14-Month Promotional Certificate of Deposit

The BOK Financial Simple Guide provides useful information about your Certificate of Deposit (CD) in an easy-to-follow format. Refer to the Agreements and Disclosures, and the Summary of Fees and Definitions for the terms and conditions of your account.

Our Promotional CD allows for greater earnings with higher interest rates, so you can maximize your savings.

Account opening and usage

Service fee	**$0**
Minimum opening deposit	**$5,000** minimum required to open, and $1,000 minimum required to maintain the account.
Available terms	**14 months**
TIN maximum[1]	**$4,000,000**[2]
Funding your account	You can deposit money into your new account in a few different ways: • Transfer money from your existing BOK Financial account. • Make a check or money order deposit at a banking center.
Early withdrawal fee	**$25 + 3% of amount withdrawn** Exceptions – We will waive the penalty for early withdrawals if: • Your request for withdrawal to close the CD occurs during the grace period. • The depositor passes away or is judged legally incompetent.
Maturity grace period	**10 calendar days** We will send notifications about maturing CDs 10 days before renewal. During the 10-day grace period after the CD matures, you may do one of the following: • Withdraw funds, including interest, without penalty. • Allow your CD to automatically renew. • Add funds to your account. • Renew your CD into one of our available CD terms. If your 14-month Promotional CD is set to renew and you've taken no action through the grace period, we will automatically renew it into a 12-month Standard CD.
FDIC insurance protection	Your deposits with us are insured by the FDIC up to $250,000 per depositor. Additional insurance may be available based on the account styling. Consult a Relationship Banker for further details.

1. TIN (Taxpayer Identification Number) Maximum is the total maximum amount that may be held in the same CD product and term under the TIN(s) of any and all account owners.
2. Total 14-month promotional CD combined balances cannot exceed $4,000,000 per individual taxpayer.

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Interest

Interest begins to accrue no later than the business day that the Bank receives the deposit of noncash items, such as checks.

The interest rate and Annual Percentage Yield (APY) are administered by the Bank and may change daily at the discretion of the Bank, unless stated otherwise. View our competitive interest rates at Rate Details.

Compounding	**Quarterly**
Payout	**Quarterly and at maturity**
Interest payments	Interest is credited to your CD, unless you advise us that you would prefer one of the following payout options: • You may have the interest paid to you via check. • You may have the interest credited to your BOK Financial checking, savings or money market account, should you choose to open. Any APY quoted for your CD assumes compounded interest remains on deposit until maturity, and a withdrawal of interest prior to maturity will reduce your earnings.

Relationship pricing and benefits

Premier Checking account	**0.10% higher interest rate** on your CD when you open and link a Premier Checking account.[3]
Loans	Your CD may be used as collateral for a loan from this Bank.

Servicing your account

Digital Access	View your account overview by logging into Online Access or our mobile app.
Support If you have questions or would like more information, we will be happy to assist.	Call us at 844.517.3308. Visit a banking center to speak with a Relationship Banker.

Getting started

You may open your new CD by visiting a banking center and speaking with a Relationship Banker, or by calling 844.517.3308.

3. Accounts are not automatically linked. Please notify your banker which accounts should be linked. If the Premier Checking account is closed for any reason, or the link with another account terminated for any reason, the bonus interest rate on the linked account will be discontinued and the interest rate provided by the terms of the agreement(s) governing the savings account, CD, or select FDIC insured IRA will become applicable.

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