

	Free Business Checking	Performance Business Checking	Business Advantage Checking ¹	Community Business Checking ²	Premium Business Checking	Commercial Checking	Commercial Checking Plus	IOLTA ³
Requirement to Waive Monthly Fee	NONE	\$10,000 Average Monthly Ledger Balance OR \$35,000 Combined Average Monthly Ledger Balances in Company Checking, Savings or Money Market Accounts	\$100,000 Combined Average Monthly Ledger Balances in Company Checking, Savings or Money Market Accounts	NONE	\$10,000 Average Monthly Collected Balance	Tiered Earnings Credit on Balances May Offset Fees	Tiered Earnings Credit on Balances May Offset Fees	NONE
Monthly Fee	NONE	\$30	\$95	NONE	\$16	\$18	\$35	NONE
Transactions Included Per Month⁴	150	300	500	200	200	NONE	NONE	NONE
Excess Transaction Fee	50¢ Each	55¢ Each	40¢ Each	30¢ Each	50¢ Each	NONE	NONE	NONE
Check/Debit Transaction Fee	N/A	N/A	N/A	N/A	N/A	Electronic 19¢ Each Paper 20¢ Each	Electronic 19¢ Each Paper 20¢ Each	NONE
Deposit/Credit Transaction Fee	N/A	N/A	N/A	N/A	N/A	Electronic 30¢ Each Paper 45¢ Each	Electronic 30¢ Each Paper 45¢ Each	NONE
Deposited Item Fee	N/A	N/A	N/A	N/A	N/A	On-Us 11¢ Transit 14¢	On-Us 11¢ Transit 14¢	NONE
Cash Deposit Fee	50¢ Per \$1,000 in Cash Deposited If Total Monthly Cash Deposits Exceed \$5,000	\$1 Per \$1,000 in Cash Deposited If Total Monthly Cash Deposits Exceed \$5,000	\$2.50 Per \$1,000 in Cash Deposited If Total Monthly Cash Deposits Exceed \$25,000	50¢ Per \$1,000 in Cash Deposited If Total Monthly Cash Deposits Exceed \$10,000	\$1 Per \$1,000 in Cash Deposited If Total Monthly Cash Deposits Exceed \$5,000	\$1 Per \$1,000 in Cash Deposited	\$1 Per \$1,000 in Cash Deposited	NONE
Earning Potential	NONE	NONE	NONE	NONE	Tiered Interest Earned on Collected Balances	Tiered Earnings Credit on Balances May Offset Fees	Tiered Earnings Credit on Balances May Offset Fees, and Tiered Interest Earned on Excess Balances	Interest Earned on Collected Balances ⁵
Business Online Banking Express	FREE	FREE	FREE	FREE	FREE	FREE	FREE	FREE
Business Online Banking	Additional Fees Apply	Additional Fees Apply	Additional Fees Apply	Additional Fees Apply	Additional Fees Apply	Additional Fees Apply	Additional Fees Apply	Additional Fees Apply
Online Bill Pay	FREE Up To 10, Then 50¢ Each	FREE Up To 10, Then 50¢ Each	FREE Up To 10, Then 50¢ Each	FREE Up To 10, Then 50¢ Each	FREE Up To 10, Then 50¢ Each	FREE Up To 10, Then 50¢ Each	FREE Up To 10, Then 50¢ Each	FREE Up To 10, Then 50¢ Each
Online Bill Pay With Invoice	\$1 Each	\$1 Each	\$1 Each	\$1 Each	\$1 Each	\$1 Each	\$1 Each	\$1 Each
Wire Transfers	Additional Fees Apply	Fee Waived for Incoming Domestic ⁶	Four Outgoing Domestic Wires at No Charge – Additional Fees Apply for More Than Four Wire Transfers	Additional Fees Apply	Additional Fees Apply	Additional Fees Apply	Additional Fees Apply	Additional Fees Apply
Business Visa[®] Debit Card	FREE	FREE	FREE	FREE	FREE	FREE	FREE	FREE
eStatements	FREE	FREE	FREE	FREE	FREE	FREE	FREE	FREE
Paper Statements	\$4 Each	FREE	FREE	FREE	FREE	FREE	FREE	FREE
Account Analysis Statements	NONE	NONE	NONE	NONE	NONE	Detailed (\$4 for Paper)	Detailed (\$4 for Paper)	Detailed

¹TM services included at no charge: Basic Remote Deposit Single-Feed Scanner (first scanner at no charge) and Fraud Prevention Package maintenance fees. Additional related fees may apply; refer to the Treasury Management and Online Banking Services Fee Schedule for details. ²Account is available to nonprofit corporations and nonprofit associations. ³Account is available to attorneys and law firms to hold client funds. ⁴Includes checks/debits, deposits/credits and deposited items. Business Advantage Checking does not include electronic deposits/credits. ⁵All interest is paid to the Oklahoma Bar Foundation. ⁶If average monthly ledger balance meets or exceeds \$10,000; otherwise, additional fee applies.