



PREMIERACCESS

Get More Out of Your Checking Account with Tiered Interest

Get premier level perks — like unlimited online bill payments, unlimited refunds of other banks' ATM fees, and EZShield® ID Theft Protection — plus tiered interest that increases along with your balance. PremierAccess is the right choice if you keep a higher balance and would like to earn higher rates.

Account Features

- One box of bank stock checks at account opening
- Tiered interest rate structure on a balance of \$5,000 or more
- Refunds of other banks' ATM fees with no minimum withdrawal required¹
- Unlimited PlainsCapital and Allpoint ATM withdrawals
- PlainsCapital [Debit Mastercard](#)
- [Online Banking](#)
- [Mobile Banking](#)²
- Mobile Deposit
- Unlimited [Bill Pay](#) and [Zelle®](#) payment transfers
- Access to [EZShield®](#) at no additional charge³
- Secure and manage your debit card with [Card Controls](#)
- eStatements
- Direct deposit of recurring deposits
- [Personal line of credit](#) available with credit qualifications

Requirements

- \$100 minimum opening deposit
- A minimum daily balance of \$10,000 or a combined loan and deposit balance of \$25,000 per statement cycle to avoid a \$20 monthly fee – accounts must have the same primary owner
- A minimum daily balance of \$5,000 is required to earn interest

¹ Refunds of other banks' ATM fees will be deposited on the next business day after the ATM fee is assessed.

² Standard data fees from your mobile provider may apply.

³ EZShield is provided for one person on the account at no charge. \$5.95/month fee per each additional person.