

## **Business Banking Products**

### **Checking**

- Business Access Checking

Designed as a free account for businesses. Free Business Debit Card, Free On-line Banking, and no monthly service fee.

- Business Advantage Checking

You are rewarded for your entire business and personal banking relationship by offsetting transaction charges and account fees. Free business debit card and free online banking. There is no monthly service fee if minimum balance requirements are met.

Online banking and cash management solutions are also available to qualifying customers with each of these checking accounts. Fees may apply.

### **Savings**

- Business Savings

A simple account to protect and grow your business's savings.

- Business Investor Fund

This tiered rate investment account allows you to earn higher interest rates on larger balances. Unlimited teller-assisted transactions.

- Certificate of Deposit

Earn competitive returns with the security of FDIC. Requires a minimum opening deposit of \$1,000. Interest is compounded and paid quarterly.

## **Other Business Banking Products**

- Business Debit Card/ATM

BOKF, NA Visa Business Check Cards offer the flexibility to separate business from personal expenses, access to free spending reports and the purchasing power you need to manage your business.

- Online Payroll

BOKF, NA has partnered with Paycor to offer a simplified, full-service solution called Online Payroll, which provides you with an easy to use application that gives you immediate and secure access to all your HR, payroll, timekeeping and reporting information

- Merchant Services

BOKF, NA offers secure and cost effective processing solutions for accepting electronic payments to thousands of businesses of all sizes across the United States through TransFund. With TransFund Merchant Services, a business can conveniently accept all credit, debit card, electronic checks, and other forms of electronic payments. Our in-person point-of-sale (POS) systems, payment gateway integrations, virtual terminals, Smart Phone technology, touch-tone phone, POS Software, and E-Commerce solutions make it easy for a merchant to process their payment transactions no matter where their customers are. Permits businesses to accept Visa, MasterCard, American Express, Discover, Diners, electronic benefit cards (EBT), gift cards, electronic checks and other forms of electronic payments which will increase sales and customer satisfaction. We understand that security is important which is why our PCI compliant

services include fraud protection, reporting and reconciliation tools. TransFund offers 24/7/365 customer service along with competitive and customized pricing to exceed the needs of merchants of all sizes.

- Business Office Deposit

Business Office Deposit is used to scan deposits to the bank saving the clients trips to bank and extending the business day.

- BusinessSource Online Banking

BusinessSource is an online banking platform that gives businesses the access to a variety of cash management services that will help maximize their cash flow. Services include:

- Mobile/Desktop
- Information Reporting
- Check, Deposit and Deposit Item Images
- Stops
- Transfers
- ACH and Wire Payments via Quick Payments
- Bill Payment
- Reverse Check Pos Pay
- ACH Pos Pay
- Online Statements
- Loan Reporting/Advance/Payment

## **FINANCING**

### **Loans and Lines of Credit**

- Revolving Lines of Credit

Revolving Lines of credit can help keep your business moving forward during seasonal ebbs and flows, lag times in accounts receivables, and other working capital needs by providing immediate access to cash. A revolving line of credit may also be eligible for overdraft protection.

- Cash Secured Loans and Lines of Credit

Utilize the cash you have on deposit with the bank as collateral to fund a line of credit for working capital needs or for a term loan to purchase equipment with.

- Equipment or Vehicle Term Loans

Fund large purchases and expenses over the long term. Buy equipment, purchase business vehicles, and consolidate existing debt.

- Commercial Real Estate

With competitive interest rates and flexible terms, your monthly loan payments might be comparable to what you're paying in rent. If you already own your business space, you can still take advantage of our commercial real estate loans. You can use the money to refinance your building, and possibly lower your rate.

- SBA Loans

BOKF, NA is a SBA Certified and Preferred Lender, which means easier applications and quicker approvals. SBA Loans are made and administered by BOKF, NA and the SBA guarantees a portion of each loan.

- BOKF, NA has partnered with Elan to offer a simplified, full-service credit card options.

- Business Credit Cards
- Visa Business Cash Preferred
- Visa Business Real Rewards
- Smart Business Rewards Visa Signature Card
- Visa Business Card
- Visa Community
- Visa Signature Company