

# 2023 Multistate Greater Savings Promotion Frequently Asked Questions

Eligibility for this Greater Savings Promotion requires an OZK Savings Account or Personal Savings Account and entries require deposits to that account. Open to legal US residents, residing in Arkansas (AR), Georgia (GA), Texas (TX) and North Carolina (NC), 18 years or older. Starts 07/01/23; ends 12/31/23. Go to [ozk.com/greatersavings](https://ozk.com/greatersavings).

Promotion not available in Florida due to State law.

## Greater Savings Official Rules

### What do I have to do to participate in the Greater Savings promotion?

You are automatically enrolled and eligible for the promotion by simply having an OZK Savings account or Personal Savings account and residing in one of the following states: Arkansas, Georgia, North Carolina or Texas. Account holders residing in Florida, or any other state, are not eligible for the promotion. For every \$25 of qualifying deposits in your OZK Savings account or Personal Savings account, you will earn one entry (max 10 per month) in a monthly drawing to win \$200 every month of the Promotion Period.

You can earn a maximum of 10 entries per month across all of your OZK Savings accounts or Personal Savings accounts. Entries reset at the beginning of each month during the Promotion Period and do not roll over or accumulate.

### How do I earn entries?

You will earn an entry for each \$25 of qualifying deposits made into your OZK Savings account or Personal Savings account each month of the Promotion Period. Entries are calculated by taking the total qualifying deposits made into your OZK Savings account or Personal Savings account each month and dividing them by 25. Fractional entries are rounded down.

- **Example 1:** You make 3 deposits into your OZK Savings account or Personal Savings account in the month, totaling \$200. You will receive 8 entries ( $\$200/\$25$ ) for the month.
- **Example 2:** You deposit \$140 into your OZK Savings account or Personal Savings account for the month. You will receive 5 entries ( $\$140/\$25 = 5.6$  entries; fractional entries are rounded down).
- **Example 3:** You make 2 deposits, totaling \$500 for the month, into your OZK Savings account or Personal Savings account. You will receive 10 entries ( $\$500/\$25 = 20$  entries; however, clients are limited to 10 entries each month).

#### Note:

- For accounts with multiple owners, the primary owner is considered the promotion participant.
- My Change Keeper deposits do not qualify.
- There is a limit of 10 entries per Account Holder, per month, across all accounts owned by one Account Holder.
- Entries reset at the beginning of each month of the Promotion Period and do not roll over or accumulate.
- Deposits must be posted to the account by the end of the month to count in the Monthly Prize Period.

### Do my entries roll over/accumulate each month?

No, entries reset each month.

### How can I see the number of entries I've earned for the upcoming drawing?

View your earned entries by logging into the Bank OZK Mobile App or Online Banking\* and accessing the OZK Savings account or Personal Savings account. To enroll in Online Banking, [click here](#). To download the mobile app, search Bank OZK in your app store.

### Why did I not earn entries for all my deposits?

You will earn an entry for each \$25 of qualifying deposits made into your OZK Savings account or Personal Savings account

\*Mobile features require enrollment in Mobile and Online Banking. Availability may be affected by your mobile carrier's coverage area.  
Carrier data charges may apply.  
Online Banking requires enrollment.

each month of the Promotion Period. Entries are calculated by taking the total qualifying deposits made into your OZK Savings account or Personal Savings account each month and dividing them by 25. Fractional entries are rounded down.

- My Change Keeper deposits do not qualify.
- A maximum of 10 entries can be earned each month, per client.

Deposits must be posted to the account by the end of the month to count in the Monthly Prize Period.

## Can I earn entries from any other type of Savings or Checking account?

Only qualifying deposits made into a client's OZK Savings or Personal Savings account qualify for entries into the Greater Savings promotion. Account Holders may choose to transfer funds from an existing account to their OZK Savings or Personal Savings account to earn entries.

## Can I have more than one OZK Savings account, and if I do, can I earn 10 entries for each account?

You may open multiple OZK Savings accounts. However, regardless of the number of accounts opened, the primary owner is limited to a maximum of 10 entries across all their OZK Savings accounts per month.

- **Example A:** You, the primary Account Holder, have two OZK Savings accounts. In a given month, you deposit \$50 in one account and \$100 in the second account. You would qualify for 6 entries.
- **Example B:** You, the primary Account Holder, have two OZK Savings accounts. In a given month, you deposit \$150 in one account and \$200 in the second account. You would qualify for 10 entries.

## If an OZK Savings account is set up with joint owners, does each person qualify to earn entries?

Entries are only earned by the primary Account Holder. Additional owners can make deposits into the OZK Savings account that count as entries. However, only the primary owner of the account is eligible to receive the \$200 prize.

## What if I do not want to participate in the OZK Greater Savings Promotion?

Primary Account Holders of an OZK Savings account or Personal Savings account will automatically be part of the promotion; however, if your entry is drawn as a winning entry, you may decline the prize at the time you are notified.

## How many winners are selected each month?

One hundred (100) winners will be randomly selected each month.

## When is the prize credited to my account?

The \$200 prize will automatically be deposited into the winning Account Holder's account on the third Friday of each month.

## How many times can I win?

There is a limit of one (1) prize per Account Holder, per month.

## How will I be notified if I win?

Winners will be notified by a Branch Manager via phone and email approximately on the third Friday of each month. The notification will be sent using the primary owner's contact information provided during account opening. The \$200 prize will be automatically deposited into the winning Account Holder's account on the same day.