



## Bank Services

5100 S. I-35 Svc. Rd.  
OKC, OK 73129  
Phone: 405.672.7831

Fax: 405.670.5622

P.O. Box 95329  
OKC, OK 73143  
24 Hour Account Information Line: 405-670-0369

Banking Hours: Lobby – Mon-Thurs 9:00 – 5:00    Friday 9:00 – 6:00    Saturday 9:00 – 12:00  
Drive-In – Mon-Friday 8:00 – 6:00    Saturday 8:00 – 12:00    Member FDIC

### ***PERSONAL CHECKING ACCOUNT***

**Minimum Deposit to Open Account \$150**

**Deposits:** No limit on the amount or number

**Withdrawals or Checks:**

0 to 20 at no charge, 21 or more \$.15 ea.

**Maintenance Fee:**

Balance below \$500 any day during the month \$7 per mo.

Balance below \$400 any day during the month \$8 per mo.

Balance below \$300 any day during the month \$9 per mo.

Balance below \$200 any day during the month \$10 per mo.

ATM Card or VISA Debit Card

Image Copy of Checks

### ***PRIORITY CLUB ACCOUNT***

**Minimum Deposit to Open Account \$150**

**Deposits:** No limit on the amount or number

**Withdrawals:** No limit on the amount or number

**Monthly Maintenance Fee: \$12 per month**

\$5 credit per check order

No Fee Notary

ATM Card or VISA Debit Card

Image Copy of Checks

### ***SENIOR PERSONAL CHECKING ACCOUNT***

***(62 years of age)***

**Minimum Deposit to Open: \$150**

**Deposits:** No limit on the amount or number

**Withdrawals or Checks:**

0 to 20 at no charge

21 or more - \$.15 ea

**No Maintenance Fee**

ATM Card or VISA Debit Card

Image Copy of Checks

***FRONTIER ECONOMY CHECKING***

**Minimum Deposit to Open Account \$100**

**Deposits** No limit on the amount or number

**Withdrawals or Checks:** \$.25 ea.

No Maintenance Fee

No ATM Card or Debit Card Issue

Image Copy of Checks

***FREE CHECKING***

**Minimum Deposit to Open Account \$100**

No monthly service charge \*

No Minimum Balance Requirement

Unlimited Check Writing

ATM Card or VISA Debit Card

No Image Copy of Checks

\*Normal bank charges may apply

***ATM CARDS & DEBIT CARDS***

Per card requested \$5

Replacement Card or Pin \$5

ATM/Debit Card Monthly Maintenance Fee \$1

Per transaction if not our machine

(ATM transactions only) \$1

***COMMERCIAL CHECKING ACCOUNT***

Minimum to open \$250

Maintenance Fee \$10

Checks, Withdrawals \$.15 ea.

Deposited Items \$.10 ea.

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

***ALL INTEREST BEARING ACCOUNTS***

The interest rate and annual percentage yield on all interest bearing accounts may change from day to day. Both may be changed solely at the discretion of this Bank, and at any time. The interest rate and annual percentage yield currently applicable to your account are disclosed in the accompanying Schedule of Rates.

Interest will be credited to your account at the end of each monthly statement cycle and will be compounded monthly. If you close your account before interest is credited, you will not receive any accrued (but not yet credited) interest. We use the daily balance method to calculate interest on your account. This method applies a daily periodic rate to the balance in your account each day. Interest begins to accrue no later than the business day we receive credit for the deposit of non-cash items (i.e. checks).

## ***SAVINGS ACCOUNT***

**Minimum Deposit to Open Account:** \$100

**Deposits:** No limit on the amount or number

**Withdrawals:**

Limit of 6 per month at no charge

Each withdrawal after 6: \$1 ea.

Maximum of 6 withdrawals per month, which can be by withdrawal, draft or ATM card

**Maintenance Fee:**

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

ATM Card

**Interest:**

The interest rate and the annual percentage yield on your account may change from day to day. Both may be changed solely at the discretion of this Bank, and at any time. We use the daily balance method to calculate interest on your account. This method applies a daily periodic rate to the balance in your account each day. Interest begins to accrue no later than the business day we receive credit for the deposit of non-cash items (i.e., checks). If you close your account before interest is credited you will not receive any accrued (but not yet credited) interest. Interest will be credited and compounded monthly.

**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.

Account Closed within 90 days of opening: \$10

Account must maintain a minimum of \$10 to remain open.

## ***NOW ACCOUNT***

**Minimum Deposit to Open Account:** \$150

**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

**Interest:**

The interest rate and the annual percentage yield on your account may change from day to day. Both may be changed solely at the discretion of this Bank, and at any time. We use the daily balance method to calculate interest on your account. This method applies a daily periodic to the balance in your account each day. Interest begins to accrue no later than the business day we receive credit for the deposit of non-cash items (i.e., checks). If you close your account before interest is credited you will not receive any accrued (but not yet credited) interest. Interest will be credited and compounded monthly.

**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.

**MONEY MARKET ACCOUNT**

**Minimum to Open Account:** \$150  
**Deposits:** No limit on the amount or number  
**Withdrawals:** Includes draft and/or debit card  
 Limit of 6 per month at no charge  
 Each withdrawal after 6: \$10 each  
 Maximum of 6 withdrawals per month, which can be by check, draft or debit card to third party  
**Maintenance Fee:**  
 No maintenance fee on \$2,500 or above  
 Balance below \$2,500 any day during month.....\$12 per mo.

**Interest:**  
 The interest rate and the annual percentage yield on your account may change from day to day. Both may be changed solely at the discretion of this Bank, and at any time. We use the daily balance method to calculate interest on your account. This method applies a daily periodic rate to the balance in your account each day. Interest begins to accrue no later than the business day we receive credit for the deposit of non-cash items (i.e., checks). If you close your account before interest is credited you will not receive any accrued (but not yet credited) interest. Interest will be credited and compounded monthly.

**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  
**Transaction limitations:**  
 After the time deposit is opened, you may not make deposits into or withdrawals of principal from the time deposit until its maturity date. You may, however, withdraw interest on a monthly, quarterly, semi-annual, or annual basis (by credit to a checking or savings account you have at this bank or by check.)  
**Maturities Available:**

- 3 months
- 6 months
- 1 year
- 18 month
- 2 years
- 3 years
- 5 years
- 7 years
- 10 years
- 18 month (IRA)

Maturities are flexible, and rates for maturities other than those shown are quoted on request.

**Interest:**  
 The interest rate, annual percentage yield and maturity date applicable to such time deposit are set forth on the Schedule of Rates. You will be paid the rate indicated until the maturity date of the time deposit. The annual percentage yield shown on the Schedule of Rates 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. This method applies a daily periodic rate to the principal in the time deposit each day. Interest on time deposits will be compounded and credited monthly, quarterly, semi-annually, annually, or at maturity at your discretion. Interest on 18 month time deposits will be compounded and credited quarterly. Interest begins to accrue on the business day you deposit non-cash items (for example, checks.)

**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, calculated at the interest rate being paid on the time deposit.

**Investment PeriodPenalty**

Less than 12 months	100% of interest earned
12-60 months	1 year of interest
Over 60 months	2 years of interest

Frontier State Bank will waive all early withdrawal fees and penalties for all 501 C-3 organizations.

**Renewals**

Unless notified, your time deposit will automatically renew for like periods at its maturity date. You will have a grace period of 10 calendar days after the maturity date to withdraw funds without penalty.

**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 Checks - Customer.....	\$ 0
Non-customer.....	\$ 8
Charge backs-return items.....	\$ 5
Collection Items.....	\$15
Confirmations/verifications.....	\$10
Copies - Customer.....	\$.50
Non-customer.....	\$ 1
Temporary Checks.....	\$0
Fax Service.....	\$2
additional page.....	\$ 2
Insufficient check charge - per item.....	\$25
Authorized Overdraft - per item.....	\$25
Money order - Customer.....	\$ 0
Non-customer.....	\$ 5
Money Transfer bank wire	
Incoming - Customer \$15	Outgoing - Customer \$15
Notary Fee.....	\$ 0
Phone Inquiry.....	\$ 0
Statement printouts per page.....	\$ 0
Fax Statement.....	\$ 2
Stop payment request.....	\$25
Telephone transfer.....	\$ 0
Tax Levy.....	\$25
Garnishment.....	\$10