

Home Mortgages & Construction Lending

At First Commercial Bank, we know home is where the heart is. That's why we offer all types of loans for homeowners, including home improvement, equity, interim construction, and purchase loans. Of course, you'll find the same competitive rates and great service you've come to expect from an independent, community bank. If your purchasing or refinancing a home, you can apply online at our E-zBanking Center located at www.1cb.com.

Commercial/Business Products

First Commercial Bank has developed a wide range of products and services to meet your business needs. We know that to build a solid business you need a sound financial foundation, and that's why we work with you to meet all your business needs.

24 Hour TeleBank

Bank anywhere, anytime using our toll-free 24 hour TeleBank system! Call toll-free 866.913.4778 anytime to get the latest account information, research a check, make a loan payment, or transfer money between your accounts. It's real time banking, made real easy.

Hometown Credit Cards

You choose to bank with us, so why not carry our card? We make it easy to choose the credit card that is right for you, including Visa, MasterCard Gold, Platinum Visa, and the Visa Flex Miles Cards that reward you with free airline tickets. These cards are accepted worldwide at businesses, financial institutions and ATMs displaying the CIRRUS logo.

VISA Check Card

First Commercial Bank proudly offers the Visa Check Card. You can use your Visa Check Card any place you see the Visa logo, and that's over 12 million locations worldwide. When you use the cash back option provided by many merchants, you can greatly expand your ATM network without paying any ATM convenience fees!!

FIRST
COMMERCIAL
Bank

Seguin Bank

1336 East Court
Seguin, Texas 78155
(830) 379-8390
fax: (830) 379-4954

Here to serve you.

New Braunfels Bank

1656 State Hwy. 46 West
New Braunfels, Texas 78132
(830)625-2661
fax: (830)625-4897

Web: www.1CB.com

24hr. TeleBank: (866) 913-4778



Experience
**Banking
Made Easy!**

FCB
First Commercial Bank

Relationship Banking

First Commercial Bank knows how busy you are. No matter what your needs are – small loans, large loans, agriculture, commercial, home and auto – we're here to work with you. First Commercial Bank offers competitive products and services built around meeting your financial needs whenever we can, who ever you are. We work hard to give you the personal attention most places don't bother with. Friendly hometown service, dependable banking, experience you can trust. That's First Commercial Bank.

Web Bill Pay

Gain control over your time with Web Bill Pay! With First Commercial's Web Bill Pay, your payments will be made on time, every time with complete security. And best of all, you decide whom to pay, when to pay, and how much to pay them. Once you have set up your payee information, which is always stored, you have the option of setting up recurring bills such as your rent or mortgage, car payment and insurance to automatically pay on the same date each month.



E-zBanking OnLine Center

Visit our Internet center at www.1cb.com and find out just how simple Internet banking can be. Get account or loan information that is quick, up to the minute accurate, and best of all, FREE of charge! E-z Banking Internet banking lets you bank when it's convenient for you - it's like having a branch a click away 24/7. You can even set up email notifications to keep you informed. Stay in touch anywhere, anytime.

FIRST COMMERCIAL BANK, N.A.

MEMBER FDIC

ACCOUNT NAME	FREE CHECKING	HOMETOWN CHECKING	INTEREST CHECKING	FIRST CHOICE	MONEY MARKET	STUDENT CASH	PERSONAL & STUDENT SAVINGS	CERTIFICATE OF DEPOSIT
Account Description	For customers who want to save money on monthly service changes and enjoy the convenience of unlimited writing checks.	Save money on financial services while enjoying the many benefits of this account.	Earn interest on your deposits with limited check writing.	Earn interest on your deposits while maintaining unlimited check writing while saving on bank services.	A tiered, interest bearing account for customers with low transaction activity.	Allows quick and easy access to cash with an ATM card.	Earn interest on your deposits. Student Savings Teach your child the importance of budgeting earnings & savings	Maximize earning on your deposits with a fixed interest rate and APY ¹
Minimum Initial Deposit	\$25.00	\$100.00	\$1,500.00	\$10,000.00	\$2,500.00	\$100.00	Personal - \$100.00 Student - \$25.00	\$1,000.00
Statement Frequency	Monthly	Monthly	Monthly	Monthly	Monthly	Monthly	Quarterly	N/A
Interest Rate & Apy ¹	N/A	Variable when Applicable	Variable when Applicable	Variable when Applicable	Variable when Applicable	N/A	Variable when Applicable	Fixed
Debit or ATM Card	Yes	Yes	Yes	Yes	Yes	Yes	Yes	N/A
Overdraft Protection	Available	Available	Available	Available	Available	N/A	N/A	N/A
Free 24 Hour Account Information Via Bank by Phone	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Free 24 Hour Account Information Via www.1cb.com	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Additional Features	Unlimited check writing. First 50 checks Free. Direct Deposit available. For individuals.	Unlimited check writing. Free checks. AD/D Insurance. Free bank services. Payment card protection. Key ring protection. Travel savings. For individuals. Checks imaged.	Earn interest if balance is \$1,500 or more everyday of the statement cycle. For individuals, sole proprietorships, governmental units & non-profit organizations. Checks imaged.	Earns the highest interest rate of checking accounts. Unlimited check writing. Free select services. Open to individuals. Checks imaged.	Check writing privileges. Earn interest if balance is \$2,500.00 or more everyday of the statement cycle. Multiple interest tiers: Increased interest paid when avg. daily balance is over \$10,000.00, \$50,000.00, 100,000.00. For all customers. Checks imaged.	Low opening deposit. No charge with POS transactions. For student use only.	Personal Savings Account can be linked to all personal checking accounts for overdraft protection. For all customers. Student Savings Low opening deposit to start earning interest. For all minors younger than 18 years of age.	Flexible terms available. from 30 days - 5 years. Interest may be compounded back into the CD or credited to another account. For all customers.
Monthly Service Charge	Zip, Zero, zilch	\$7.00/\$8.00/\$9.00	\$10.00	\$10.00	\$10.00/\$12.00	Free	Personal -\$3.00 Student - Free	\$0.00
Waived by Maintaining Every Day of the Statement Cycle	\$0.00	\$0.00	\$1,500.00	\$10,000.00	\$2,500.00	\$0.00	Personal - \$500.00 Student - N/A	\$0.00
Per Item Fee	\$0.00	\$0.00	\$0.20 per item in excess of 35	\$0.00	\$5.00 per debit after 6	\$0.00	\$0.00	\$0.00
No. of Free Withdrawls	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	1 per month	\$0.00
Addl. Withdrawl Fee	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$1.00 each	Substantial penalty for early withdrawal
Transaction Limitations	\$0.00	\$0.00	\$0.00	\$0.00	6 preauthorized transfers with no more than 3 by check, draft or debit card or similar order and payable to 3rd party.	\$0.00	6 preauthorized transfers with no more than 3 by check, draft or debit card or similar order and payable to 3rd party.	Not a transaction account
Other	Other fees may apply	Other fees may apply	Other fees may apply	Other fees may apply	Other fees may apply	Other fees may apply	Other fees may apply	Other fees may apply
Add'l Products Offered	VISA Credit Cards		Safe Deposit Boxes		Home Loan Department			

¹ Annual Percentage Yield

See schedule of fees for additional information

Seguin 830-379-8390

New Braunfels 830-625-2661