FUNDS AVAILABILITY POLICY DISCLOSURE

Your Ability to Withdraw Funds

Our policy is to make funds from your cash, check and electronic direct deposits available to you the day we receive your deposit. However, deposits made by ATM are available on the first business day after we receive your deposit. Once they are available, you can withdraw the funds in cash and we will use the funds to pay checks that you have written. Funds deposited by check (not drawn on Bank OZK) may not be available for outgoing wires until the business day following the day of deposit.

For determining the availability of your deposits, every day is a business day except for Saturdays, Sundays and federal holidays. If you make a deposit through one of our branch tellers, by remote deposit scanner, by mobile device, or by ATM before our cut-off time on a business day that we are open, we will consider that day to be the day of your deposit. However, if you make your deposit after the cut-off time or on a day we are not open, we will consider that the deposit was made on the next business day we are open. Our cut-off time for deposits made with branch tellers is close of business, which may vary by branch, but is not earlier than 4:00 pm. Our cut-off time for deposits made by remote deposit scanner is 6:00 pm central time. Our cut-off time for deposits made (received and accepted) by mobile device is 5:00 pm central time. Refer to the Mobile Deposit Service Terms and Conditions for additional information. Our cut-off time for deposits made by ATM is 5:00 pm central time. Deposits made through the night depository after 8:00 am may be processed on the next business day.

Longer Delays May Apply

In some cases, we will not make all the funds that you deposit by check available to you on the day of your deposit. Depending on the type of check that you deposit, funds may not be available until the 2nd business day after the day of your deposit. The first $275 of your deposits, however, will be available on the day of your deposit.

If we are not going to make all the funds from your deposit available on the day of your deposit, we will notify you at the time you make your deposit. We will also tell you when the funds will be available. If your deposit is not made directly to one of our employees, or if we decide to take this action after you have left the premises, we will mail you the notice by the day after we receive your deposit. If you will need the funds from a deposit right away, you should ask us when the funds will be available.

In addition, funds you deposit by check may be delayed for a longer period under the following circumstances:

- We believe a check you deposit will not be paid.
- You deposit checks totaling more than $6,725 on any one day.
- You redeposit a check that has been returned unpaid.
- You have overdrawn your account repeatedly in the last six months.
- There is an emergency, such as failure of computer or communications equipment.

We will notify you if we delay your ability to withdraw funds for any of these reasons, and will tell you when the funds will be available. They will generally be available no later than the 7th business day after the day of your deposit.

Special Rules for New Accounts

If you are a new customer, the following special rules may apply during the first 30 days your account is open.

Funds from electronic direct deposits to your account will be available on the day we receive the deposit. Funds from deposits of cash, wire transfers, and the first $6,725 of a day's total deposits of cashier's, certified, teller's, traveler's, and federal, state and local government checks will be available on the day of your deposit if the deposit meets certain conditions. For example, the checks must be payable to you (and you may have to use a special deposit slip). The excess over $6,725 will be available on the 9th business day after the day of your deposit. If your deposit of these checks (other than U.S. Treasury check) is not made in person to one of our employees, the first $6,725 will not be available until the second business day after the day of your deposit. Funds from all other check deposits will be available on the 9th business day after the day of your deposit.