

**Bank OZK**  
**List of Products and Services**

**Deposit Products**

**Personal**

Bonus Checking Account  
Free Checking Account  
Heritage Checking Account (50+)  
MaxYield Checking  
Platinum Plus Checking (requires special qualifications and approval)  
Pathway Checking  
Health Savings Account  
Certificates of Deposit  
IRA Accounts  
Money Market Accounts (Plus, Gold)  
Savings Accounts (Personal, First, Christmas Club)

**Business**

Free Small Business Checking  
Growth Business Checking  
Business Analysis Checking  
Business Interest Analysis Checking  
Interest Plus Checking  
Commercial Savings Account  
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)  
Visa Debit Cards

- Instant Issue Debit Cards
- My Custom Debit Card

Safe Deposit Boxes  
Treasury Management Services  
Wire Transfers

ATM Cards  
Mobile Banking

- Mobile Deposit Capture

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

- External Bank Transfers

Overdraft Protection  
PopMoney (Mobile/Online Banking)

**Loan Products**

**Consumer Loans:**

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)

**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 Saving Accounts and CD loans  
Business Life Insurance  
Equipment/AP/Inventory Loans  
Unsecured

- 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

- 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

**Schedule of Fees**

<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 (non-repetitive) .....	\$15.00
Outgoing (repetitive) .....	\$10.00
Received .....	\$5.00
International .....	\$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>	
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 (personal accounts) .....	\$1.00
Return of Deposited Item (business accounts) .....	\$4.00
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

### **Safe Deposit Box Detail**

<b>Safe Deposit Box Size</b>	<b>Price:</b>
2x5	\$22
2x10	\$40
3x5	\$22-\$35
3x10	\$45-\$62
3x11	\$40
4x10	\$65
5x4	\$40
5x5	\$40
5x10	\$75
6x10	\$75
7x10	\$85
5x11	\$60
10x10	\$110
15x20	\$150
10x15	\$125
18x24	\$135
Locker A	\$100
Locker B	\$100
Locker C	\$100
Locker D	\$100
Locker E	\$200