

Woodforest - About Woodforest



**Banking your way...EVERY DAY AND NIGHT!™**

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Personal Banking

Business Banking

Investments

About Us

Careers

Contact Us

Home

**Banking your way...  
EVERY DAY AND NIGHT!**



About Woodforest

Statement of Condition

## About Woodforest

Woodforest Financial Group Inc. family of companies includes both Woodforest National Bank and Woodforest Bank. Each bank plays an important role in the continued growth and strength of Woodforest.

Woodforest strives to make every customer's personal banking experience simple and convenient. We're committed to our motto of **Banking your way...EVERY DAY AND NIGHT!®** by offering responsive products, quality customer service, and branches open "around the clock" in select markets!

At Woodforest, we **SAY YES®!**

- Branches open every day except Christmas!
- Extended branch deposit deadlines!
- Immediate availability of deposits!
- Absolutely FREE Checking!
- Second Chance Checking® with no credit check!
- Free online banking with bill pay!
- Free daily e-mail balance notification!

### Woodforest National Bank

Celebrating 29 years of banking success, Woodforest National Bank was the first bank in Texas to launch a 24-hour/7-days-a-week live banking concept and offer our customers the convenience of banking at any hour, day or night, throughout its branch network. Woodforest National Bank launched many other "firsts" in the banking industry including seven-day processing, deposit deadlines as late as 8:00 p.m., and the development of the first Tu Banco branch - a full service bilingual bank for our Hispanic customer base.

Treating customers right goes a long way, and nothing illustrates that fact more than the power of the satisfied customer. Woodforest National Bank has ranked highest in customer satisfaction in the Southwest Region according to the J.D. Power and Associates 2007 Retail Banking Satisfaction Study<sup>SM</sup>.

Ranked among the top earning banks in the United States, Woodforest National Bank is one of the largest employee-owned community banks in the Houston, Texas area. Woodforest National Bank has ranked #1 in market share among all other insured banking institutions in Montgomery County for the last 9 consecutive years, according to the FDIC Annual Market Share Report and is a preferred lender with the Small Business Administration (SBA).

### Woodforest Bank

Woodforest Financial Group purchased Olympic Savings, a State Savings Bank out of Refugio, Texas in April 2007. Olympic soon had a new name, Woodforest Bank, and was converted to a Federal Savings Bank. Woodforest Bank currently has over 100 branches now open. With this new charter, Woodforest Financial Group brings the expertise and innovation of 29 years of banking success to all new Woodforest



markets around the country.

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Woodforest Financial Group's family of companies includes Woodforest National Bank and Woodforest Bank



Woodforest National Bank serves customers across Texas, Illinois, Indiana, Maryland, North Carolina, Ohio, Pennsylvania, Virginia, and West Virginia.



Woodforest Bank, a Federal Savings Bank, serves customers across Alabama, Kentucky, Louisiana, Mississippi, New York, South Carolina, and Refugio, Texas.



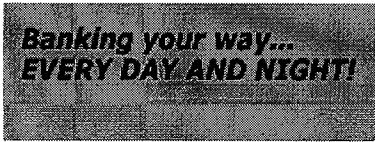
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Business Banking : Merchant Services

Overview

We sell, deploy and support the latest technology credit card terminals to provide fast, reliable and secure electronic credit card processing. We offer 24-hour a day, 7-days a week client support. We pride ourselves at being flexible to your business needs. As a business owner, you face challenges every day that can affect the success of your business. We want to help you succeed by offering ready solutions that help you meet your objectives and make the most of your time and money. Offering your customers a variety of payment options can help increase sales. Your customers expect you to accept whatever from of payment they choose - be it direct payment from their bank account, cash, check or credit card.

Our payment solutions benefit your business by:

- Saving you time and money.
- Helping you increase sales.
- Improving your cash flow.
- Making it easier for your customers to pay you.



- Checking
- Deposit Rates
- Loans
- Treasury Management
- AIM Investments
- Merchant Services
  - Overview
- Federal Tax Payments

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**WOODFOREST NATIONAL BANK**  
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**WOODFOREST BANK**  
 Woodforest Bank, a Federal Savings Bank, serves customers across Alabama, Kentucky, Louisiana, Mississippi, New York, South Carolina, and Refugio, Texas.

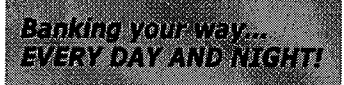


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Personal Banking	Business Banking	Investments	About Us	Careers	Contact Us	Home
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Business Banking

**Merchant Services**

- Checking
- Deposit Rates
- Loans
- Treasury Management
- AIM Investments
- Merchant Services
  - Overview
- Federal Tax Payments

Establishing a merchant account is crucial to the success of most businesses. Credit card and check processing have never been easier, thanks to Woodforest Merchant Services. Our credit card merchant program is designed with you in mind. New and established businesses can benefit from our great service and low rates. Whether you are currently accepting credit cards or would like to, we have the perfect solution for your business. With our very competitive discount rate and low cost, we can help you increase both revenue and profits.

We offer customized programs for:

- Retailers
- Home Based Businesses
- Restaurants
- Hotels and Inns
- Internet
- Service Industry
- Mail/Telephone Order Businesses
- Casino's - Quasi Cash

Other Services:

- Check Guarantee
- Check Conversion
- Gift/Loyalty Cards
- Check Verification

For Check Verification requests call:  
**1-888-247-4204**



**Woodforest Merchant Services**  
1508 Research Forest Dr. #100  
Shenandoah, Texas 77381  
**1-888-584-2265**  
[merchant@woodforest.com](mailto:merchant@woodforest.com)

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<p>Woodforest Bank, a Federal Savings Bank, serves customers across Alabama, Kentucky, Louisiana, Mississippi, New York, South Carolina, and Refugio, Texas.</p>
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