

SUMMARY OF FEES AND DEFINITIONS

FEES

Applies To All Accounts

Account Closed in Overdraft Position - \$35.00 (client remains responsible for accrued charges)

Account Reconciliation - \$15.00 per hour (minimum one-half hour)

Account Research - \$20.00 per hour (minimum one-half hour)

ATM Fees

- ATM/Debit Card Replacement Fee - \$5.00¹
- BOK Financial ATM Transactions - \$0.00

Check Printing - Fee varies by style of check and quantity ordered.

Closing Fee - \$10.00 closing fee will be assessed on personal savings accounts closed within one year of the opening date.

Collection Items - \$10.00 per item

Copies

- Check Copy - \$4.00 each, 4 copies a year at no charge with check safekeeping
- Statement Copy - \$4.00 per statement

Deposit Verification Fee - \$15.00 each

Deposited Items Returned Fee (Charge Backs)
- \$12.00 each

Dormant Account Fee - \$6.00 per month

Excessive Withdrawal Fee - per excessive item

- Business Savings - \$2.00
- Youth Savings - \$2.00
- Personal Savings, Personal Money Market, Premier Money Market - \$10.00

External Transfers

- Incoming Transfers - \$0.00
- Outgoing Transfers - \$3.00

Inactivity Fee - \$5.00 per month

International ATM and Debit Card Transactions - 3% of the total transaction amount

Official Checks - \$3.00 per check for clients¹

Overdraft Fees

- Overdraft Fee - \$32.50 per item
- Extended Overdraft Fee - \$6.50 per business day charged after 5 consecutive business days of your account being overdrawn.

Overdraft Protection Transfer Fee (certain accounts are eligible for a discounted transfer fee; see the Definitions section for details.)

- Standard transfer fee - \$12.50
- Discounted Fee - \$7.50²

Phone Transfer Fee

- No charge through ExpressBank Automated Service
- \$2.00 per transfer through ExpressBankers

Returned Item Fee - \$32.50 per item

Special Statement Cycle - \$5.00 each

Statement Fees

- Online Statement - \$0.00
- Paper Statement - \$1.50, where applicable

Stop Payment Fee - \$32.50 each for up to 6 months¹

Transaction Summary Statements - \$2.00 each

Undeliverable Mail Fee - \$15.00 one time charge upon return of second undeliverable statement

Wire Transfer Fee

Domestic/Clients - \$12.00 per incoming transfer/\$30.00 per outgoing transfer¹

1. Certain accounts are eligible for either a discounted or waived fee. (See individual product brochures for details)

2. A discounted transfer fee is not available when the transfer originates from a Personal Line of Credit or a Business Line of Credit.

DEFINITIONS

Annual Percentage Yield (APY) - A percentage rate reflecting the total amount of interest paid on an account, based on the interest rate and the frequency of compounding for a 365-day period.

ATM Transactions - Includes all deposits, withdrawals, account transfers and inquiries at any ATM. Some transactions and multiple account access may not be available at all ATM locations.

Available Balance - Your previous day's ledger balance, minus holds placed on your account by us, minus withdrawals and transfers from your deposit accounts made at a terminal or through BOK Financial's ExpressBank or Online and Mobile Banking plus transfer credits. Cash deposits and checks cashed at the Bank along with ACH credits and debits to be posted to your account during the day may increase or decrease the available balance.

Average Collected Balance - For maintenance fees, we take the sum of the collected balance (positive or negative) in the account for each day of the period divided by the number of days in the period.

Average Daily Balance Method - The application of a periodic rate to the average daily balance. The average daily balance is calculated by adding the balance in the account for each day of the period and dividing that figure by the number of days in the period.

Average Ledger Balance - The sum of the ledger balance (positive or negative) in the account for each day of the period divided by the number of days in the period.

BOK Financial's ExpressBank - Our full-service banking by phone. Phoenix (602) 840-7761 / Outside this area (866) 492-1339

Collected Balance - Derived after all transactions have been posted to your account, yet includes only those funds which actually have been collected or paid by us.

Daily Balance Method - The application of a daily periodic rate to the balance in the account each day.

Deposited Items Return Fee - Occurs when you cash or deposit a check drawn on another account and it is returned against your account.

Dormant Account - A Checking or Savings Account will be considered dormant if a statement for such Account is returned as undeliverable and following reasonable efforts the client cannot be located; and the Account has had no owner-generated activity during a statement cycle.

Excessive Withdrawal Fee - Permitted to make a total of 6 transfers and withdrawals each monthly statement cycle without incurring an excessive withdrawal fee, by the following methods: in-person transactions at banking centers, automatic transfers, preauthorized payments, telephone (including ExpressBank and Online Banking) and wire transfers. The Bank will not assess more than five excessive withdrawal fees per statement cycle.

External Transfer - An external transfer is the secure movement of money between your eligible BOK Financial account and your own external accounts at other financial institutions within the United States.

Federal Transaction Limits - Certain types of withdrawals and transfers from savings and money market accounts are limited to a total of 6 per monthly statement cycle. This limit is governed by federal Regulation D and our Agreements and Disclosures. However, this limit does not apply to transactions made in-person at banking centers, by mail or at an ATM. (Please note that Excessive Withdrawal Fees still apply to in-person transactions at banking centers as described above.) To comply with federal regulations, if you exceed the transaction limitations on more than an occasional basis, we will notify you and convert your account to a non-interest bearing checking account.

Inactivity Fee - A fee that is assessed when your account has had no client generated transactions for 6 consecutive months.

International Transactions - Those ATM and Debit Card transactions processed outside the United States. A Non-Bank ATM fee may apply.

Ledger Balance - Derived after all transactions have been posted to your account, regardless of whether the funds actually have been collected or paid by us.

Non-BOK Financial ATMs - includes fees for withdrawal, transfer, and balance inquiries when using another bank's ATM. Although we will not charge you a fee for using a non-BOK Financial ATM, some banks will. A fee can be avoided by using one of more than 32,000 free MoneyPass ATMs nationwide, including more than 200 statewide. In addition, if you own one of the following account types and are charged an ATM fee, you will be issued one (1) automatic rebate per statement cycle: High School Checking, Opportunity Banking, Choice Checking, Access Checking, Select Checking, Free Business Banking or Free Small Business Checking. Premier Checking clients will be automatically refunded all ATM fees charged by another financial institution.

Overdraft Fee - A fee charged when we pay any item (e.g. check or any type of electronic debit) you authorize in an amount greater than your account balance.

Overdraft Protection Transfer Fee - If enrolled, we will automatically transfer funds, to the extent they are available, from your BOK Financial savings, money market account or personal line of credit into your checking account at the end of any business day on which your Available Balance is less than zero. Limited to one linked savings or money market account, or a personal line of credit as a source of funding. With each transfer, you will be assessed the Overdraft Protection Transfer Fee. The amount of the transfer will be sufficient to cover the amount of your negative balance, plus the amount of the transfer fee. To the extent the funds in your designated funding account are insufficient to cover all overdrafts in your Checking Account, an Overdraft Fee or Returned Item Fee may be charged for each overdraft not covered by the transfer, under the terms of the Depository Agreement for Transaction Accounts. If the transfer is not sufficient to cover at least one overdraft item, you will not be charged an Overdraft Protection Transfer Fee. The following accounts are eligible for a discounted transfer fee: Diamond Checking and Select Checking. The transfer fee is waived for Premier Checking accounts. The fee cannot be discounted or waived when the transfer originates from a personal line of credit. Transfers from your savings or money market may be subject to an excessive withdrawal fee. See Summary of Fees and Definitions for pricing.

Returned Item Fee - A fee charged for processing any items (i.e., checks or any type of electronic debits) you authorize which are for more than your account balance, when the items are returned unpaid.

Statements - Your account statements are available to you in Online and Mobile Banking at the time of your account opening; however, you will be required to turn off paper statements by logging in to Online or Mobile Banking, selecting "online only", and accepting the Online Statements Terms and Conditions. If you choose to receive a monthly statement via postal mail, a statement fee of \$1.50 will be assessed each month for applicable accounts. Turning off paper statements will waive the \$1.50 fee and terminate the mailing of your monthly statement.

Terminals - Automated Teller Machines (ATMs) and other electronic machines in which you may use your ATM Card or BOK Financial Debit Card.

Tier Rates - Administered rates which may change daily at the discretion of the Bank based on market conditions and may vary by type of account.

Transfer Credits - Transfers from one deposit account to another made at a terminal or through BOK Financial's ExpressBank or Online Banking.