SIMPLE GUIDE TO

Opportunity Banking

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

Opportunity Banking is an easy to use check-less account with a low opening deposit and low monthly fee. And with no overdraft or returned item fees[1], we make it easier to manage your money.

Account opening and usage

Monthly service fee	**$5**
Minimum opening deposit	**$25**

[1]Although this account will help you avoid overdrawing your account in most situations, there may be times when your account could have a negative balance. One situation in which this could happen would be if a transaction for a certain amount is approved, but the final charge exceeds the balance in your account, such as when you use your debit card at a restaurant, and add a tip separately. In this example, the total transaction amount would result in you overdrawing your account, but we would not charge you an overdraft fee.

ATM fees

BOK Financial ATMs	**Free**
Non-BOK Financial ATMs in the U.S.	Some other financial institutions charge a fee for use of their ATM. As an Opportunity Banking client, if you are charged a fee by another financial institution, you will automatically be refunded one (1) ATM fee per statement cycle. Plus, you will have free access to more than 32,000 MoneyPass ATMs nationwide.
International ATMs	**3% of the total transaction amount for transactions** made at ATMs outside the U.S. This international ATM charge is in addition to fees that may be charged by the ATM operator.

Overdraft information and fees

Overdraft Coverage for ATM and one-time debit card transactions is not available for BOK Financial Opportunity Banking accounts, and there are account management solutions that you may find helpful:

- Free Mobile Alerts[2], like our low-balance alert, help you stay connected to your account.
- Free Overdraft Protection: When you are enrolled we will transfer available funds from your linked savings, money market or personal line of credit account to your checking account, should your account balance drop too low.

Overdraft fee[3]	**$0** An Overdraft fee is charged when we pay any item you authorize (any type of electronic debit) in an amount greater than your available account balance.
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. Limited to one linked savings or money market account or personal line of credit as a source of funding. Accounts are not automatically linked. Please notify your banker which account should be linked.

[2] We do not charge for Mobile Alerts, but message and data rates may apply, depending on your carrier. Although Mobile Alerts are transmitted instantly, sometimes delivery of alerts may be delayed for a variety of reasons outside our control (such as technology or system capacity limitations, service outages affecting your phone, wireless or internet provider, and technology failures).

[3] Items like checks, automatic bill payments or recurring debit card transactions, may be paid at our discretion and would not be subject to an Overdraft Fee.

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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[4], or lowest to highest when bank cannot determine date or time of transaction. • 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.

[4] 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.

[5] ACH (Automated Clearing House) debits are received electronically through a merchant you have instructed to bill your checking account e.g. 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	**$2** Per month/Paper[6]
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**	
Online bill pay	**$0** No monthly fee; unlimited transactions.	

[6] If you choose to receive a monthly statement via postal mail, a statement fee of $2 will be assessed each month. You can 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.

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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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