



Products & Services

Personal Products

Bonus checking
Heritage Checking (50+)
Max Yield Checking
My Choice Checking (with one of the following features available)

- Free ATM access (limit 4 per month)
- Earns interest on balance
- Identity Protection

Pathway Checking
Freedom Advantage Checking
Personal Savings
First Savings
Christmas Club Savings
Investors Choice Money Market
Premium Personal Money Market
Certificate of Deposit (CD)
Safe Deposit Box
Health Savings Account (HSA)
Individual Retirement Account (IRA) & IRA Money Market Account

- Traditional IRA
- Roth IRA
- Coverdell Educational Savings Account (CESA)
- Simplified Employee Pension Plan (SEP)

Business Products

Small Business Checking
Growth Business Checking
Business Analysis Checking
Business Interest Analysis Checking
Business ATM Checking
Money Market Gold
Money Market Plus
Investors Choice Money Market
Premium Business Money Market
Certificate of Deposit (CD)
Commercial Savings
Save Deposit Box

Services

ATM access (most locations)
ATM Cards
Bill Pay
Bounce Proof Protection
Bounce Proof Plus
CardFree CashSM
Combined Statements
Customer Care Center
Direct Deposit
Drive-Thru Banking
eStatements
Info-Line

Mobile Deposits
Mobile Banking
Mobile Wallets
My Change Keeper
My Custom Debit Card
Night Depository
Notary Services
Online Banking
OZK Cards
Safety Link
Visa Debit or Credit Card
Zelle

Treasury Management Services

Account Analysis
ACH Origination Services
Earnings Analysis Checking ("EAC")
Information Reporting
Insured Cash Sweep ("ICS")
Lockbox Services
Merchant Services
Positive Pay

Trust & Wealth Services

Diamond Checking
Personal Trust Services
Investment Management Services
Corporate Trust Services
Retirement Plan Services

Public Funds
Reconciliation Services
Remote Deposit Capture Service ("RDC")
Remote Official Checks ("ROC")
Vault Services
Wire Transfer Services
Zero Balance Account ("ZBA")

Loan Services

Personal Consumer Loans
CRA Mortgage Loans
Commercial & Industrial Loans
Real Estate Loans
Agricultural Loans
Government Guaranteed Loans (SBA, FSA, USDA)

Note: See page 3 for the Bank's Schedule of Fees

Stop Payment Fee	\$35.00
Overdraft Fee[^]: Fee charged when your available account balance is not sufficient to pay for an item or transaction (check, in-person withdrawal, or other electronic means), but the Bank pays (or covers) the transaction	\$35.00
Nonsufficient Funds (NSF) Fee[^]: Fee charged when your account's available balance is not sufficient to pay for an item and the Bank returns the item unpaid	\$35.00
Dormant Account Fees*: Checking – monthly after 12 months Savings – quarterly after 24 months and balance is less than \$100	\$6.00 \$6.00
Wire Transfers: Outgoing Wire (Domestic) Outgoing Online Wire (Domestic) Outgoing Wire (International) Outgoing Online Wire (International) Incoming Wire Drawdown Wire	\$30.00 \$20.00 \$50.00 \$40.00 \$10.00 \$20.00
Online Banking Fees: Business Online Banking Single User Fee (without eStatement enrollment) Business Online Banking Multi User Fee Consumer Bill Pay - Regular Delivery Business Bill Pay (free up to 15)** - Regular Delivery Consumer & Business Bill Pay - Rush/Same Day Electronic Delivery Consumer & Business Bill Pay - Rush/Overnight Check Delivery	\$5.00 per month \$12.00 per month Free \$.50 each, after 15 \$9.95 \$14.95
Other Banking Fees: Telephone Transfer Fee Cashier's Check Non U.S. Item Fee Return of Non U.S. Item Fee Collection Fee Extra/Replacement Check Card Custom Debit Card Fee Foreign ATM Transaction Fee*** Return of Deposited Item Undeliverable Mail Fee (per account/per occurrence) Check Printing Charge Garnishment/Levies Account Research (per hour) Account Research (per check) Account Activity Printout/Statement Copy Account Balancing Assistance (per hour) Overnight Courier Fee (Collections Exceeding \$5,000) Charge Off Fee International Service Assessment (Regardless of currency conversion)	\$2.00 \$10.00 \$5.00 \$10.00 \$20.00 \$5.00 \$5.00 \$2.50 \$8.00 \$5.00 Varies \$75.00 \$20.00 \$1.00 \$5.00 \$20.00 \$20.00 \$12.00 3%

[^]If an item is requested or submitted for payment multiple times and your available balance is not sufficient, the Bank may charge a fee for each return and a fee if the item is finally paid into overdraft

*Dormant Account Fees – TX: non-applicable; GA: \$5 per month for 12 months, no charge after 12 months of dormancy.

**Pay As You Go Checking – additional \$.35 for each bill paid

***Fee assessed for cash withdrawals, balance inquiries, funds transfers, payments, or any other activity. Fees charged by the ATM owner may also apply. You may be charged a separate fee for each of these activities.