated ATMs
- Direct deposit of recurring deposits
- Unlimited check-writing
- [Personal line of credit](#) available with credit qualifications
- [EZShield® ID Theft Protection](#) available for \$5.95/month

### Requirements

\$100 minimum opening deposit. \$10 monthly fee can be reduced by \$2 for each of the following:

- Receive eStatements
- Maintain a \$500 minimum daily balance per statement cycle
- Minimum of \$500 direct deposit per statement cycle
- 25 debit card purchases per statement cycle<sup>5</sup>
- Age 62 or older
- Under age 22

<sup>1</sup> Withdrawals from other ATMs will incur the other bank's ATM fee plus a \$2 PlainsCapital fee.

<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.

<sup>4</sup> Each additional bill payment or external transfer is \$1.

<sup>5</sup> Debit card purchases must post before statement cycle cut off.