

Online Banking

Q: What is Online Banking?

A: Online Banking lets you do your banking right from your computer at home or in the office. You now have access to all your banking information through the Internet. It's as easy as point and click. The safe and secure way to bank from your computer is available at Bank of the Ozarks.

Q: What can I do with Bank OZK Online Banking?

A: You can check balances, review account histories, transfer funds between accounts, reorder checks, issue stop payments, and change addresses. You'll also be able to pay bills, and you can communicate with the Bank through email.

Q: How do I enroll in Online Banking?

A: You may enroll online or stop by any Bank OZK office. You may also call our E-Banking department at 1-800-274-4482 (7 a.m.-6 p.m. CST, Monday-Friday; Saturday, 7 a.m.-12 p.m. CST), and they will send you an enrollment form.

Q: Which accounts can I access?

A: Checking, savings, money market, Popmoney, and loan accounts can be accessed through our Online Banking system. Transfers may be made between checking, savings and money market accounts. You can even make payments on your Bank OZK loan through a transfer from your checking, savings or money market account.

Q: How current is the online statement information?

A: When you log in to Online Banking, you will receive information on all of your account activity. The online information is current as of the last posting and displays all activity conducted through the Bank such as electronic deposits and cleared checks, plus transactions at ATMs and merchant point-of-sale terminals.

Q: Will I still receive a monthly statement?

A: Yes. A statement will be mailed to you for each checking account, except Express Checking that will receive an electronic statement. Savings account statements will be mailed quarterly.

Q: How secure is Online Banking?

A: An outstanding feature of this system is its multiple security levels. Bank OZK uses a combination of the latest security technologies to protect data. It features password-controlled entry, Veri-Sign®-issued Digital ID for the online server, Secure Socket Layer (SSL) protocol for data encryption and state-of-the-art firewall protection. Regulation E applies to Online Banking just like our VISA® Debit Card,

and liability on unauthorized electronic transactions is limited to \$50 for transactions that are reported in a timely manner.

Please Note: *You will not be accessing the Bank's host computer. When you request access for this service, your account information for Online Banking will be hosted on a separate server with all the appropriate firewalls and multiple layers of protection described above.*

Q: How much does it cost?

A: Accessing account information through Online Banking is free to all personal account customers.

Q: Are there charges for other online banking services?

A: Our online Bill Pay service keeps you from writing checks, buying stamps and the hassles of mailing. Online Bill Pay is FREE for the first 15 bills paid per calendar month and \$.50 for each additional bill paid.

Q: Which bills will I be able to pay through Bill Pay?

A: You can pay almost anyone with a valid address in the United States – from utilities to credit cards, to your paperboy. However, government regulations do not allow you to make payments for alimony, maintenance, child support, taxes or other governmental fees or court-directed payments through this service.

Q: How long does it take for bills to be paid?

A: Electronic payments require two business days to process. Paper draft payments may take a few more days. The Bill Pay screen will indicate whether the payee is set up to receive an electronic payment. The screen also indicates the estimated payment receipt date.

Q: What if I forget my password?

A: If you forget your Online Banking password, you can call Customer Service Monday through Friday from 7 a.m. to 6 p.m. CT, and Saturday from 7 a.m. to 12 p.m. CT toll-free at (800) 274-4482 to have your password reset. You'll be asked to provide additional personal information that will verify your identification. Your password will then be reset, and you will be given instructions to proceed. You will also have the ability to change your password online whenever you wish.