

WNB Accounts, Services & Fee List 2024

Personal Solutions

Woodlands Simple Checking -Can also be opened online

(CYCLE ENDS 15TH OF EACH MONTH)

- \$50.00 opening deposit required
- No minimum balance required
- No Check images
- Free Online Banking
- \$3.00 statement fee if not enrolled in e-statements

Woodlands Comfort Checking

(CYCLE ENDS 10TH OF EACH MONTH)

- \$50.00 opening deposit required
- No minimum balance required
- Check images with each statement provided
- Primary account holder must be Age 55 or older
- \$3.00 statement fee if not enrolled in e-statements
- Free Online Banking

Woodlands Select Checking

(CYCLE ENDS 15TH OF EACH MONTH)

- \$50.00 opening deposit required
- No minimum balance
- Free ATM/Debit Card
- Free Online Banking
- Up to \$300.00 discount on mortgage origination fee (account has to be opened prior to closing and at least one direct deposit has to be deposited into the account to qualify)
- Must sign up for electronic statement (access online banking per cycle)
- Must have one direct deposit and 5 Debit Card transactions per month
- \$5.00 Service Charge per month if criteria is not met
- \$0.20 per item charge for more than 10 checks per month
- If we are required to send out a paper statement due to invalid e-mail address there will be a monthly fee of \$3.00, until we are notified of a current e-mail address.

Woodlands Select Plus Checking

(CYCLE ENDS 11TH OF EACH MONTH)

- \$1000 minimum balance/opening deposit
- Free ATM/Debit Card
- Free Online Banking
- Tired Interest Rate
- Up to \$300.00 discount on mortgage origination fee (account has to be opened prior to closing and at least one direct deposit has to be deposited into the account to qualify)
- Must sign up for electronic statement (access online banking per cycle)
- Must have one direct deposit and 5 Debit Card transactions per month
- \$7.00 Service Charge per month if criteria is not met
- \$0.20 per item charge for more than 10 checks per month
- If we are required to send out a paper statement due to invalid e-mail address there will be a monthly fee of \$3.00, until we are notified of a current e-mail address.
- Interest checking is a variable rate account, and the rate may change after the account is opened

Woodlands Preferred Checking

Applies to employees of certain business customers only

(CYCLE ENDS 21ST OF EACH MONTH)

- No opening deposit required
- No minimum balance
- Direct deposit required
- Free Internet Banking
- Free Online Bill Pay
- Free checks (one box per year)
- Free ATM/Debit Card
- Save 1% closing costs on a Home Loan (not to exceed \$500.00)
- Save .50% on consumer loan rates
- \$300.00 line of credit with one year of employment or qualifying credit score
- \$3.00 statement fee if not enrolled in e-statements

BUSINESS SOLUTIONS

Woodlands Success Checking

(CYCLE ENDS LAST DAY OF EACH MONTH)

- \$50.00 opening deposit required
- No minimum balance
- 25 deposited items per statement cycle
- 25 withdrawal limit per statement cycle
- Over Limit Fees apply – If customer exceeds the 25 limit customer is charged on all items. .10 per deposited item processed (includes checks within their deposit) and .15 per debit

Woodlands Prime Checking

(CYCLE ENDS LAST DAY OF EACH MONTH)

- Interest bearing business checking account
- No minimum balance required
- \$7.00 Monthly Service Charge
- .10 per paper withdrawal
- .06 per transit check (deposited items)

Woodlands Community Prime Checking – Not for profit only

(CYCLE ENDS LAST DAY OF EACH MONTH)

- Interest bearing business checking account for non-profit organizations
- No minimum balance required
- .10 per paper withdrawal
- .06 per transit check (deposited items)

SAVINGS SOLUTIONS

Woodlands Regular Savings-Can also be opened online

*(CYCLE ENDS AT END OF EACH QUARTER OR IF ELEC TRANS OCCUR,
THE LAST DAY OF EACH MONTH)*

- \$50.00 opening deposit required
- \$50.00 average daily balance
- Interest is a Variable Rate
- \$1.00 Service Charge if balance falls below \$50.00

Woodlands Money Market Savings

*(CYCLE ENDS AT END OF EACH QUARTER OR IF ELEC TRANS OCCUR,
THE LAST DAY OF EACH MONTH)*

- \$2500.00 opening deposit required
- \$2500.00 daily minimum daily balance to earn interest
- Interest Rates are Tiered Variable Rates
- \$5.00 if balance falls below \$2500.00

Woodlands Educational Savings

*(CYCLE ENDS AT END OF EACH QUARTER OR IF ELEC TRANS OCCUR,
THE LAST DAY OF EACH MONTH)*

- \$25.00 opening deposit required
- \$25.00 daily minimum daily balance to earn interest
- Interest is a Variable Rate
- \$5.00 fee unless it meets requirements
- \$25.00 fee if closed prior to age 18

Certificates of Deposit

- \$1000.00 required initial deposit
- Matures from 6-60 months; can renew automatically
- Fixed Rates; compounding semi annually
- Penalty may be applied for early withdrawal

Business Loans

- SBA Loans
- Lines of Credit
- Real Estate Loans
- Equipment Loans

Cash Management Online Services

- *Advanced Internet Banking Services* - Create and authorize special internal logon credentials for employees, allowing access only to those features you choose. Our internet banking site allows you to review account histories, review copies of paid checks and transfer money between accounts, all from our encrypted website.
- *Remote Deposit Capture* - Remote deposit is a simple and secure method that allows you to deposit checks right from your office. Save time and reduce costs and risks by allowing us to help you turn your PC into a virtual teller.
- *Bill Pay Service* - Pay Bills online as part of our free internet banking service.
- *Direct Deposit Service* - We will process your NACHA formatted direct deposit payroll file at no extra cost to you.
- *ACH Services* - Allows you to initiate ACH deposits and payments through our secure internet banking site. This provides both safety and convenience.
- *Wire Services* - Safe and secure means of moving large dollar amounts from bank to bank within the US and Internationally. Wires can be initiated online or in person.
- *Debit Card* - Access your account with the use of a Mastercard debit card. This allows you to access cash at ATMs or to purchase goods and services wherever Mastercard is accepted. The funds are debited automatically from your checking account.
- *Merchant Card Processing* - Accept credit and debit cards through your website, retail store or phone center. Direct deposit of funds to your Woodlands National Bank account is fast and convenient. 24-hour customer service help line is available.
- *Positive Pay* - An automated check matching program that allows you to monitor checks processed for payment against your account and reject unauthorized transactions before losses occur.

Personal Loans (Installment)

- New and used cars, truck, RV's, boats, snowmobiles, and motorcycles
- Fast friendly service
- Debt cancelation coverage available
- Competitive rates

Home Equity Loans

- Use your home's equity to buy cars, take vacations, finance college, remodel, and consolidate bills.

Mortgages

- 1-4 Family: Single Owner
- HUD Section 184: Native American Borrowers
- USDA Rural Development
- In-House Loan Programs

