

ATM CARDS & DEBIT CARDS

| | |
|--|-----|
| Replacement Card..... | \$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 closed within 90 days of opening..... | \$10 |
| 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-returned items..... | \$ 5 |
| Coin Counting..... | 10% of Amount |
| 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 |
| Daily Overdraft Fee - Per day after 14th business day.... | \$ 5 |
| Excess Currency Processing | Customized |
| Fax Service | \$ 2 |
| Additional page | \$ 2 |
| Garnishment | \$20 |
| Money order - Customer | \$ 1 |
| Non-sufficient funds charge - per item | \$25 |
| Statements | |
| Fax Statement | \$ 2 |
| Paper Statement /per month | \$ 2 |
| Stop Payment | |
| Request in person/by phone | \$25 |
| Request via online banking | \$15 |
| Sweep Between Accounts | \$5 |
| Tax Levy | \$30 |
| Transfers | |
| Banker Assisted Telephone Transfer | \$ 3 |
| Wire Transfer | |
| Domestic (Incoming/Outgoing) | \$25 |
| International | \$50 |

*Fees subject to change



BANK SERVICES BROCHURE

EFFECTIVE SEPTEMBER 1, 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



Member
FDIC

5100 SOUTH I-35 | PO BOX 95329
OKLAHOMA CITY, OK 73143
405.672.7831 | WWW.FRONTIER-OK.COM

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 |
| Debits: | 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 credits, debits and deposited items.

Over 100 = .25¢ per item.

COMMERCIAL CHECKING ACCOUNT

| | |
|----------------------------------|-----------|
| Minimum Deposit to Open Account: | \$100 |
| Monthly Maintenance Fee: | \$10 |
| Debits: | \$.15 ea. |
| Deposited Items, Credits: | \$.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

Certificates of Deposit & IRAs

Maturities Available

| | |
|-----------|---------|
| 6 months | 2 years |
| 1 year | 3 years |
| 15 months | 4 years |
| 18 months | 5 years |

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).

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.

| Investment Period | Penalty |
|---------------------|-----------------------|
| Less than 12 months | 3 months of interest |
| 12-60 months | 6 months of interest |
| Over 60 months | 12 months of interest |