



121 East Courthouse  
P.O. Box 808  
Cuero, Texas 77954

RETURN SERVICE REQUESTED

THE MERCER CONDOMINIUM COMMUNITY INC  
615 OXFORD DR STE 105  
NEW BRAUNFELS TX 78130-6570




## Statement Ending 12/29/2023

THE MERCER CONDOMINIUM

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Customer Number: XXXXXXXX5799

### Managing Your Accounts

-  Corporate Office 121 East Courthouse  
P.O. Box 808  
Cuero, TX 77954
-  Customer Service 1(800)342-0679
-  Branch Locations Cuero\* Victoria\* Yorktown\*  
Kyle \* New Braunfels
-  Online Banking [www.TrustTexas.Bank](http://www.TrustTexas.Bank)

Notice of Change to Fee Schedule Effective January 29, 2024  
See Fee Schedule Enclosed.

### Summary of Accounts

Account Type	Account Number	Ending Balance
BUSINESS CLASSIC	XXXXXXXX5799	\$17,560.00

### BUSINESS CLASSIC - XXXXXXXX5799

#### Account Summary

Date	Description	Amount
12/01/2023	Beginning Balance	\$7,160.00
	4 Credit(s) This Period	\$10,400.00
	0 Debit(s) This Period	\$0.00
12/29/2023	Ending Balance	\$17,560.00

#### Deposits

Date	Description	Amount
12/04/2023	DEPOSIT	\$1,960.00
12/08/2023	DEPOSIT	\$6,400.00
12/12/2023	DEPOSIT	\$680.00
12/21/2023	DEPOSIT	\$1,360.00

#### Daily Balances

Date	Amount	Date	Amount
12/04/2023	\$9,120.00	12/12/2023	\$16,200.00
12/08/2023	\$15,520.00	12/21/2023	\$17,560.00







# Statement Ending 12/29/2023

THE MERCER CONDOMINIUM

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Customer Number: XXXXXXXX5799

TrustTexas Bank SSB		CHECKING DEPOSIT		CASH
Date	12/4/23	EXHIBIT	Corridor	680.00
Name	The Mercer	↓		600.00
Address				680.00
ACCOUNT NUMBER	6556315799	LESS CASH RECEIVED		
		NET DEPOSIT		1960.00

#0000 12/04/2023 \$1,960.00

TrustTexas Bank SSB		CHECKING DEPOSIT		CASH
Date	12-8-23	EXHIBIT	List	6,400.00
Name	The Mercer	↓	locks	
Address				
ACCOUNT NUMBER	6556315799	LESS CASH RECEIVED		
		NET DEPOSIT		6400.00

Working Capital

#0000 12/08/2023 \$6,400.00

TrustTexas Bank SSB		CHECKING DEPOSIT		CASH
Date	12/12/23	EXHIBIT		680.00
Name	The Mercer Carlos	↓		
Address				
ACCOUNT NUMBER	6556315799	LESS CASH RECEIVED		
		NET DEPOSIT		680.00

#0000 12/12/2023 \$680.00

TrustTexas Bank SSB		CHECKING DEPOSIT		CASH
Date	12/21/23	EXHIBIT	20Ks	680.00
Name	The Mercer	↓		680.00
Address				
ACCOUNT NUMBER	6556315799	LESS CASH RECEIVED		
		NET DEPOSIT		1360.00

#0000 12/21/2023 \$1,360.00



**Statement Ending 12/29/2023**

*THE MERCER CONDOMINIUM*

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*Customer Number: XXXXXXXX5799*

Bank online at [www.TrustTexas.Bank](http://www.TrustTexas.Bank)

# TrustTexas Bank, ssb

## FEE SCHEDULE

Effective January 29, 2024

Account Closing Fee (for accounts closed within first 90 days)	\$ 15.00
Account Reconciliation Fee (one hour minimum)	\$ 25.00/hr
Amortization Schedule Fee	\$ 5.00 each
Bag Fee	
Zipper Bag	\$ 5.00 each
Locked Bag	\$ 15.00 each
Cashiers Checks Fee	
Customer	\$ 5.00 each
Non-customer*	\$ 10.00 each
Chargeback Fee	\$ 10.00 each
Check Cashing Fee for Non-Customers (Assessed on checks \$100 and more)	1%
Collection Items Fee	
Outgoing Collection (drafts)	\$ 15.00 each
Incoming Collection (drafts)	\$ 15.00 each
Copier Usage Fee	\$ 0.50/page
Currency Fee	
Per Outgoing Roll	\$ 0.15
Per Outgoing Strap	\$ 0.25
Debit Card Fees:	
Debit Card Replacement Fee	\$ 5.00
Foreign ATM Transaction Fee	\$ 1.50 each
International Service Assessment Fee	1% of transaction
Deposit Error Correction Fee	\$ 5.00
Deposit Verification Fee (Mortgage Loans)	\$ 10.00
Fax Fee - (minimum \$5.00)	\$ 1.00/page
Gift Card Fee	\$ 2.50
Levy, Lien, Garnishment, Freeze Fee	\$ 75.00
Imaged Item Fee**	\$ 3.00/month
Overdraft and Returned Item Fees:	
Overdraft Fee (Overdraft Fee applies to overdrafts created by check, in-person withdrawal, ATM withdrawal, or other electronic means, as applicable.)	\$ 29.00
Returned Item Fee	\$ 29.00

Personal Money Orders Fee	
Customer	\$ 3.00
Non-customer*	\$ 10.00
Photocopy Fee	\$ 2.00/page
(includes 1098/1099 duplicates - IRS Forms)	
Post-dated Check Fee (Computer watch)	\$ 5.00 each
Research Fee (One hour minimum)	\$25.00 hour
Signature Verification Fee	
(multiple signatures required)	\$ 10.00 month
Statement Printout Fee	\$ 3.00
Stop Payment Fee	\$29.00
Telephone Transfer Fee	\$ 3.00
Temporary Check Fee	\$ 0.25 each
Wire Transfer Fee - Incoming	
Customer	\$ 5.00
Non-customer*	\$25.00
Wire Transfer Fee - Outgoing	
Customer-	
Domestic	\$20.00 each
International	\$25.00
Non-customer*	
Domestic	\$25.00 each
International	\$35.00

Safe Deposit Box Rentals - see Safe Deposit Box Rental Fee Schedule

Safe Deposit Box Drilling Fee	\$250.00
Replacement Key	\$5.00
Key Deposit	\$10.00

For lost keys or keys not returned, the key deposit will be forfeited.

\*Officer Approval Required

\*\*For business accounts, check Images free with e-statements.

**TrustTexas Bank, sSB**  
COMMERCIAL FEE SCHEDULE

Effective January 29, 2024

ANALYZED FEES

The following commercial checking account transactions and services are subject to account analysis based on the activity in the account, average collected balances, and earnings rate factors.

Cost of Commercial Transactions and Services:

Debits (or Checks) per item	0.15
On-Ups Items Deposited per item	0.07
Transit Items Deposited per item	0.11
Outgoing currency per strap	0.25
Outgoing coin per roll	0.15
Serial sorting per item (\$8.00 min. per sort)	0.03
Special cutoff statement	3.00
Incoming ACH Debits/Credits	0.10
Deposit Corrections	5.00
Reserve Requirement	10%

Negative collected balance - Prime Rate adjusted first of month  
Earnings Rate - 90 day T-bill Rate adjusted first of month

Merchant Deposit Capture Fees

Merchant Capture Maintenance Fee	15.00 (monthly)
Initial Token Fee	Free (1)
Additional Token Fee	5.00 per token
Replacement Token Fee	5.00 per token
Per Item Fee	See Analyzed Fees
Cancellation Fee	250.00 within first 6 months

ACH Origination Fees

ACH File Transfer (XFER) Fee	2.00 per file
Maximum Monthly Fee	16.00

Cannabis - Related Banking

Cannabis - Related Banking Maintenance Fee	30.00
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\* See Fee Schedule for additional standard account fees.

Bank online at [www.TrustTexas.Bank](http://www.TrustTexas.Bank)



<b>FACTS</b>	<b>WHAT DOES TRUSTTEXAS BANK, SSB DO WITH YOUR PERSONAL INFORMATION?</b>
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<b>Why?</b>	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
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<b>What?</b>	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> <li>• Social Security number</li> <li>• Account balances</li> <li>• Payment history</li> <li>• Credit history</li> <li>• Overdraft history</li> <li>• Account transactions</li> </ul> <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p>
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<b>How?</b>	All financial companies need to share customers’ personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers’ personal information; the reasons TrustTexas Bank, SSB chooses to share; and whether you can limit this sharing.
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Reasons we can share your personal information	Does TrustTexas Bank, SSB share?	Can you limit this sharing?
<b>For our everyday business purposes –</b> Such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
<b>For our marketing purposes –</b> To offer our products and services to you	Yes	No
<b>For joint marketing with other financial companies</b>	Yes	No
<b>For our affiliates’ everyday business purposes –</b> Information about your transactions and experiences	No	We do not share
<b>For our affiliates’ everyday business purposes –</b> Information about your creditworthiness	No	We do not share
<b>For our nonaffiliates to market to you</b>	No	We do not share

<b>Questions?</b>	Call toll-free 1-800-342-0679 or go to <a href="http://www.TrustTexas.Bank">www.TrustTexas.Bank</a>
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What we do	
<b>How does TrustTexas Bank, SSB protect my personal information?</b>	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings. We also maintain other physical, electronic and procedural safeguards to protect this information and we limit access to information to those employees for whom access is appropriate.
<b>How does TrustTexas Bank, SSB collect my personal information?</b>	We collect your personal information, for example, when you <ul style="list-style-type: none"> <li>• Open an account</li> <li>• Apply for a loan</li> <li>• Provide employment information</li> <li>• Give us your contact information</li> <li>• Provide your mortgage information</li> </ul> We also collect your personal information from others, such as credit bureaus, or other companies.
<b>Why can't I limit all sharing?</b>	Federal law gives you the right to limit only <ul style="list-style-type: none"> <li>• Sharing for affiliates' everyday business purposes – information about your creditworthiness</li> <li>• Affiliates from using your information to market to you</li> <li>• Sharing for nonaffiliates to market to you</li> </ul> State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.

Definitions	
<b>Affiliates</b>	Companies related by common ownership or control. They can be financial and non-financial companies. <ul style="list-style-type: none"> <li>• <i>TrustTexas Bank, SSB has no affiliates.</i></li> </ul>
<b>Nonaffiliates</b>	Companies not related by common ownership or control. They can be financial and non-financial companies. <ul style="list-style-type: none"> <li>• <i>TrustTexas Bank, SSB does not share with nonaffiliates so they can market to you</i></li> </ul>
<b>Joint marketing</b>	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> <li>• <i>Our joint marketing partners include credit card companies.</i></li> </ul>

Other Important Information
<p><b>For Texas Customers.</b> The Trust Texas Bank, SSB is chartered under the laws of the State of Texas and by state law is subject to regulatory oversight by the Department of Savings and Mortgage Lending. Any consumer wishing to file a complaint against the TrustTexas Bank, SSB should contact the Department of Savings and Mortgage Lending through one of the means indicated below:</p> <p>In Person or by Mail:            2601 North Lamar Boulevard, Suite 201,            Austin, Texas 78705-4294,            Phone: (877) 276-5550,            Fax: (512) 936-2003, or            through the Department's website at <a href="http://www.sml.texas.gov">www.sml.texas.gov</a>.</p>