

The following information applies to all Trust and Investment Management fees charged by Texas Bank. In no case shall the total fees charged by Texas Bank exceed the amount allowed by law.

Fees stated herein are annual fees and are prorated during the year, periodically charged directly to the account, and are based on the Market Value of the account. The Minimum Annual Fees shall apply to accounts which are open for less than one year.

Fees include normal account administration and investment services such as

- Quarterly and Annual Statements
- Daily investment of all cash
- Collection of interest & dividends
- Investment and objective monitoring
- Re-allocation of investments
- Tax payment processing
- Monthly distribution to beneficiary
- Payment of five monthly bills

Reasonable additional fees will be charged for special services, which may include, but are not limited to

- Operation, management, sale, or liquidation of a business or agricultural operation
- Preparation of non-standard accounting reports
- Providing specialized investment services

In discretionary accounts, Texas Bank has authority for asset management including trade and investment decisions. In directed accounts, the client retains investment authority for all trade and investment decisions. The client retains ownership of and ultimate authority over the assets held in an Agency Account while Texas Bank maintains custody of the assets and transaction processing related to the assets.

Directed accounts may be charged an additional fee of \$10 per market trade (purchase and/or sale transaction) in excess of 5 per month. A \$100 fee per purchase or sale of a unique asset will be charged for all unique assets.

Fees do not include fees and expenses of third parties employed for services on behalf of the account or for governmental regulatory agency fees. Such additional fees may include, but are not limited to, attorney's fees, accountant's fees, Securities & Exchange Commission (SEC) fees, and broker's fees in connection with a purchase or sale of an asset.

Texas Bank reserves the right to change this fee schedule at any time.

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**TRUST
DEPARTMENT**
*Schedule
of Fees*



TEXAS STATE BANK

SCHEDULE OF FEES

Trust Accounts

Trusts are agreements under which Texas Bank acts as Trustee. The Trust owns the assets and Texas Bank manages the assets for the benefit of specified persons or organizations.

Trusts Under an Agreement ^(EE)

Trusts Under a Will ^(EE)

First \$100,000	1.000%
Next \$400,000	0.875%
Next \$500,000	0.750%
Next \$1,000,000	0.625%
Amounts over \$2,000,000	0.500%

Minimum Fee \$500

Life Insurance Trusts ^(IT)

Life Insurance Trusts are trusts that hold only Life Insurance and cash as assets. Upon collection of the insurance proceeds, the regular fee schedule for Trust Accounts will apply.

Annual Fee \$250

Real Estate and Mineral Interests

Real Estate & Mineral Management Fees are in addition to the standard fees for Trust Department Accounts. Services include maintaining property and liability insurance coverage on real estate, ad-valorem tax payments, lease negotiations, and division order processing. Insurance premiums, taxes, and other management expenses will also be charged to the account.

5.0% of gross receipts

Estate Administration ^(CD)

Estate Administration Fees are based on time and complexity of the administration of the estate. Estate Administration Fees are normally charged at the closing of the estate. Fees will not exceed those fees allowed by law under the Texas Probate Code.

Minimum Fee \$1,500

Investment Agency Accounts

Agency accounts are agreements under which the client maintains ownership of the assets and Texas Bank holds the investments for the client.

Discretionary Investment Accounts ⁽⁰²⁾

First \$100,000	0.750%
Next \$400,000	0.625%
Next \$500,000	0.500%
Next \$1,000,000	0.400%
Amounts over \$2,000,000	0.300%

Minimum Fee \$500

Directed Investment Accounts ⁽⁰¹⁾

0.35% of Market Value
Minimum Fee \$250

Certificate of Deposit Accounts ⁽⁰¹⁾

Texas Bank makes available Certificates of Deposit placed with FDIC insured banks throughout the nation to achieve higher interest rates.

0.35% of Market Value
Minimum Fee \$250

Cash Management Accounts ^(SW)

Cash Management Accounts hold cash or make regular transfers of cash to and from a Texas Bank deposit account for daily investment in a Money Market Fund.

Texas Bank receives additional compensation from the money market funds used for these accounts as outlined in the fund's prospectus.

Annual Fee \$100

Retirement Accounts

Texas Bank maintains forms needed to establish an IRA or an employer sponsored Tax Qualified Retirement Plan for employees. We hold and invest retirement assets, provide reports to our customers for the account and any distributions, as well as provide reports to your accountant as needed.

Individual Retirement Accounts (IRA's) Traditional - Simple - Roth

Directed IRA's ⁽⁰¹⁾

0.35% of Market Value
Minimum Fee \$250

Discretionary IRA's ⁽⁰²⁾

First \$ 100,000	0.750%
Next \$ 400,000	0.625%
Next \$ 500,000	0.500%
Next \$1,000,000	0.400%
Amounts over \$2,000,000	0.300%

Minimum Fee \$500

Employer Sponsored Retirement Plans ^(AB)

First \$200,000	0.875%
Next \$300,000	0.750%
Next \$500,000	0.625%
Amounts over \$1,000,000	0.550%

Minimum Fee \$250 per employer
\$24 Base per employee