

Loans

Mortgage - Residential & Commercial
Construction - Residential & Commercial
Business
Consumer
Agricultural

For more information visit
www.firstoakbank.com



Services

Bill Pay
Mobile banking/ Mobile Apps
Remote Mobile Deposit
Telephone Banking
Instant Issue Debit Cards
Safety Deposit Boxes
Visa Credit Card
Apple/Google/Samsung Pay

Locations

Main Bank
113 N Penn Ave
PO Box 868
Independence, KS 67301
Phone: 620-331-2265

Drive-Thru
1801 W Main St
Independence, KS 67301
Phone: 620-331-7733

Elk City
106 E Hickory
Elk City, KS 67344
Phone: 620-627-2105

Pueblo
1419 Hwy 50 West
Pueblo, CO 81008
Phone: 719-544-2265

Fredonia
501 Madison St
Fredonia, KS 66736
Phone: 620-378-2114



Member
FDIC



**Account
Brochure**



**FirstOak
BANK**

*Real Hometown
Banking*

Checking Accounts

FirstOak Rewards Plus (NOW)

- \$100 opening deposit
- Rewards! See rewards brochure
- Image provided with statement
- Free money orders & cashier's checks
- \$6 monthly service charge if average daily balance falls below \$2500
- 60 years old or older \$4 monthly service charge if average daily balance falls below \$2500
- Interest earned on average daily balance over \$2500

FirstOak Rewards Checking

- \$100 opening deposit
- Rewards! See rewards brochure
- Image provided with statement
- \$5 monthly service charge if average daily balance falls below \$2500
- 60 years old or older \$3 monthly service charge if average daily balance falls below \$2500

FirstOak Checking

- \$100 opening deposit
- No minimum balance required
- Monthly statement via online banking
- \$2 monthly service charge-waived with direct deposit

Money Market Checking Accounts

Commercial or Personal

- \$2,500 opening deposit
- Interest earned on average daily balance over \$2500
- \$8 monthly service charge if average daily balance falls below \$2500
- Tiered interest rate subject to change

Commercial Checking Accounts

Premium Commercial Checking

- \$200 opening deposit
- \$10 monthly service charge
- \$0.15 fee per debit posted
- \$0.05 fee per deposited item
- Earnings credit may apply

Small Business Checking

- \$100 opening deposit
- \$6 monthly service charge if average daily balance falls below \$500

Savings Accounts

Commercial or Personal Savings

- \$100 opening deposit
- Quarterly statement
- \$2 monthly service charge if average daily balance falls below \$100

Young Savers Account

- \$25 opening deposit
- Must be under 18 years of age
- Quarterly statement
- Gift with initial deposit
- \$2 monthly service charge if average daily balance falls below \$25

Santa's Savings

- No minimum deposit
- Interest paid annually on balances over \$99
- Check distributed in November
- No early withdrawals permitted



FirstOak Rewards Checking Accounts

Savings and Security
All in One Place.



Independence
KANSAS
113 N. Penn Ave
Independence, KS 67301
(800) 960-4639
(620) 331-2265

Independence
KANSAS
Drive thru
1801 W. Main St.
Independence, KS 67301
(620) 331-7733

Fredonia
KANSAS
501 Madison
Fredonia, KS 66736
(620) 378-2114

Elk City
KANSAS
106 E. Hickory
Elk City, KS 67344
(620) 627-2105

Pueblo
COLORADO
1419 Hwy 50 West
Pueblo, CO 81008
(719) 544-2265

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02/23



Secure Your Peace of Mind

Peace of mind. It's one of
the most important benefits
a financial institution
can provide.

With unrivaled security and
smart savings – it's simple! With
our FirstOak Rewards Checking
Accounts it's easier to protect
your finances and enjoy your life.

That's something you can bank on.



FirstOak Rewards Financial Features include:

- Free Online Mobile Banking
- Free Mobile Deposit
- Free Debit Card
- Free Paper Statement

Value-Added Benefits

Save When You Play

Travel and Leisure Discounts

Money-saving discounts from thousands of local and national businesses. Members can redeem and print coupons online or access discounts from a mobile device. Digital Access makes saving super easy and convenient, giving instant savings anywhere and anytime. (available via mobile or web only)

\$shopping Rewards™

Receiving \$shopping Rewards is simple! As a member, you have access to exclusive offers and discounts at thousands of leading online retailers. Simply shop online using our customized shopping portal and receive cash back. Your cash back can be held in your \$shopping Rewards account to use towards future purchases or conveniently sent to you as a check. Yes, it's that easy! (registration/activation required; available via mobile or web only)



Feel Confident with IDProtect®

You can rest easy knowing that IDProtect, our identity theft monitoring and resolution service¹, can help better protect your identity.

Identity Theft Expense Reimbursement Insurance²

Receive up to \$5,000 Identity Theft Expense Reimbursement Coverage for expenses associated with restoring your identity.

Comprehensive Identity Theft Resolution Services

Should you suffer identity theft, your very own dedicated fraud resolution specialist will help you every step of the way until your identity is restored.

Debit and Credit Card Registration

Register your credit, debit and ATM cards and have peace of mind knowing you can call one toll-free number to cancel and request replacement cards should your cards become lost or stolen. (registration/activation required)

Credit File Monitoring

Daily credit file monitoring and automated alerts of key changes to your credit report. (registration/activation required)

Credit Report and Score³

Access to credit report and credit scores. (registration/activation required)

Credit Score Tracker

Receive valuable insight into your credit score^{3,4}. (registration/activation required)

Identity Monitoring

Monitoring of more than 1,000 databases and public records to identify suspicious activity, including credit header information, phone records, United States Postal Service records, and more. (registration/activation required)

Online Identity Theft News Center and Valuable Phone and Web Resources

(registration/activation required)

Financial Wellness 360°

Access your financial wellness platform with unlimited one-on-one coaching, interactive courses, videos, booklets, infographics, and more to help maximize financial wellness. (available via mobile or web only)

Help Protect from Unexpected Losses

Accidental Death & Dismemberment Insurance²

Receive up to \$5,000 24-hour Accidental Death & Dismemberment Insurance. (Coverage divides equally on joint accounts and reduces by 50% at age 70.)

Cellular Telephone Protection²

Receive up to \$400 of replacement or repair costs if your cell phone is stolen or damaged, in the U.S. and abroad. \$50 deductible applies. Up to two claims per twelve month period. Covers up to four phones on a cellular telephone bill. (Cellular telephone bill must be paid through the FirstOak Rewards Checking Account.)

Debit Advantage®

Buyers Protection² covers items for 90 days from the date of purchase against accidental breakage, fire or theft. Extended Warranty² extends the U.S. manufacturer's original written warranty up to one full year on most new retail purchases if the warranty is less than five years. (Item(s) must be purchased entirely with this account for coverage.)

Roadside Assistance Service²

24-hour coverage for roadside assistance services including vehicle towing, fuel/oil/fluid/water delivery, and battery/lock-out/tire assistance up to \$100 per occurrence. Maximum of two occurrences per twelve month period.



Save on Health Care

Health Discount Savings

Enjoy savings on vision, prescriptions and dental services. This is NOT insurance. (registration/activation required)

A \$5.00 monthly service fee will apply; just \$3.00 for those ages 60 years old or older. The monthly service fee will be waived when you have an average daily balance of \$2,500.

FirstOak Rewards Plus Financial Features include:

- Free Online Mobile Banking
- Free Mobile Deposit
- Free Debit Card
- Free Paper Statement
- Earns Interest*

FirstOak Rewards Plus Checking Includes all the benefits of FirstOak Rewards Checking with Additional Coverage

Accidental Death & Dismemberment Insurance²

Receive up to \$10,000 24-hour Accidental Death & Dismemberment Insurance. (Coverage divides equally on joint accounts and reduces by 50% at age 70.)

Identity Theft Expense Reimbursement Insurance²

Receive up to \$10,000 Identity Theft Expense Reimbursement Coverage for expenses associated with restoring your identity.

Cellular Telephone Protection²

Receive up to \$600 of replacement or repair costs if your cell phone is stolen or damaged, in the U.S. and abroad. \$50 deductible applies. Up to two claims and maximum of \$1,000 per twelve month period. Covers up to four phones on a cellular telephone bill. (Cellular telephone bill must be paid through the FirstOak Rewards Plus Checking Account.)

A \$6.00 monthly service fee will apply; just \$4.00 for those ages 60 years old or older. The monthly service fee will be waived when you have an average daily balance of \$2,500.

*The information above is accurate as of the effective date. Interest Rates may change after an account is opened and these rates will be posted as of their effective date. Maintenance and/or activity fees may reduce earnings. APY = Annual Percentage Yield. The Annual Percentage Yield (APY) assumes interest remains on deposit until maturity. A withdrawal of interest or any withdrawal may reduce earnings and a penalty may be applied on some accounts for early withdrawals. A minimum balance is required on all checking accounts (except FirstOak checking). Interest Rates subject to change daily.

1 Benefits are available to personal checking account owner(s), and their joint account owners subject to the terms and conditions for the applicable Benefits. Some Benefits require authentication, registration and/or activation. Benefits are not available to a "signer" on the account who is not an account owner or to businesses, clubs, trusts organizations and/or churches and their members, or schools and their employees/students.

2 Special Program Notes: The descriptions herein are summaries only and do not include all terms, conditions and exclusions of the Benefits described. Please refer to the actual Guide to Benefit and/or insurance documents for complete details of coverage and exclusions. Coverage is provided through the company named in the Guide to Benefit or on the certificate of insurance. Insurance Products are not insured by the FDIC or any Federal Government Agency; Not a deposit of or guaranteed by the bank or any bank affiliate.

3 Credit Score is a VanLageScore 3.0 based on single credit bureau data. Third parties may use a different type of credit score to assess your creditworthiness. Once you have activated credit file monitoring, you may request your credit score. Once you have done so, you will have access to your score on a monthly basis.

4 Credit Score Tracker: Once credit file monitoring has been activated and you have requested your first credit score, you may request a new credit score each month to be plotted on your Credit Score Tracker graph. Monthly email notifications will be sent to let you know when your new score is available.



Loan Products

Available at the Main Bank, Drive-Thru, Fredonia and Pueblo Colorado locations.

Real Estate Loans

Construction

Farmland (including residential and other improvements)

One-to-Four Family Residential/Conventional

Multi-Family Residential/Conventional

Installment Loans

Secured

Unsecured

Single Payment Loans

Secured

Unsecured

Commercial/Business Loans

Small Business Loans

(including those guaranteed by the Small Business Administration)

Inventory Financing

Accounts Receivable Financing

Equipment Financing

Plant Expansion/Construction/Modernization Financing

Commercial Real Estate

Agriculture Loans

(both direct and indirect including FMHA guaranteed)

Letters of Credit