

**FEE SCHEDULE**  
**Deposit Fee Schedule**



5100 South I-35 Service Rd  
 Oklahoma City, Oklahoma 73129

**FEES AND CHARGES.** The following fees and charges may be assessed against your account:

Account Closed within 90 Days of Opening	\$25.00
Account Reconciliation per hour	\$25.00
Account Research per hour	\$25.00
Account Research per hour - Additional fee per item (\$3 minimum)	\$1.00
ATM & Debit Cards - per Transaction Fee if not our Machine (ATM transactions only)	\$2.00
ATM & Debit Cards - Replacement Fee per Card	\$5.00
Bank Bags - Locking	\$35.00
Bank Bags - Zipper	\$10.00
Cashier's Checks - Customer	\$3.00
Cashier's Checks - Non Customer	\$10.00
Charge Backs - Returned Items	\$5.00
Collection Items	\$25.00
Confirmations - Verifications	\$10.00
Copies - Customer	\$0.50
Copies - Non Customer	\$1.00
Excess Currency Processing - Customized	
Garnishment	\$25.00
Money Order - Customer	\$1.00
Non-sufficient funds charge - per item	\$30.00
Statements - Paper per month	\$2.00
Statements Faxed	\$2.00
Stop Payment - In person/by phone request	\$25.00
Stop Payment - Online banking request	\$15.00
Sweep Between Accounts	\$5.00
Tax Levy	\$50.00
Transfers - Banker Assisted Telephone Transfer	\$3.00
Wire Transfer - Domestic	\$25.00
Wire Transfer - International	\$50.00

*An overdraft fee of \$30.00 will be charged per item for covering overdrafts created by check or draft, in-person withdrawal, ATM withdrawal, or other electronic means. Multiple presentment of the same item may occur resulting in multiple non-sufficient return item fees.*

*Specific Account Type Fees:*

**BASIC CHECKING**

- Minimum Deposit to Open Account.....\$100
- No monthly maintenance fee\*
- 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 - (Consumer and Non-Consumer)**

- Minimum Deposit to Open Account.....\$100
- Deposits: No limit on the amount or number
- Debits: 0 to 20 at no charge, 21 or more \$.15 each
- Maintenance Fee: No maintenance fee on \$1500 or above.
- .....Balance below \$1500 any day during month - \$10 per month
- Minimum Balance to Obtain the Annual Percentage Yield: \$400 each day



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**BASIC BUSINESS**

Minimum Deposit to Open Account.....\$100  
No monthly maintenance fee\*  
No minimum balance requirement  
Up to 100 items per month FREE\*\*  
*\*Normal bank charges may apply for optional services*  
*\*\*Items include credits, debits and deposited items*  
*Over 100 items - \$.25 per item*

**COMMERCIAL CHECKING**

Minimum Deposit to Open Account.....\$100  
Monthly maintenance fee: \$10  
Debits: \$.15 each  
Deposited Items, Credits: \$.10 each  
*Earnings allowance on average collected balance to offset monthly maintenance fees only*

**SAVINGS**

Minimum Deposit to Open Account..... \$100  
Deposits: No limit on the amount or number  
Maintenance Fee: No maintenance fee on \$100 or above.  
.....Balance below \$100 any day during the month - \$4 per month.  
Minimum Balance to Obtain the Annual Percentage Yield: \$100 each day

**BUSINESS SAVINGS**

Minimum Deposit to Open Account..... \$100  
Deposits: No limit on the amount or number  
Debits: 0 to 6 no charge, 7 or more \$.10 each  
Maintenance Fee: No maintenance fee on \$100 or above.  
.....Balance below \$100 any day during the month - \$4 per month.  
Minimum Balance to Obtain the Annual Percentage Yield: \$100 each day

**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

**MONEY MARKET**

Minimum Deposit to Open Account.....\$2500  
Deposits: No limit on the amount or number  
Maintenance Fee: No maintenance fee on \$2500 or above.  
.....Balance below \$2500 any day during the month - \$12 per month.  
Minimum Balance to Obtain the Annual Percentage Yield: \$500 each day

**TIME DEPOSITS**

Minimum Deposit to Open Account: Under \$100,000 - minimum deposit \$1,000  
.....Over \$100,000 - minimum deposit \$100,000  
Certificates of Deposit and IRAs

**Maturities Available**

1 month.....1 year  
3 months.....2 years  
6 months.....3 years  
15 months.....4 years  
18 months.....5 years

**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.



<b>Investment Period.....</b>	<b>Penalty</b>
Less than 12 months.....	3 months of interest
12 - 60 months.....	6 months of interest
Over 60 months.....	12 months of interest

**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.

**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).

*Fees subject to change  
Effective date 5.11.2022*

