Summary of fees and definitions

FEES

These fees apply to all accounts unless otherwise noted.

Account Closed in Overdraft Position - $35.00 (client remains responsible for accrued charges)[1]

Account Reconciliation - $0.00

ATM Fees

- BOK Financial ATM Transactions - $0.00
- Non-BOK Financial ATM Transactions - $0.00
- International ATM Transactions - $0.00 of the total transaction amount.

Check Printing - Fee varies by style of check and quantity ordered.[2]

Deposited Items Returned Fee (Charge Backs)

- Consumer - $0.00
- Business - $12.00

International Debit Card Transactions $0.00 of the total transaction amount.

Official Checks - $10.00 per check for clients[2]

Overdraft Fee - $36.00 per item[1]

Phone Transfer Fee - $0.00

Returned Item Fee - $0.00 per item

Statement Fees

- Online Statement - $0.00
- Paper Statement - $3.00, where applicable

Stop Payment Fee - $36.00 each. Stop payment expires after 6 months for checks. Stop payment for ACH debit does not expire.[2]

Undeliverable Mail Fee - $0.00

Verification of Financial Relationship - $15.00 for 3rd party providers/$0.00 for client requests

Wire Transfer Fee Domestic/Clients[2]

- Incoming Transfers - $15.00
- Outgoing Transfers - $30.00

Wire Transfer Fee International/Clients

- Incoming Transfers - $15.00
- Outgoing Transfers - fees vary, contact a banker for details

[1] Fee not applicable to Opportunity Banking and Student Checking accounts.

[2] Certain accounts are eligible for either a discounted or waived fee.

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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. (844) 517-3308

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.

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. In addition, if you own a Select Checking account and are charged a fee by another financial institution, you will automatically be refunded one ATM fee per statement cycle. Premier Checking clients will not be charged a fee by BOK Financial and 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 for Personal Accounts - If you are enrolled in Overdraft Protection, we will automatically transfer funds at no charge to you from your linked 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 or personal line of credit as a source of funding. Accounts are not automatically linked. Please notify your banker which account should be linked. To the extent the funds in your designated funding account are insufficient to cover all overdrafts in your Checking Account, an Overdraft Fee may be charged for each overdraft not covered by the transfer, under the terms of the Depository Agreement for Transaction Accounts.

Overdraft Protection Transfer for Business Accounts - If you are enrolled in Overdraft Protection, we will automatically transfer funds at no charge to you from your linked BOK Financial savings, investor fund account, business money market account or business 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 business savings or investor fund or business money market or business line of credit as a source of funding. Accounts are not automatically linked. Please notify your banker which account should be linked. To the extent the funds in your designated funding account are insufficient to cover all overdrafts in your Checking Account, an Overdraft Fee may be charged for each overdraft not covered by the transfer, under the terms of the Combined Agreement for Business Accounts.

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. Opting out of paper statements will terminate the mailing of your monthly statement and will waive the paper statement fee. If you choose to receive a monthly statement via postal mail, a statement fee will be assessed each month for applicable accounts.

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.

Verification of Financial Relationship – Third parties, such as auditors, lenders, and state or federal housing entities may request verification of financial relationships with BOKF. Typically this information is used to verify income, deposits held with the bank or credit history.

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