

Greater Savings 2026 Promotion

Frequently Asked Questions (FAQ)

Eligibility for this Greater Savings Prize Linked Savings Account Promotion requires an OZK Savings Account, Personal Savings Account or OZK Pathway 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. Void outside AR, GA, TX, NC and where prohibited. Starts 01/01/26; ends 12/31/26. For complete rules visit ozk.com/greatersavings.

[Greater Savings Official Rules](#)

How can I participate in the Greater Savings Promotion?

You are automatically enrolled and eligible for the Promotion by having an OZK Savings, Personal Savings or OZK Pathway Savings account and residing in one of the following states: Arkansas, Georgia, North Carolina or Texas. Account holders residing in Florida, Tennessee or any other state are not eligible for the Promotion. For every \$25 of qualifying deposits into your savings account, you will earn one entry (max 10 per month) in a monthly drawing to win \$25,000 every month of the Promotion Period.

You can earn a maximum of 10 entries per Monthly Prize Period (one calendar month) across all of your OZK Savings, Personal Savings or OZK Pathway 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, Personal Savings or OZK Pathway Savings account each Monthly Prize Period of the Promotion Period. Entries are calculated by taking the total qualifying deposits made into your savings account each month and dividing them by 25. Fractional entries are rounded down.

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

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 Monthly Prize Period, across all Qualifying Accounts owned by one Account Holder.
- Entries reset at the beginning of each Monthly Prize Period of the Promotion Period and do not roll over or accumulate.
- Deposits must be posted to the account by the end of the Monthly Prize Period to count.

Do my entries roll over/accumulate each Monthly Prize Period?

No, entries reset each month.

How do I view my total monthly entries?

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



3/10 Entries earned in August

[View Eligible Deposits](#)

Why didn't I earn entries for all my deposits?

You will earn an entry for each \$25 of qualifying deposits made into your OZK Savings, Personal Savings or OZK Pathway Savings account each Monthly Prize Period of the Promotion Period. Entries are calculated by taking the total qualifying deposits made into your OZK Savings, Personal Savings or OZK Pathway Savings account each Monthly Prize Period 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 Monthly Prize Period per client.

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

Can I earn entries from different savings or checking accounts?

Only qualified deposits made into a client's OZK Savings, Personal Savings or OZK Pathway Savings account qualify for entries into the Greater Savings Promotion. Account Holders may choose to transfer funds from an existing checking account to the appropriate savings account to earn entries.

Can I have multiple OZK Savings accounts, and if so, can I earn 10 entries for each account?

Not exactly. You can 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 qualifying OZK Savings accounts per Monthly Prize Period.

- **Example A:** You, the primary Account Holder, have two OZK Savings accounts. In a given Monthly Prize Period, you deposit \$50 in one account and \$100 in the second account. You would qualify for 6 entries (\$150/\$25).
- **Example B:** You, the primary Account Holder, have two OZK Savings accounts. In a given Monthly Prize Period, you deposit \$150 in one account and \$200 in the second account. You would qualify for 10 entries.

If an OZK Savings account has joint owners, does each person qualify to earn entries?

Entries are only earned by the primary Account Holder. Additional owners can deposit into the OZK Savings, Personal Savings or OZK Pathway Savings account to count as entries. However, only the primary owner of the account is eligible to receive the \$25,000 prize.

Can I participate wherever I live?

Due to state law and restrictions, only residents of Arkansas, Georgia, North Carolina and Texas are eligible for this Promotion.

What if I don't want to participate in Greater Savings?

Primary Account Holders of an OZK Savings, Personal Savings or OZK Pathway 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 Monthly Prize Period?

One (1) winner will be randomly selected each Monthly Prize Period.

When is the prize credited to my account?

The \$25,000 prize will automatically be deposited into the winning Account Holder's account within 45 days of winner verification.



How many times can I win?

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

How will I be notified if I win?

Winners will be notified in the following Monthly Prize Period by a Bank OZK employee. The notification will be sent using the primary owner's contact information provided during account opening. Winners will have 10 days to respond to our notification and complete the required forms. If the Account Holder does not respond or does not complete the required forms within 10 days, they will forfeit the prize.

Why does Bank OZK offer the Greater Savings prize?

At Bank OZK, we believe saving money isn't just about accumulating wealth. It's about investing in your future self. By opening a savings account, you took the first step toward a greater tomorrow — but we're here to sweeten the deal. That's why we created a smart and simple way to win big for those small (but mighty) milestones.