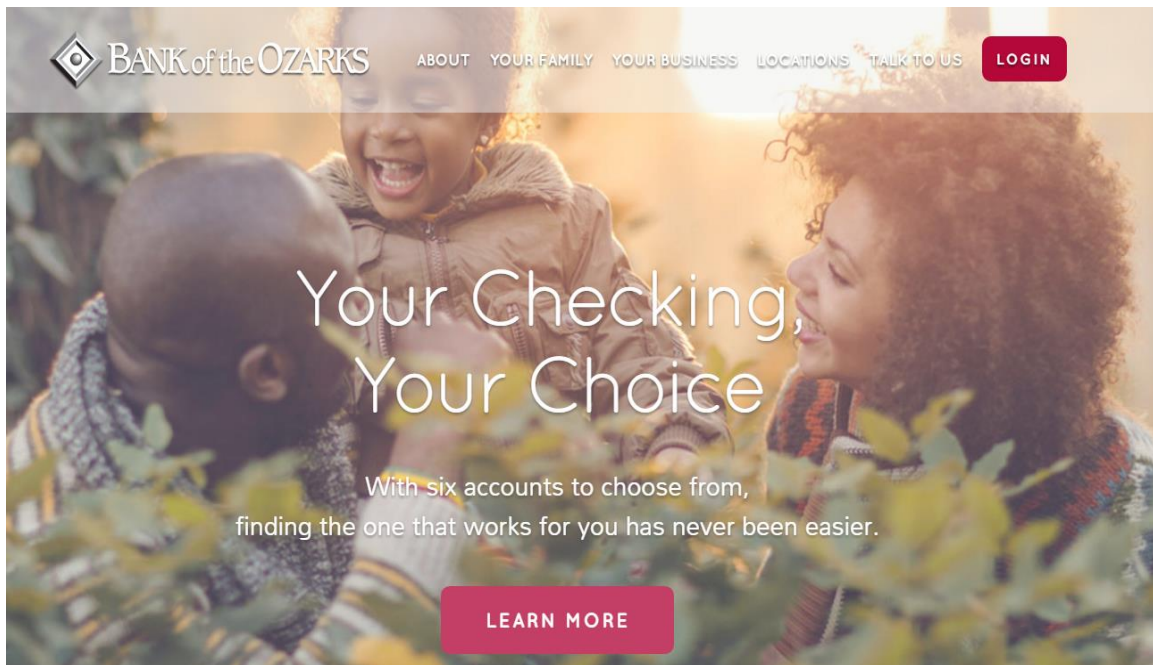


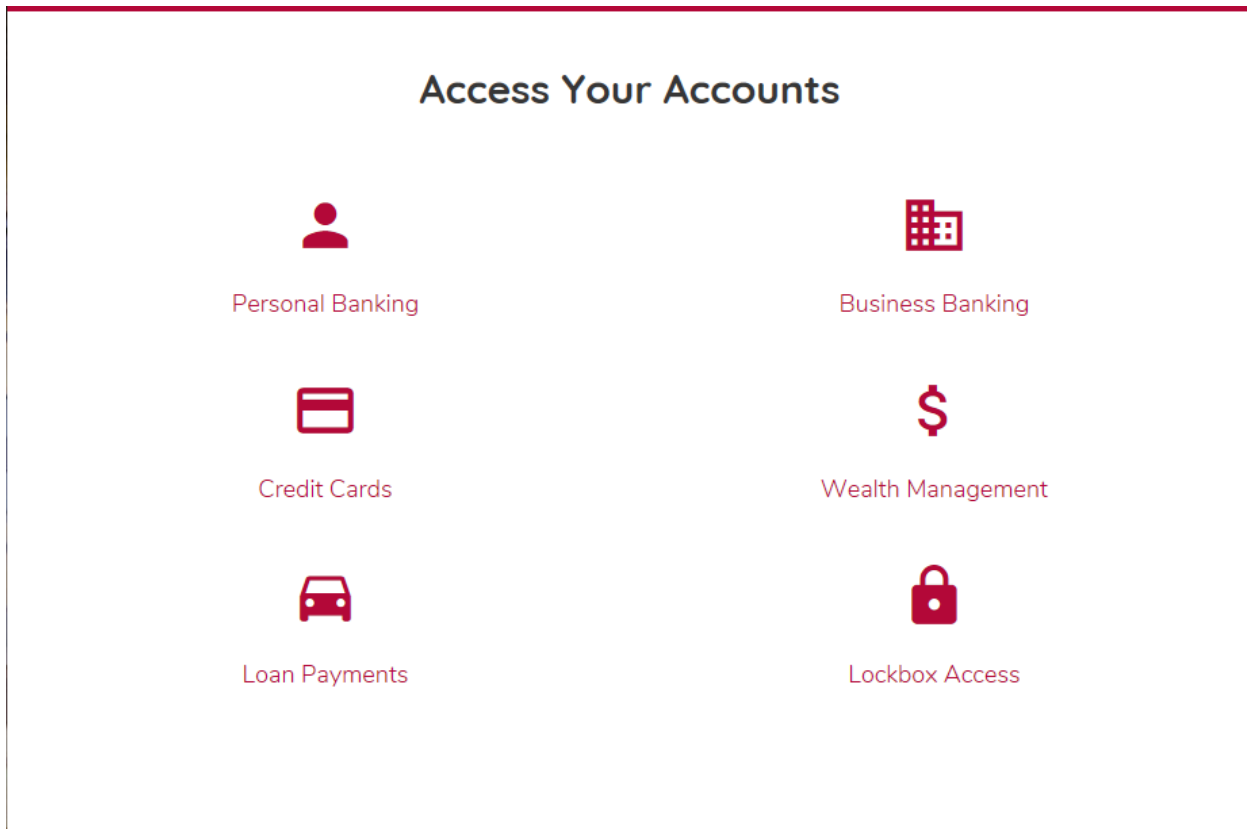
Online Banking Enrollment

Follow the steps below to enroll in Online Banking.

1. Click LOGIN on the Homepage



2. Click PERSONAL BANKING



3. Click ENROLL IN ONLINE BANKING

The login form consists of three main elements. At the top is a light gray rounded rectangular input field containing a person icon and the placeholder text "Personal Banking Username". Below this is another similar input field containing a padlock icon and the placeholder text "Personal Banking Password". At the bottom center is a dark red rounded rectangular button with the text "LOG IN" in white, uppercase letters. Below the button is a link that reads "Enroll in Online Banking" in a dark red font.

4. Complete the ELECTRONIC ENROLLMENT FORM

Enroll

Type of account *	<input type="text" value="Checking"/>
Account number *	<input type="text" value="HIDE"/>
Social Security Number *	<input type="text" value="HIDE"/>
First name *	<input type="text"/>
Last name *	<input type="text"/>
Address *	<input type="text"/>
City *	<input type="text"/>
State *	<input type="text" value="AA - Military Americas"/>
ZIP code *	<input type="text"/>
Date of birth *	<input type="text"/>
Email address *	<input type="text"/>
Confirm email address *	<input type="text"/>

* Indicates required field

BEGIN ENROLLMENT

Already enrolled? [Login now.](#)

Tip: You can find your Account number on your recently signed account documents.

5. Answer the Validation Questions

Additional verification

First verification question	Which of the following PEOPLE have resided with you or used the same address as you?
First answer *	<input type="text" value="APRIL FRANKLIN"/>
Second verification question	Which of the following STREETS have you PREVIOUSLY or CURRENTLY used as your address?
Second answer *	<input type="text" value="MENDENHALL SQ SW"/>
Third verification question	According to your DRIVER'S LICENSE, approximately how TALL are you?
Third answer *	<input type="text" value="6' 2''"/>
Fourth verification question	Which of the following CITIES have you PREVIOUSLY OR CURRENTLY used as your address?
Fourth answer *	<input type="text" value="AUSTIN"/>

* Indicates required field

ENROLL

6. Read and Accept Terms and Conditions

Bank of the Ozarks
Online Banking Agreement

This Online Banking Agreement (the "Agreement") governs your use of the Online Banking Service ("the Service") with Bank of the Ozarks available at www.bankozarks.com (the "Bank Site"). As used in this Agreement, "you" or "your" refers to the person(s) enrolling in or using the Service; "Bank" "we", "us" or "our" refers to Bank of the Ozarks and any agent, independent contractor, designee, or assignee we may, in our sole discretion, involve in the provision of the Service; "Account" or "Accounts" refers to any personal, non-business deposit or loan account you have with the Bank which is accessible through the Service; and "Account Terms and Conditions" means the agreements, disclosures, notices and related documents governing your Accounts, other than this Agreement.

BY SUBSCRIBING TO THE SERVICE OR USING THE SERVICE, YOU AGREE TO THE TERMS OF THIS AGREEMENT. Please read this Agreement carefully and keep a copy for your records. Your Accounts will continue to be subject to the Account Terms and Conditions, except where it is noted in this Agreement, and to: (a) the terms or instructions appearing on a screen when using the Service; (b) the Bank's rules, procedures and policies applicable to the Accounts and the Service; (c) the rules and regulations of any funds transfer system used in connection with the Service; and (d) applicable state and federal laws and regulations. These procedures, policies, laws and regulations may change from time to time without notice to you unless required by law.

Ownership of Site. Bank of the Ozarks is a registered trademark belonging to Bank of the Ozarks, Inc., a bank holding company headquartered in Little Rock, Arkansas, and Bank of the Ozarks, Inc. is a registered trademark belonging to Bank of the Ozarks, Inc.

[Download a PDF of the terms and conditions.](#)

By clicking "I agree", I acknowledge that I have read and accept the above terms and conditions.

7. Create a Username and Password

New username *	<input type="text"/>	<input type="button" value="HIDE"/>
New password *	<input type="password"/>	
Confirm password *	<input type="password"/>	

* Indicates required field

8. Select Security Questions

Please create an identification question that is unique to you. You may be prompted to answer your identification question when requesting a password change to your Online Banking. You may change all or any part of the data used for authentication in Layered Authentication when logging in to Internet Banking. The fields on this page can be modified as indicated below. Once all your changes have been completed on this page, click on submit to access your accounts via Internet Banking.

First challenge question *

First answer *

Second challenge question *

Second answer *

Third challenge question *

Third answer *

Don't challenge me again on this device.

* Indicates required field

CONTINUE

9. E-Statement Enrollment

Electronic statements enrollment

Accounts

As the account holder, you will receive statement notifications at the email address below.

Email

Account	Delivery method
BONUS CHECKING 1561 XXXXXX1561	<input checked="" type="radio"/> Paper <input type="radio"/> Electronic Statements

Terms and conditions

You must read the [electronic statements terms and conditions](#) before you can accept and continue your enrollment. When finished, enter the 4-digit confirmation code found on the last page.

Entering a confirmation code confirms that you are able to view and read PDF files, which are used for electronic statements, as required by regulations.

I have read and accept the electronic statements terms and conditions.

Confirmation code *

* Indicates required field

ENROLL

ASK ME LATER

DECLINE

10. Mobile Banking Enrollment

Mobile banking enrollment

ENROLL

ASK ME LATER

DECLINE

[Help](#) [Privacy](#) [Contact Us](#) [Locations](#) [Security](#)

11. Successful Enrollment

The screenshot displays the mobile banking interface for Bank of the Ozarks. At the top, there is a navigation bar with the bank's logo, the name "BANK of the OZARKS", and menu items: HOME, ACCOUNTS, TRANSFER, BILL PAY, and CONTACT US. A secondary bar contains utility links: Contact Us, Locations, Alerts, Profile, and Log out. The main content area is titled "Home" and "Accounts". It lists two "Digital Services Accounts": Account 520 with an available balance of \$7.30 and Account 521 with an available balance of \$7.95. Each account entry includes options for "Transfer" and "Recent". A "Show all accounts" link is positioned below the list. The footer contains additional navigation links (Help, Privacy, Contact Us, Locations, Security, About Loan Accounts), regulatory information (Member FDIC, Equal Housing Lender), and a copyright notice for Fiserv, Inc. (©2015-2017).

Account Name	Available balance	Transfer	Recent
Digital Services Account 520	\$7.30	Transfer	Recent
Digital Services Account 521	\$7.95	Transfer	Recent