

# **Bank OZK Products, Services, Operating Hours, and Fee Schedule**

## **Personal Products**

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OZK Checking  
OZK Interest+ Checking  
OZK Bonus Checking  
OZK Pathway Checking  
OZK Money Market  
Freedom Advantage Checking  
OZK Savings  
OZK First Savings  
Certificate of Deposit (CD)  
Safe Deposit Box  
Individual Retirement Account (IRA) & IRA Money Market Account

- Traditional IRA
- Roth IRA
- Coverdell Educational Savings Account (CESA)
- Simplified Employee Pension Plan (SEP)

## **Business Products**

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Small Business Checking  
Growth Business Checking  
Business Analysis Checking  
Business Interest Analysis Checking  
Interest Plus Checking  
Money Market Gold  
Money Market Plus  
Investors Choice Money Market  
Premium Business Money Market  
Certificate of Deposit (CD)  
Commercial Savings  
Safe Deposit Box

## **Loan Products**

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Personal Consumer Loans  
Community Reinvestment Act (CRA)  
Mortgage Loans  
Commercial & Industrial Loans

Real Estate Loans  
Agricultural Loans  
Government Guaranteed Loans (SBA, FSA, USDA)

**Services**

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ATM access (most locations)  
ATM Cards  
Bill Pay  
Bounce Proof Protection  
Bounce Proof Plus  
CardFree Cash<sup>SM</sup>  
Combined Statements  
Customer Care Center  
Direct Deposit  
Drive-Thru Banking  
eStatements  
Info-Line  
Foreign Currency Exchange  
IDProtect  
Merchant Services

Mobile Deposits  
Mobile Banking  
Mobile Wallets  
My Change Keeper  
My Custom Debit Card  
Night Depository  
Notary Services  
Online Banking  
OZK Cards  
Safety Link  
Visa Debit or Credit Card  
Zelle<sup>®</sup>

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**Treasury Management Services**

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Account Analysis  
ACH Origination Services  
Earnings Analysis Checking (EAC)  
Information Reporting  
Insured Cash Sweep (ICS)  
Lockbox Service  
Positive Pay  
Public Funds  
Reconciliation Services  
Remote Deposit Capture Service (RDC)  
Remote Official Checks (ROC)  
Vault Services  
Wire Transfer Services  
Zero Balance Account (ZBA)

**Trust & Wealth Services**

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Personal Trust Services  
Investment Management Services  
Corporate Trust Services  
Retirement Plan Services

## Operating Hours

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### Online Banking

24 hours a day, 7 days a week

### Customer Care Center

*Monday – Friday*

7:00 am – 7:00 pm Central Time

*Saturday*

7:00 am – 4:00 pm Central Time

### Banking Centers

Hours may vary as shown below

### Lobby Hours

*Monday – Thursday*

8:00 am – 5:00 pm

9:00 am – 5:00 pm

8:30 am – 4:00 pm

8:30 am – 4:30 pm

8:30 am – 5:00 pm

8:30 am – 6:00 pm

*Friday*

8:00 am – 5:00 pm

8:00 am – 5:30 pm

9:00 am – 5:00 pm

8:30 am – 5:00 pm

8:30 am – 5:30 pm

8:00 am – 6:00 pm

8:30 am – 6:00 pm

### Drive-Thru Hours

*Monday – Thursday*

8:00 am – 5:00 pm

8:00 am – 5:30 pm

8:30 am – 5:00 pm

8:30 am – 5:30 pm

8:00 am – 6:00 pm

*Friday*

8:00 am – 5:00 pm

8:00 am – 5:30 pm

8:30 am – 5:30 pm

8:00 am – 6:00 pm

8:30 am – 6:00 pm

*Saturday (selected banking centers)*

8:00 am – 12:00 pm

9:00 am – 12:00 pm



SCHEDULE OF FEES

<b>Stop Payment Fee</b>	\$35.00
<b>Overdraft Fee<sup>^</sup>:</b> Fee charged when your available account balance is not sufficient to pay for an item or transaction (check, in-person withdrawal, or other electronic means), but the Bank pays (or covers) the transaction	\$35.00
<b>Nonsufficient Funds (NSF) Fee<sup>^</sup>:</b> Fee charged when your account's available balance is not sufficient to pay for an item and the Bank returns the item unpaid	\$35.00
<b>Dormant Account Fees*:</b> Checking – monthly after 12 months Savings – quarterly after 24 months and balance is less than \$100	\$6.00 \$6.00
<b>Wire Transfers:</b> Outgoing Wire (Domestic) Outgoing Online Wire (Domestic) Outgoing Wire (International) Outgoing Online Wire (International) Incoming Wire Drawdown Wire	\$30.00 \$20.00 \$50.00 \$40.00 \$10.00 \$20.00
<b>Online Banking Fees:</b> Business Online Banking Single User Fee (without eStatement enrollment) Business Online Banking Multi User Fee Consumer Bill Pay - Regular Delivery Business Bill Pay (free up to 15)** - Regular Delivery Consumer & Business Bill Pay - Rush/Same Day Electronic Delivery Consumer & Business Bill Pay - Rush/Overnight Check Delivery	\$5.00 per month \$12.00 per month Free \$5.00 each, after 15 \$9.95 \$14.95
<b>Other Banking Fees:</b> Telephone Transfer Fee Cashier's Check Non U.S. Item Fee Return of Non U.S. Item Fee Collection Fee Extra/Replacement Check Card Custom Debit Card Fee Foreign ATM Transaction Fee*** Return of Deposited Item Undeliverable Mail Fee (per account/per occurrence) Check Printing Charge Garnishment/Levies Account Research (per hour) Account Research (per check) Account Activity Printout/Statement Copy Account Balancing Assistance (per hour) Overnight Courier Fee (Collections Exceeding \$5,000) Charge Off Fee International Service Assessment (Regardless of currency conversion)	\$2.00 \$10.00 \$5.00 \$10.00 \$20.00 \$5.00 \$5.00 \$2.50 \$8.00 \$5.00 Varies \$75.00 \$20.00 \$1.00 \$5.00 \$20.00 \$20.00 \$20.00 \$12.00 3%

<sup>^</sup>If an item is requested or submitted for payment multiple times and your available balance is not sufficient, the Bank may charge a fee for each return and a fee if the item is finally paid into overdraft

\*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

\*\*\*Fee assessed for cash withdrawals, balance inquiries, funds transfers, payments, or any other activity. Fees charged by the ATM owner may also apply. You may be charged a separate fee for each of these activities.