

Cash Management Fee Schedule

The following schedule of fees applies to accounts for which The American National Bank of Texas ("ANBTX") is providing cash management solutions. In addition to managing the account, ANBTX services may include account administration, safekeeping and custody of securities and the collection and distribution of income and principal.

Annual Fee on Market Value of Assets

- First \$ 50,000,000 (.35%) of market value
- Next \$100,000,000 (.30%) of market value
- Next \$200,000,000 (.25%) of market value
- Over \$300,000,000 (.15%) of market value

Managed R&T Insured Deposit Solutions

Funds placed with the managed R&T Insured Deposit Solutions program, which is the vendor associated with the FDIC Insured Cash Account up to \$10 million, you will pay a monthly management fee of (.35%) of market value in connection with the placement of those funds. Rates and estimated annual income quoted and reflected on the client statements are gross of fees.

Funds placed with the non-managed R&T Insured

Deposit Solutions program, which is the vendor associated with the FDIC Insured Cash Account up to \$10 million, ANBTX will be paid a management fee of (.35%) of market value per annum, paid monthly, directly to ANBTX by R & T Deposit Solutions. Rates and estimated annual income quoted and reflected on the client statements are net of fees.

Accounts with other cash management products other than with R&T Insured Deposit Solutions program are subject to a \$5,000 minimum annual fee. Fees are prorated and charged monthly on the total market value of assets at each month end.

ANBTX may charge a termination fee consisting of the annual minimum custodial or fiduciary fee in addition to a fee commensurate with the actual time and work involved in closing and transferring an account. All actual expenses incurred in liquidating and/or transferring assets will be charged to the account.

This fee schedule may be adjusted from time to time.

Accepted by:

Date:
