



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

Page 1 of 4

Customer Number: XXXXXXXX5781

## 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	XXXXXXXX5781	\$21,804.96

## BUSINESS CLASSIC - XXXXXXXX5781

### Account Summary

Date	Description	Amount
12/01/2023	Beginning Balance	\$8,454.01
	5 Credit(s) This Period	\$14,514.72
	8 Debit(s) This Period	\$1,163.77
12/29/2023	Ending Balance	\$21,804.96

### Deposits

Date	Description	Amount
12/04/2023	DEPOSIT	\$1,992.66
12/08/2023	DEPOSIT	\$1,000.00
12/08/2023	DEPOSIT	\$8,403.02
12/12/2023	DEPOSIT	\$680.00
12/21/2023	DEPOSIT	\$2,439.04

### Electronic Debits

Date	Description	Amount
12/04/2023	Nov 10% transfer to Reserve	\$845.40
12/12/2023	DELUXE CHECK CHECK/ACC.	\$20.00
12/12/2023	ATT Payment 503839003MYW9A	\$64.51

### Other Debits

Date	Description	Amount
12/04/2023	POS Purchase TX SUNSET VALLEY THE HOME DEPOT 0 SEQ# 020105 0942	\$76.20
12/08/2023	POS Purchase TX NEW BRAUNFELS THE HOME DEPOT 0 SEQ# 030672 0942	\$9.71
12/11/2023	POS Purchase TX NEW BRAUNFELS THE HOME DEPOT 0 SEQ# 043107 0942	\$44.34
12/13/2023	POS Purchase WA AMZN.COM/BILL AMZN Mktp US* BL 09 SEQ# 087648 0942	\$37.66
12/26/2023	POS Purchase TX CANYON LAKE ASAP SIGNS SEQ# 050001 0942	\$65.95





**IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS**

Write us at P.O. Box 808, Cuero, Texas 77954 or call us at 1-800-342-0679, as soon as you can.

If you think your statement is wrong or if you need more information about a transfer on the statement or receipt, we must hear from you no later than 60 days after we send you the FIRST statement on which the error or problem appeared.

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

We will investigate your complaint and will correct any error promptly. We will determine if 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, point-of-sale or 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 use of the money during the time it takes us to complete our investigation. If you tell us orally, we may require that you send us your complaint or question in writing within 10 business days. If we ask you to put your complaint or questions in writing and we do not receive it within 10 business days, we may not credit your account. An account is considered new for 30 days after the first deposit is made, unless each of you already has an established account with us before this account is opened.

If we decide that there was an error, we will send you a written explanation within three business days after we finish our investigation. You may ask for copies of the documents used in our investigation.

	<b>CHECKS OUTSTANDING</b>	
<b>THIS IS PROVIDED TO HELP YOU BALANCE STATEMENT</b>	<b>NO.      AMOUNT</b>	<b>THIS IS PROVIDED TO HELP YOU BALANCE YOUR CHECKBOOK</b>
<b>BANK BALANCE</b>		<b>CHECKBOOK BALANCE</b>
SHOWN ON THIS STATEMENT    \$ _____		AT STATEMENT DATE        \$ _____
<b>ADD + (IF ANY)</b>		<b>SUBTRACT - (IF ANY)</b>
DEPOSITS NOT SHOWN		ACTIVITY CHARGE            _____
ON THIS STATEMENT        _____		
<b>TOTAL</b> _____		<b>SUB-TOTAL</b> _____
<b>SUBTRACT - (IF ANY)</b>		<b>SUBTRACT - (IF ANY)</b>
CHECKS OUTSTANDING        _____		OTHER BANK CHARGES        _____
<b>BALANCE</b> \$ _____	←—————→	<b>BALANCE</b> \$ _____
SHOULD AGREE WITH YOUR CHECKBOOK BALANCE		SHOULD AGREE WITH YOUR STATEMENT BALANCE

**PLEASE ADVISE US IN WRITING OF ANY CHANGES IN YOUR ADDRESS**



# Statement Ending 12/29/2023

THE MERCER CONDOMINIUM

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Customer Number: XXXXXXXX5781

## **BUSINESS CLASSIC - XXXXXXXX5781 (continued)**

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### Daily Balances

<u>Date</u>	<u>Amount</u>	<u>Date</u>	<u>Amount</u>	<u>Date</u>	<u>Amount</u>
12/04/2023	\$9,525.07	12/12/2023	\$19,469.53	12/26/2023	\$21,804.96
12/08/2023	\$18,918.38	12/13/2023	\$19,431.87		
12/11/2023	\$18,874.04	12/21/2023	\$21,870.91		



# Statement Ending 12/29/2023

THE MERCER CONDOMINIUM

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Customer Number: XXXXXXXX5781

TrustTexas Bank SSB CHECKING DEPOSIT CASH ▶

Date: 12/4/23  
 Name: The Mercer  
 Address: \_\_\_\_\_  
 ACCOUNT NUMBER: 6556315781

DEPOSITED BY: Corridor  
 69133  
 69133  
 61000

SUB TOTAL ▶  
 LESS CASH RECEIVED ▶  
 NET DEPOSIT 1992.66

⑆5300⑆⑆1000⑆ 009

#0000 12/04/2023 \$1,992.66

TrustTexas Bank SSB Move Fees CHECKING DEPOSIT CASH ▶

Date: 12-8-23  
 Name: The Mercer Operating  
 Address: \_\_\_\_\_  
 ACCOUNT NUMBER: 6556315781

DEPOSITED BY: List  
 4000  
 1,000.00

SUB TOTAL ▶  
 LESS CASH RECEIVED ▶  
 NET DEPOSIT 1000.00

⑆5300⑆⑆1000⑆ 009

#0000 12/08/2023 \$1,000.00

TrustTexas Bank SSB CHECKING DEPOSIT CASH ▶

Date: 12-8-23  
 Name: The Mercer - Operating Acct  
 Address: \_\_\_\_\_  
 ACCOUNT NUMBER: 6556315781

DEPOSITED BY: List  
 10000  
 8,403.02

SUB TOTAL ▶  
 LESS CASH RECEIVED ▶  
 NET DEPOSIT 8403.02

⑆5300⑆⑆1000⑆ 009

#0000 12/08/2023 \$8,403.02

TrustTexas Bank SSB CHECKING DEPOSIT CASH ▶

Date: 12/12/23  
 Name: The Mercer Condos  
 Address: \_\_\_\_\_  
 ACCOUNT NUMBER: 6556315781

DEPOSITED BY: Corridor  
 Title  
 680.00

SUB TOTAL ▶  
 LESS CASH RECEIVED ▶  
 NET DEPOSIT 680.00

⑆5300⑆⑆1000⑆ 009

#0000 12/12/2023 \$680.00

TrustTexas Bank SSB CHECKING DEPOSIT CASH ▶

Date: 12/21/23  
 Name: The Mercer  
 Address: \_\_\_\_\_  
 ACCOUNT NUMBER: 6556315781

DEPOSITED BY: 50000  
 2439.04

SUB TOTAL ▶  
 LESS CASH RECEIVED ▶  
 NET DEPOSIT 2439.04

⑆5300⑆⑆1000⑆ 009

#0000 12/21/2023 \$2,439.04

# 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>
<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.
<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>
<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.

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>