

Personal & Business Accounts

IF YOUR CURRENT ACCOUNT IS **FREE CHECKING, REGULAR CHECKING OR FIRST CHECKING,** YOUR NEW HAPPY BANK ACCOUNT WILL BE:

HAPPY CHECKING

No monthly maintenance fee or minimum balance requirement.

ACCOUNT HIGHLIGHTS

Unlimited Transactions
Free Online Banking with Bill Pay
Free Mobile Banking¹
Free Debit Mastercard[®]
Free Electronic Statements²
Available Overdraft Privilege³

IF YOUR CURRENT ACCOUNT IS **REGULAR SAVINGS,** YOUR NEW HAPPY BANK ACCOUNT WILL BE:

HAPPY SAVINGS

\$100 minimum daily balance required to avoid \$5 quarterly maintenance fee.

ACCOUNT HIGHLIGHTS

6 Withdrawals per Quarter - \$2 Each Thereafter⁵
Free Online Banking
Free Mobile Banking¹
Free Debit Mastercard[®]
Free Electronic Statements²
Quarterly Maintenance Fee Waived for Minors

INTEREST TIERS & RATES⁴

\$0 - \$9,999	0.02% APY
\$10,000 - \$99,999	0.02% APY
\$100,000+	0.02% APY

IF YOUR CURRENT ACCOUNT IS **INTEREST CHECKING,** YOUR NEW HAPPY BANK ACCOUNT WILL BE:

HAPPY INTEREST CHECKING

\$2,500 minimum daily balance required to avoid \$12 monthly maintenance fee.

ACCOUNT HIGHLIGHTS

Unlimited Transactions
Free Online Banking with Bill Pay
Free Mobile Banking¹
Free Debit Mastercard[®]
Free Electronic & Paper Statements
Available Overdraft Privilege³

INTEREST TIERS & RATES⁴

\$1,000 - \$9,999	0.02% APY
\$10,000 - \$99,999	0.02% APY
\$100,000 - \$999,999	0.07% APY
\$1,000,000+	0.21% APY

IF YOUR CURRENT ACCOUNT IS **BUSINESS REGULAR CHECKING,** YOUR NEW HAPPY BANK ACCOUNT WILL BE:

HAPPY BUSINESS CHECKING

No monthly maintenance fee or minimum balance requirement.

ACCOUNT HIGHLIGHTS

Unlimited Electronic Items and Incoming Wires
First 200 Checks and Deposited Items FREE (\$0.10 each thereafter)
Free Online Banking with Bill Pay
Free Mobile Banking¹
Free Debit Mastercard[®]
Free Electronic Statements²

IF YOUR CURRENT ACCOUNT IS **MONEY MARKET SAVINGS,** YOUR NEW HAPPY BANK ACCOUNT WILL BE:

HAPPY MONEY MARKET

\$2,500 minimum daily balance required to avoid \$12 monthly maintenance fee.

ACCOUNT HIGHLIGHTS

6 Withdrawals per Month - \$10 Each Thereafter⁵
Free Online Banking
Free Mobile Banking¹
Free Debit Mastercard[®]
Free Electronic & Paper Statements

INTEREST TIERS & RATES⁴

\$1,000 - \$49,999	0.02% APY
\$50,000 - \$99,999	0.05% APY
\$100,000 - \$999,999	0.10% APY
\$1,000,000+	0.26% APY

Additional Account Information

- If you are a **Business Interest Checking** or **Business Money Market Savings** customer, you will receive a separate letter detailing the changes to your account.
- If you are a **Business Savings** customer, there will be no changes to your account.
- CD & IRA customers, your rates and terms will remain the same through maturity.
- If your account number is changing, we will send you a letter with additional information.
- You can begin using the **Happy routing number** - 111310870 on June 7. We'll still process automatic transactions with the Tahoka routing number.



HAPPY STATE BANK

Once conversion is complete, you'll be able to do business at 61 locations in 45 communities ranging from the Texas Panhandle to the Hill Country and all the way to the Dallas-Fort Worth Metroplex. For a list of branches and bankers, please visit HappyBank.com/Locations.

(1) Wireless provider fees may apply. (2) Must sign up to receive electronic statements within six months of system conversion to avoid a \$10 monthly paper statement fee. Requirement waived for customers under 18 & 65 or older. (3) Uses your Overdraft Limit to pay insufficient fund items. If an overdraft occurs, an overdraft fee of \$27 (per item) will be assessed when an item is paid or returned by the bank. (4) APY = Annual Percentage Yield. Annual Percentage Yield as of May 1, 2021. Compounded interest calculated on daily collected balance. Rates subject to change without notice. Fees may reduce earnings. (5) Some restrictions apply. See your Happy banker for details. **See Account Depository Agreement and Disclosures for complete terms and conditions.**