



**NO
STRINGS
ATTACHED!**

FDIC

Hospitality Suite[®] Checking Account

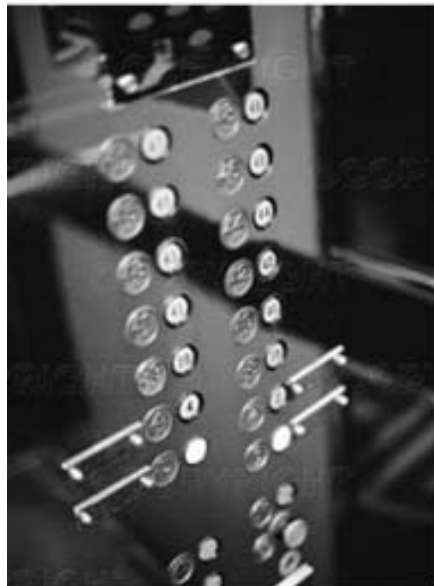


State Bank of Texas
Bridging Business and Community.

FDIC

*State Bank of Texas is a bank
for hoteliers, by hoteliers. To
support and grow your
business we now offer...*

Hospitality Suite[®] Checking Account



*Introducing the
Hospitality Suite[®] Checking Account,
the newest product offering from
State Bank of Texas, tailored
specifically to the hotel
owner/operator...*

- \$500.00 minimum balance to open
- No minimum balance
- No Maintenance Fees
- Unlimited Items
- Up to \$150.00 per year for check printing reimbursement *
- Free incoming & outgoing wire transfers
- Free Stop Pays
- Free ActionLine Online Banking
 - Make online transfers between accounts
 - Check balances
 - Make loan payments
- Free ActionLine PayLinks bill payment
- Free email account notification
- Free Cashier's Checks
- Free Money Orders



That's right.

\$150.00 per year*.

We pay you.

**You get to choose your
own checks too.**

Irving	972.252.6000
Richardson	972.238.1100
Dallas	214.371.7000
Garland	972.303.6100

* Up to \$150.00 reimbursement for check printing expenses. Requests to be accompanied by a invoice or cancelled check.



To Our Newest Hospitality Suite® Checking Account Holder:

THANK YOU for your interest in this brand new account offered by State Bank of Texas. As you will find out shortly, this account will provide great amounts of savings and convenience for you and your hotel business. State Bank of Texas is a bank **FOR HOTELIERS, BY HOTELIERS**, and we created this account to support your specific needs.

The features of this account are:

- **\$500.00 minimum balance to open**
- **NO minimum balance**
- **NO maintenance fees**
- **Unlimited Items**
- **Up to \$150.00 per year for check printing reimbursement***
- **FREE incoming and outgoing wire transfers**
- **FREE stop payments**
- **FREE ActionLine Online Banking**
 - **Make online transfers between accounts**
 - **Check balances**
- **FREE ActionLine PayLinks online bill payment service**
- **FREE email account notification**
- **FREE Cashier's Check**
- **FREE Money Orders**

Enclosed in this packet are the appropriate forms that need to be filled out so we can get you started right away. Please fill out the necessary forms and either fax them to 972-252-6014 with attention to Mary Ann Munger or Robbie Barbosa, or mail them back to us at P.O. Box 763006, Dallas, Texas 75376. In addition to these forms, all appropriate corporate documents will need to be provided by you, along with two forms of identification for all authorized signatures. **In summary, these are the following forms and documents we will need to get you started (to ensure all items are complete, please place a check mark when finished):**

- Hospitality Suite Checking Account Form**
- Customer Information Form**
- Form Letter for Merchant Account**
- Online Banking Form**
- Enclose check or initiate wire transfer**

- Two (2) forms of ID for all authorized signers**
- Corporate Documents**
 - o Sole Proprietorship – Assumed Name or Fictitious Name Certificates filed with County and State
 - o Corporation – Article of Incorporation or Certificate of Formation, By-Laws, and Assumed Name or Fictitious Name Certificate filed with County or State
 - o Partnerships (General or Limited) – Partnership Agreement with all exhibits
 - o LLC – Articles of Incorporation, Operating Agreement, Assumed Name or Fictitious Name Certificates filed with County and State
- Review Patriot Act Disclosure**
- Review Funds Availability Policy Disclosure**

A requirement for qualifying for the Hospitality Suite Checking Account is that credit card deposits from your hotel will be deposited in this account. In order to make this transition as seamless as possible, we have provided a letter. Please fill out the letter and provide the merchant account information on the provided forms and we will take care of the rest!

The initial funds to open the account can be sent via a check or wire transfer. If sending a check please enclose with the forms. If sending a wire transfer, below are the wiring instructions:

State Bank of Texas
ABA/Routing No.: 111017458
Attn: New Accounts

If you should have any questions please do not hesitate to call our New Account Department at our Irving, Texas Branch at 972.252.6000.

Thanking you,

Your Banking Team at State Bank of Texas!

State Bank of Texas Hospitality Suite® Checking Account

Primary Client Legal Name _____

Home Address _____

City, State, ZIP _____

Work Address _____

City, State, ZIP _____

Cell Phone _____

Home Phone _____

Work Phone _____

Date of Birth _____

Mother's Maiden Name _____

Social Security Number _____

Driver's License Number _____

Hotel Information:

Property Name _____

Address _____

City, State, ZIP _____

Authorized Signers: 1) _____

2) _____

3) _____

4) _____

Secondary Client Legal Name _____

Home Address _____

City, State, ZIP _____

Work Address _____

City, State, ZIP _____

Cell Phone _____

Home Phone _____

Work Phone _____

Date of Birth _____

Mother's Maiden Name _____

Social Security Number _____

Driver's License Number _____

Merchant Information: Merchant ID: _____ Merchant Name: _____ Contact Person: _____ Merchant Ph. Number: _____ Merchant Address: _____ _____

The following is required to open a new account:

1. Valid U.S. Driver's License / Valid State Picture I.D.
2. Second form of I.D. (i.e. Major credit card, military I.D., passport, SS Card etc.)
3. Employment verification or favorable bank reference (required if self-employed)
4. Address verification if not current on Driver's License (i.e. Lease agreement, utility bill, etc.)

*all authorized signors MUST provide two forms of identification

Company Name: _____
First/Last: _____
Address: _____
City/State/ZIP: _____

To Whom It May Concern:

My merchant account number is _____ under the name of
_____.

I have switched financial institutions and I hereby authorize you to change the account to which you make deposits to my new account at State Bank of Texas, routing number 111017458, account number _____.

Please contact me at _____ or Rajan Patel at State Bank of Texas at 972-252-6000 with any questions.

If this letter is not sufficient to make these changes, please contact Rajan so that he may complete any additional forms to complete the request herein.

Thank you,

Phone: _____

Internet ActionLine

APPLICANT

Customer Number _____ Account Number(s) _____

Name _____

Address _____

City _____ State _____ Zip _____

Home Phone Number _____

Social Security # _____

Date of Birth _____

Email Address _____

Employer _____

CO-APPLICANT

Name _____

Address (if different from above) _____

City _____ State _____ Zip _____

Home Phone Number _____

Social Security # _____

Date of Birth _____

Employer _____

Signatures: By signing below, the undersigned request(s) the described services and agrees to the terms and conditions governing the services, including any fees and charges. The undersigned agree(s) that all information is accurate and authorizes the financial institution to verify credit and employment history by any necessary means, including preparation of a credit report by a credit reporting agency.

Applicant's Signature _____ Date _____

Co-Applicant's Signature _____ Date _____

Mail to:

STATE BANK OF TEXAS
P.O. BOX 763009
DALLAS, TEXAS 75376-3009
FAX – 972 257-6654



To select your own secret personal identification number (PIN) please record your choice below. You may use numbers only.

PIN# -- -- -- -- -- --

Official Use Only

Date received _____

Approved _____

Processed By _____

ELECTRONIC FUND TRANSFERS YOUR RIGHTS AND RESPONSIBILITIES

Indicated below are types of Electronic Fund Transfers we are capable of handling, some of which may not apply to your account. Please read this disclosure carefully because it tells you your rights and obligations for the transactions listed. You should keep this notice for future reference.

Internet ActionLine Computer Transfers - types of transfers - You may access your account(s) by computer 24 hours a day at www.statebnk.com and using your personal identification number, your account numbers and your customer number, to:

- . transfer funds from checking to checking
- . transfer funds from checking to savings
- . transfer funds from savings to checking
- . transfer funds from savings to savings
- . make payments from checking to loan accounts with us
- . make payments from savings to loan accounts with us
- . get information about:
 - the account balance of checking or savings accounts
 - the last two months deposits to checking or savings accounts
 - the last two months withdrawals from checking or savings accounts
 - CD and loan information

Please also see Limitations on frequency of transfers section regarding limitations that apply to computer transfers.

Limitations on frequency of transfers. In addition to those limitations on transfers elsewhere described, if any, the following limitations apply:

Transfers from a Money Market Checking account to another account or to third parties by preauthorized, automatic, telephone, or computer transfer are limited to six per statement cycle with no more than three by check, draft, or similar order to third parties.

- . Transfers from a savings account to another account or to third parties by preauthorized, automatic, telephone, computer, in-house, or debit card transfer are limited to one per statement cycle.

FEES

Except as indicated elsewhere, we do not charge for these electronic fund transfers.

DOCUMENTATION

Periodic statements.

You will get a monthly account statement from us for all your accounts.

FINANCIAL INSTITUTION'S LIABILITY

Liability for failure to make transfers. If we do not complete a transfer to or from your account on time or in the correct amount according to our agreement with you, we will be liable for your losses or damages. However, there are some exceptions. We will not be liable, for instance:

- (1) If, through no fault of ours, you do not have enough money in your account to make the transfer.
- (2) If you have an overdraft line and the transfer would go over the credit limit.
- (3) If circumstances beyond our control (such as fire or flood) prevent the transfer, despite reasonable precautions that we have taken.
- (4) There may be other exceptions stated in our agreement with you.

CONFIDENTIALITY

We will disclose information to third parties about your account or the transfers you make:

- (1) where it is necessary for completing transfers; or
- (2) in order to verify the existence and condition of your account for a third party, such as a credit bureau or merchant; or
- (3) in order to comply with government agency or court orders; or
- (4) as explained in the separate Privacy Disclosure.

UNAUTHORIZED TRANSFERS

- (a) **Consumer liability.** Tell us AT ONCE if you

believe your card and/or code has been lost or stolen. Telephoning is the best way of keeping your possible losses down. You could lose all the money in your account (plus your maximum overdraft line of credit). If you tell us within 2 business days, you can lose no more than \$50 if someone used your card and/or code without your permission. (If you believe your card and/or code has been lost or stolen, and you tell us within 2 business days after you learn of the loss or theft, you can lose no more than \$50 if someone used your card and/or code without your permission.)

If you do NOT tell us within 2 business days after you learn of the loss or theft of your card and/or code, and we can prove we could have stopped someone from using your card and/or code without your permission if you had told us, you could lose as much as \$500.

Also, if your statement shows transfers that you did not make, tell us at once. If you do not tell us within 60 days after the statement was mailed to you, you may not get back any money you lost after the 60 days if we can prove that we could have stopped someone from taking the money if you had told us in time.

If a good reason (such as a long trip or a hospital stay) kept you from telling us, we will extend the time periods.

- (b) **Contact in event of unauthorized transfer.** If you believe your card and/or code has been lost or stolen or that someone has transferred or may transfer money from your account without your permission, call or write us at the telephone number or address listed in this brochure.

ERROR RESOLUTION NOTICE

In Case of Errors or Questions About Your Electronic Transfers, Call or Write us at the telephone number or address listed in this brochure, as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt. We must hear from you no later than 60 days after we sent the FIRST statement on which the problem or error appeared.

- (1) Tell us your name, customer number, and account number (if any).
- (2) Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
- (3) Tell us the dollar amount of the suspected error.

If you tell us orally, we may require that you send us your complaint or question in writing within 10 business days.

We will determine whether an error occurred within 10 business days (20 business days if the transfer involved a new account) after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days (90 days if the transfer involved a new account, a point-of-sale transaction, or a foreign-initiated transfer) to investigate your complaint or question. If we decide to do this, we will credit your account within 10 business days (20 business days if the transfer involved a new account) for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not credit your account. Your account is considered a new account for the first 30 days after the first deposit is made, unless each of you already has an established account with us before this account is opened.

We will tell you the results within three business days after completing our investigation. If we decide that there was no error, we will send you a written explanation.

You may ask for copies of the documents that we used in our investigation.

STATE BANK OF TEXAS

CUSTOMER SERVICE

P.O. BOX 763009

DALLAS, TEXAS 75376-3009

Business Days: Monday through Friday

Excluding Federal Holidays

Phone: (972) 257-6754

MORE DETAILED INFORMATION IS AVAILABLE
ON REQUEST



State Bank of Texas Hospitality Suite® Checking Account

Steps to Conduct a Wire Transfer:

- 1) Go to statebnk.com**
- 2) Click on Sign In**
- 3) Click on Online Banking and enter Account Number and Password -----> Enter**
- 4) At the top of the page, click ONLINE SERVICES**
- 5) Click on Cash Management**
- 6) Click on Wire Transfers**
- 7) Click on Create NEW Transaction and choose the account you would like to send the wire from**
- 8) Enter the appropriate fields and click Submit**

Other Services Provided with SBT Cash Management:

- **EPTPS Tax Payments – Schedule and initiate ACH credits for tax payments.**
- **ACH Origination – Debit & Credit, direct deposits, inter-bank transfers, cash concentration processed immediately or by schedule.**
- **ACH Batch – Create ACH transaction with multiple entries to be processed immediately or by schedule.**
- **Payroll/Direct Deposit – Allows direct deposit of payroll checks**