

Bank OZK **Products and Fee Schedule**

Personal Products

OZK Checking
OZK Interest+ Checking
OZK Bonus Checking
OZK Pathway Checking
Freedom Advantage Checking
Unrestricted Guardianship Checking
OZK Savings
OZK First Savings
OZK Pathway Savings
Unrestricted Guardianship Savings
OZK Money Market
Unrestricted Guardianship Money Market
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

OZK Business Checking
OZK Growth Business Checking
Business Analysis Checking
Business Analysis Interest Checking
OZK Interest+ Business Checking
Business ATM Checking
RESG Checking
OZK Non-Profit Checking
Corporate Liquidity Management Checking
OZK Business Savings
OZK Business Money Market
Certificate of Deposit (CD)
Safe Deposit Box

Loan Products

Personal Consumer Loans
Residential Mortgage Loans
Community Reinvestment Act (CRA) Mortgage Loans
Home Equity Lines of Credit (HELOC) Loans
Individual Taxpayer Identification Number (ITIN) Loans

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



SCHEDULE OF FEES

Stop Payment Fee	\$35.00
Overdraft Fee: 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
Dormant Account Fees*: Checking – monthly after 12 months Savings – quarterly after 24 months and balance is less than \$100	\$6.00 \$6.00
Wire Transfers: 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 \$15.00 \$20.00
Online Banking Fees: 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 \$.50 each, after 15 \$9.95 \$14.95
Other Banking Fees: Telephone Transfer Fee Cashier's Check Collection Fee Extra/Replacement Check Card Expedited Check Card Delivery Foreign ATM Transaction Fee*** Undeliverable Mail Fee (per account/per occurrence) Check Printing Charge Garnishment/Levies Account Balancing Assistance (per hour) Overnight Courier Fee (Collections Exceeding \$5,000) International Service Assessment (Regardless of currency conversion) Non-Analysis Business Change Order Fee^^ • Coin Order (free up to 15 rolls) • Currency Order (free up to 5 straps)	\$3.00 \$10.00 \$25.00 \$5.00 \$65.00 \$2.50 \$5.00 Varies \$100.00 \$20.00 \$20.00 3% \$0.10 per roll, after 15 rolls \$0.25 per strap, after 5 straps

^^Fee is charged on the second business day of the month for all change orders from the previous month.

*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.