

## ATM CARDS & DEBIT CARDS

|  |     |
|--|-----|
| Replacement Card or Pin.....                                       | \$5 |
| Per transaction if not our machine<br>(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 APRIL 7, 2017

### 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 VISA 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).