

FREE REWARDS CHECKING



WITH REALSAVER

EARN A HIGHLY COMPETITIVE INTEREST RATE

This Free Rewards Checking account pays high interest rewards and can be linked to your REALSaver account for easy, automatic savings. Plus, when you meet the monthly qualifications (see below) you earn refunds on ATM fees nationwide.*

Enjoy all the benefits of a FREE checking account with no minimum balance requirement and no monthly service charges.

Qualify each statement cycle with:

- Twelve (12) Debit Card purchase transactions
- One (1) ACH Direct Deposit or Auto-Debit
- Subscribe to E-Statements

All transactions must post and clear your account by the qualification cut-off date.

If these qualifications are not met, you will earn a lower interest rate on all Rewards Checking balances and standard ATM fees will apply.

REALSAVER

Earn additional interest with our companion savings account, REALSaver. When you meet the Rewards Checking qualifications, we'll automatically deposit your earned interest and ATM fee refunds into your REALSaver account.

REQUIREMENTS

Minimum opening deposit:

- Rewards Checking: \$100.00
- REALSaver: \$150.00

*Maximum refund on ATM fees is \$20 per statement cycle. Personal accounts only. One account type per customer. Rates are subject to change at any time after account opening.




**Independent
Bank**

ibtx.com

RAISING STANDARDS TOGETHER



Member FDIC  Equal Housing Lender

12/17

To earn your rewards, the minimum required transactions must post and clear your account by the qualification cut-off date indicated in red below.

■ Qualification Cut-Off

■ Statement Cut-Off

■ Rewards Dollars Deposited In REALSaver

Please note that electronic debit transactions do not always process on the day of purchase. The deadline for transfers through online banking is 6:00 p.m (CT). Monday - Friday.

2018

JANUARY

SUN	MON	TUE	WED	THU	FRI	SAT
	1	2	3	4	5	6
7	8	9	10	11	12	13
14	15	16	17	18	19	20
21	22	23	24	25	26	27
28	29	30	31			

FEBRUARY

SUN	MON	TUE	WED	THU	FRI	SAT
				1	2	3
4	5	6	7	8	9	10
11	12	13	14	15	16	17
18	19	20	21	22	23	24
25	26	27	28			

MARCH

SUN	MON	TUE	WED	THU	FRI	SAT
				1	2	3
4	5	6	7	8	9	10
11	12	13	14	15	16	17
18	19	20	21	22	23	24
25	26	27	28	29	30	31

APRIL

SUN	MON	TUE	WED	THU	FRI	SAT
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30					

MAY

SUN	MON	TUE	WED	THU	FRI	SAT
		1	2	3	4	5
6	7	8	9	10	11	12
13	14	15	16	17	18	19
20	21	22	23	24	25	26
27	28	29	30	31		

JUNE

SUN	MON	TUE	WED	THU	FRI	SAT
					1	2
3	4	5	6	7	8	9
10	11	12	13	14	15	16
17	18	19	20	21	22	23
24	25	26	27	28	29	30

JULY

SUN	MON	TUE	WED	THU	FRI	SAT
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30	31				

AUGUST

SUN	MON	TUE	WED	THU	FRI	SAT
			1	2	3	4
5	6	7	8	9	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28	29	30	31	

SEPTEMBER

SUN	MON	TUE	WED	THU	FRI	SAT
						1
2	3	4	5	6	7	8
9	10	11	12	13	14	15
16	17	18	19	20	21	22
²³ / ₃₀	24	25	26	27	28	29

OCTOBER

SUN	MON	TUE	WED	THU	FRI	SAT
	1	2	3	4	5	6
7	8	9	10	11	12	13
14	15	16	17	18	19	20
21	22	23	24	25	26	27
28	29	30	31			

NOVEMBER

SUN	MON	TUE	WED	THU	FRI	SAT
				1	2	3
4	5	6	7	8	9	10
11	12	13	14	15	16	17
18	19	20	21	22	23	24
25	26	27	28	29	30	

DECEMBER

SUN	MON	TUE	WED	THU	FRI	SAT
						1
2	3	4	5	6	7	8
9	10	11	12	13	14	15
16	17	18	19	20	21	22
²³ / ₃₀	²⁴ / ₃₁	25	26	27	28	29