

# Bank OZK **Products and Fee Schedule**

## **Personal Products**

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

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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  
OZK Business Savings  
OZK Business Money Market  
Certificate of Deposit (CD)  
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)



## 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<sup>*</sup>:</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 \$.50 each, after 15 \$9.95 \$14.95
<b>Other Banking Fees:</b> Telephone Transfer Fee Cashier's Check Non U.S. Item Fee Collection Fee Extra/Replacement Check Card Custom Debit Card Fee Foreign ATM Transaction Fee*** 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) Non-Analysis Business Change Order Fee^^ • Coin Order (free up to 15 rolls) • Currency Order (free up to 5 straps)	\$2.00 \$10.00 \$5.00 \$20.00 \$5.00 \$5.00 \$2.50 \$5.00 Varies \$75.00 \$20.00 \$1.00 \$5.00 \$20.00 \$20.00 \$12.00 3% \$0.10 per roll, after 15 rolls \$0.25 per strap, after 5 straps

<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

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

<sup>\*</sup>Dormant Account Fees – TX: non-applicable; GA: \$5 per month for 12 months, no charge after 12 months of dormancy.

<sup>\*\*</sup>Pay As You Go Checking – additional \$.35 for each bill paid

<sup>\*\*\*</sup>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.