

## Bank OZK List of Products and Services

### Deposit Products

#### **Personal**

Bonus Checking  
Free Checking  
Heritage Checking (50+)  
MaxYield Checking  
My Choice Checking

*Includes one additional feature with direct deposit:*

- Earned Interest on Balance
- Free ATM Access (Limit 4 per month)
- Free IDProtect

Pathway Checking  
Personal Savings  
First Savings  
Christmas Club  
Health Savings  
Certificates of Deposit  
IRA Accounts  
Money Market Accounts (Plus, Gold)

#### **Business**

Free Small Business Checking  
Growth Business Checking  
Business Analysis Checking  
Business Interest Analysis Checking  
Interest Plus Checking  
Commercial Savings  
Money Market Accounts (Plus, Gold)

### Other Services

ATMs (most locations)  
Cashier's Checks  
Check Imaging  
Direct Deposit  
Drive-in Banking (most locations)  
eStatements  
Express Deposit (Business Remote Deposit Capture)  
Safe Deposit Boxes  
Treasury Management Services  
Wire Transfers  
Trust & Wealth Management Services  
Visa Debit Cards

- Instant Issue Debit Cards
- My Customer Debit Card
- My Change Keeper
- Card Free Cash
- Card Valet

ATM Cards  
Mobile Banking

- Mobile Deposit Capture
- Mobile Wallet (Apple/Android Pay)

Night Deposit Services  
ATM Deposit Services (at limited locations)  
Notary Services  
Overdraft Protection  
Online Banking

- External Bank Transfers
- Online Bill Pay

PopMoney (Mobile/Online Banking)

## **Loan Products**

### **Consumer Loans:**

Aircraft Consumer Goods  
Boats and Other Water Crafts  
Life Insurance  
Mobile Homes with Land  
Motorcycle/ATV  
Motor Vehicle  
Negotiable Security Loans  
Owner Occupied Residential Real Estate

- Fully amortizing ARMs (Portfolio)
- Fully amortizing fixed rate
- Freedom Advantage (Purchase & Refinance)
- HELOC (Portfolio)

Recreational Vehicle and Equipment  
Tractor/Farm Equipment  
Saving Accounts and CD loans  
Trust loans  
Unsecured loans  
Indirect Lending RV/Marine  
Construction Loans  
Land loan (Vacant/Improved/Unimproved)  
PLOC

### **Commercial Loans:**

Lines of Credit (Seasonal/Working Lines)  
Commercial Real Estate Loans  
Non-Owner Occupied Residential Real Estate  
Unimproved Land Loans  
Stocks and Bonds/Series EE Bonds Business  
Business Saving Accounts and CD loans  
Business Life Insurance  
Equipment/AR/Inventory Loans  
Unsecured  
Aircraft  
Motor Vehicle  
SBA/USDA backed loans  
Letters of Credit  
Construction Loans  
Commercial Leases

### **Agricultural:**

Poultry/Turkey/Swine/Livestock  
Farm Equipment  
Timber, Logging, Sawmills  
Crop loans  
FSA guaranteed loans  
Letters of Credit

<b>Stop Payment Fee</b> .....	\$35.00
<b>Returned Item (NSF)/Overdrafts:</b>	
Overdraft fee assessed for overdrafts caused by check, in-person withdrawals or other electronic means .....	\$35.00
<b>Dormant Account Fees*:</b>	
Checking – monthly after 12 months .....	\$6.00
Savings – quarterly after 24 months and balance is less than \$100 .....	\$6.00
<b>Wire Transfers:</b>	
Outgoing Wire .....	\$15.00
Outgoing Wire - Online .....	\$10.00
Incoming Wire .....	\$5.00
International Wire .....	\$35.00
<b>Popmoney®:</b>	
Payments Sent and/or Requested (in 3 days) .....	\$1.00 per item
Payments Sent and/or Requested (next day) .....	\$2.00 per item
eGreeting to accompany payment .....	\$1.00 per item
Stop Payment .....	\$20.00
<b>Online Banking Fees:</b>	
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
<b>Other Banking Fees:</b>	
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