

Bank OZK

List of Products and Services

Personal

Bonus Checking
Heritage Checking (50+)
Max Yield Checking™
My Choice Checking
- *One of the following bonuses are available:*
Free ATM access (Limit 4 per month)

- Earned Interest on Balance
- Identity Protection (IDProtect®)
- Platinum Plus Checking

Pathway Checking
Health Savings Account (HSA)
Personal Savings
First Savings
Christmas Club Savings
Money Market Accounts (Gold, Plus)
Investors Choice Money Market – Personal
Certificates of Deposit – Personal
Individual Retirement Accounts (IRA)
IRA Money Market
Safe Deposit Box

Business

Small Business Checking
Growth Business Checking
Business Analysis Checking
Business Interest Analysis Checking
Interest Plus Checking
Business ATM Checking
Money Market Accounts (Gold, Plus)
Investors Choice Money Market - Business
Certificates of Deposit – Business
Premium Business Money Market
Commercial Savings
Safe Deposit Box

Services

Customer Call Center
Online Banking
External Bank Transfers
Online Bill Pay
ATMs (most locations)
Visa® Debit Cards with Chip Technology
Safe Deposit Boxes
Bounce-Proof Protection
Bounce-Proof *Plus*
Direct Deposit
Associated Account Fees
eStatements
Mobile Banking
Mobile Deposit
Mobile Wallet
Treasury Management Services

- Information Reporting

Info-Line
ATM Cards
Visa® Credit Card
Safety Link
First Data™
Night Deposit
Express Deposit (Business Remote Deposit Capture)
Combined Statements
IDProtect®
Zelle®
CardFree Cash_{SM}
My Change Keeper
My Custom Debit Card
Notary Services
Drive-in Banking (most locations)
Trust and Wealth Management Services

- Electronic Funds Transfer-ACH Origination Services
 - Wire Transfer Services
 - Reconciliation Services
 - Positive Pay
 - Remote Official Checks (“ROC”)
 - Wholesale Lock Box Service
 - Repo Sweet Account
 - Zero Balance Account/ZBA
 - Account Analysis
 - Vault Services
 - Express Deposit Services (“EDS”)
 - Insured Cash Sweep (“ICS”)
- Public Funds Products
- Trust Services
 - Diamond Checking
 - Personal Trust Services
 - Investment Management
 - Corporate Trust Services
 - Employee Benefit Programs

Loans

Personal Consumer Loans
 CRA Mortgage Loans
 Commercial & Industrial Loans
 Real Estate Loans
 Agricultural Loans



SCHEDULE OF FEES

Stop Payment Fee	\$35.00
Returned Item (NSF)/Overdrafts:	
Overdraft fee assessed for overdrafts caused by check, in-person withdrawals or other electronic means	\$35.00
Dormant Account Fees*:	
Checking – monthly after 12 months	\$6.00
Savings – quarterly after 24 months and balance is less than \$100	\$6.00
Wire Transfers:	
Outgoing Wire	\$15.00
Outgoing Wire - Online	\$10.00
Incoming Wire	\$5.00
International Wire	\$35.00
Online Banking Fees:	
Business Online Banking Single User Fee (without eStatement enrollment)	\$5.00 per month
Business Online Banking Multi User Fee	\$12.00 per month
Bill Pay (free up to 15)**	\$.50 each, after 15
Bill Pay – Same Day	\$9.95
Bill Pay – Overnight Check	\$14.95
Other Banking Fees:	
Telephone Transfer Fee	\$2.00
Cashier’s Check	\$5.00
Non U.S. Item Fee	\$5.00
Return of Non U.S. Item Fee	\$10.00
Collection Fee	\$10.00
Extra/Replacement Check Card	\$5.00
Custom Debit Card Fee	\$5.00
Foreign ATM Transaction Fee	\$1.00
Return of Deposited Item	\$8.00
Undeliverable Mail Fee (per account/per occurrence)	\$5.00
Check Printing Charge	Varies
Garnishment/Levies	\$75.00

Account Research (per hour)	\$20.00
Account Research (per check)	\$1.00
Account Activity Printout	\$2.00
Account Balancing Assistance (per hour)	\$20.00
Overnight Courier Fee (Collections Exceeding \$5,000)	\$20.00
Charge Off Fee	\$12.00

**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*