

ATM CARDS & DEBIT CARDS

Replacement Card or Pin.....	\$5
Per transaction if not our machine (ATM transactions only).....	\$2

SAFE DEPOSIT BOX

5x5x26	\$25 annually
3x10x26	\$30 annually
5x10x26	\$40 annually
10x10x26	\$70 annually
Key Deposit	\$27 per box rented
Forced Boxes	Determined by Lock Smith



OTHER SERVICES

Account Reconciliation per hour	\$25
Account Research per hour	\$25
Additional fee per item (\$3 minimum).....	\$ 1
Bank Bags - Locking	\$35
Zipper.....	\$10
Cashier's Checks - Customer	\$ 3
Non-customer.....	\$ 8
Charge backs-return items	\$ 5
Collection Items.....	\$20
Confirmations/verifications.....	\$10
Copies - Customer.....	\$ 50
Non-customer.....	\$ 1
Dormant Acct Charge /per month	
Checking = 12 months of Inactivity	\$ 5
Savings = 24 months of Inactivity.....	\$ 5
Fax Service	\$ 2
Additional page	\$ 2
Insufficient check charge - per item	\$25
Money order - Customer	\$ 1
Non-customer.....	\$ 5
Coin Counting.....	10% of Amount
Excess Currency Processing.....	Customized
Daily Overdraft Fee – Per day after 14th business day....	\$ 5
Money Transfer Bank Wire	
Incoming – Customer	\$25
Outgoing – Customer.....	\$25
Foreign	\$30
Notary Fee	\$ 0
Phone Inquiry	\$ 0
Fax Statement	\$ 2
Paper Statement /per month.....	\$ 2
Stop payment request in person/by phone	\$25
Stop payment request via online banking.....	\$15
Transfers	
Banker Assisted Telephone Transfer	\$ 3
Tax Levy.....	\$30
Garnishment.....	\$20
Account closed within 90 days of opening.....	\$10

*Fees subject to change



BANK SERVICES BROCHURE

EFFECTIVE FEB 12, 2018

LOBBY HOURS

MONDAY - THURSDAY 9AM TO 5PM

FRIDAY 9AM TO 6PM

DRIVE-IN HOURS

MONDAY - FRIDAY 8AM TO 6 PM

SATURDAY 9AM TO 12PM

5100 SOUTH I-35 | PO BOX 95329

OKLAHOMA CITY, OK 73143

405.672.7831 | WWW.FRONTIER-OK.COM



Member
FDIC

24 HOUR ACCOUNT INFORMATION LINE
405.670.0369

BASIC CHECKING

Minimum Deposit to Open Account	\$100
No monthly service charge *	
No Minimum Balance Requirement	
Unlimited Check Writing	
ATM Card or Mastercard Debit Card	
Free e-statement	

*Normal bank charges may apply for optional services

CHECKING WITH INTEREST

Minimum Deposit to Open Account:	\$100
Deposits:	No limit on the amount or number
Withdrawals or Checks:	0 to 20 at no charge 21 or more \$.15 ea.

Maintenance Fee

No maintenance fee on \$1,500 or above.

Balance below \$1,500 any day during month \$10 per month

Minimum Balance to Obtain the Annual Percentage Yield

You must maintain a minimum balance of \$400 in the account each day to obtain the disclosed annual percentage yield.

BASIC BUSINESS

Minimum Deposit to Open Account	\$100
No monthly service charge *	
No Minimum Balance Requirement	
Up to 100 items per month FREE **	

*Normal bank charges may apply for optional services

**Items include deposits, checks, withdrawals and deposited items. Over 100 = .25¢ per item.

COMMERCIAL CHECKING ACCOUNT

Minimum Deposit to Open Account:	\$100
Maintenance Fee:	\$10
Checks, Withdrawals:	\$.15 ea.
Deposited Items:	\$.10 ea.

Earnings allowance on average collected balance to offset service charges only.

SAVINGS ACCOUNT

Minimum Deposit to Open Account:	\$100
Deposits:	No limit on the amount or number
Withdrawals:	6 free per month
Each withdrawal after 6:	\$10 ea.

Maintenance Fee

Balance below \$200 any day during the month \$4 per mo.

Minimum Balance to Obtain the Annual Percentage Yield

You must maintain a minimum balance of \$100 in the account each day to obtain the disclosed annual percentage yield.

MONEY MARKET ACCOUNT

Minimum Deposit to Open Account:	\$100
Deposits:	No limit on the amount or number
Withdrawals:	6 free per month
Each withdrawal after 6:	\$10 ea..

Maintenance Fee

Balance below \$2,500 any day during month \$12 per mo.

Minimum Balance to Obtain the Annual Percentage Yield

You must maintain a minimum balance of \$500 in the account each day to obtain the disclosed annual percentage yield.



TIME DEPOSITS

Minimum Deposit to Open Account: \$1,000

Maturities Available

6 months	3 years
1 year	5 years
15 months	7 years
18 months	10 years
2 years	IRA (See Account Representative)

Investment Period

Less than 12 months	3 months of interest
12-60 months	6 months of interest
Over 60 months	12 months of interest

Penalty

Renewals

Unless notified, at its maturity date, your time deposit will automatically renew for the same term at our current interest rate. You will have a grace period of 10 calendar days after the maturity date to withdraw funds without penalty.

Early Withdrawal Penalties

In the event of withdrawal of all or any portion of the funds in your time deposit before maturity, the following early withdrawal penalties may be imposed on the amount withdrawn. You may withdraw the interest paid on your funds with no penalty.

Interest

The interest rate, annual percentage yield and maturity date applicable to such time deposit are set forth on the Certificate of Deposit and Truth in Savings Disclosures. You will be paid the rate indicated until the maturity date of the time deposit. The annual percentage yield shown on the Truth in Savings assumes interest remains on deposit until maturity and a withdrawal will reduce earnings. We use the daily balance method to calculate interest on your time deposit. Interest begins to accrue on the business day you deposit non-cash items (checks).