SIMPLE GUIDE TO

Personal Savings

The BOK Financial Simple Guide features the most common fees in an easy-to-understand format to help you use your checking account. For a comprehensive list of all pricing, terms and policies please refer to the Agreements & Disclosures and the Summary of Fees and Definitions.

Personal Savings is a basic interest bearing savings account that requires a low balance, is free of withdrawal fees, and is eligible for QuickSave.

Account opening and usage

Monthly service fee	**$5**
Requirements to waive monthly service fee	**$0** When you satisfy ONE of the following: • Monthly electronic transfers of at least $10 from BOK Financial personal checking account.[1] • Maintain monthly average collected balance of $250. • Link to a Premier Checking account.[2]
Earns interest	**Yes.** Compounded and paid monthly. View our competitive interest rates at Rate Details.
Minimum opening deposit	**$50**

[1] Monthly electronic transfer must post before or on the last day of the statement cycle to waive the service fee.
[2] Accounts are not automatically linked. Please notify your banker which accounts should be linked.

ATM fees

BOK Financial ATMs	**Free**
Non-BOK Financial ATMs in the U.S.	**Free** access to more than 32,000 MoneyPass ATMs nationwide. Some other financial institutions charge a fee for use of their ATM.
International ATMs	**Free**

Overdraft information and fees

Returned item fee	**$0** There is no fee charged by the bank when an item you authorize is greater than your available account balance, and the item is returned unpaid.
Overdraft protection transfer service	**$0** If you are enrolled, we will automatically transfer any available 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. 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 to your checking account for each overdraft not covered by the transfer, under the terms of the Depository Agreement for Transaction Accounts. See Summary of Fees and Definitions for pricing.

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How deposits and withdrawals are processed

For additional information, refer to your account Agreements and Disclosures.

The order in which deposits and withdrawals are processed Transaction posting order	When we process multiple transactions in a single day, we may post items in any order. Generally, we will post credits, debits and adjustments in groups by type, with all transactions in one group being processed before any transactions in the next group as follows: • Deposits: Chronologically, or highest to lowest when bank cannot determine date or time of transaction. • Obligations to Bank and adjustments such as error resolutions: Chronologically, or lowest to highest when bank cannot determine date or time of transaction. • Debits, such as ATM, debit card, online or mobile banking transfers, online Bill Pay (if electronic), and wires: Chronologically[3], or lowest to highest when bank cannot determine date or time of transaction. • Checks[4] and ACH[5] transactions: Highest to lowest. • Most Fees: Lowest to highest.
When your deposits are available Funds availability policy	**Cash deposit with Teller or ATM:** Same business day. **Electronic direct deposit/wire transfer:** Same business day. **Check deposit with Teller or ATM:** Usually next business day, but depends on the item. • If we place a hold on a check, we'll let you know the hold reason and when the funds will be available to use. This is typically provided at the time of deposit but may also be mailed later. • In some situations, we may notify you at the time or after your deposit is made that your funds (including the first $225) may be held longer. A "business day" is a non-holiday weekday. Deposits made before end of business cutoff time (10 p.m. CT) at banking center and ATM locations will be processed that day. Deposits made after cutoff time will be processed the next business day.

[3] Debit card transactions will be posted in chronological order on the day they are received by the bank from the merchant, which is often one or more days after you complete the transaction. Debit card authorizations will decrease the available account balance.

[4] Excludes checks converted to electronic debits.

[5] ACH (Automated Clearing House) debits are received electronically through a merchant you have instructed to bill your checking account i.e. for your utility or phone bill.

Other common fees

Wire transfer	**$15** Per incoming domestic transfer	**$30** Per outgoing domestic transfer
External transfers (account to account)	**$0** Incoming transfers	**$3** Outgoing transfers
Statements	**$0** Online and paper statements	
Deposited items return fee	**$0**	
Official (cashier's) checks	**$3**	
Stop payment fee	**$32.50** Per Item. Stop payment expires after 6 months.	
Mobile banking with mobile deposit	**$0**	

Dispute resolution

If you have questions or would like more information: Please visit your local Banking Center or call us at 844.517.3308. We will be happy to answer your questions. In addition, please refer to the Agreements and Disclosures and Summary of Fees and Definitions for the terms and conditions of your account.

Getting started

You may open this account by visiting a Banking Center, by applying online at bokfinancial.com or by calling an ExpressBanker at 844.517.3308.

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