

CHECKING

FirstOak Checking Quick to get started

- \$100 opening balance
- Unlimited debit card use
- Unlimited check writing
- Electronic statements
- Free online banking
- No monthly fee

FirstOak Rewards* More rewards

- \$100 opening balance
- Unlimited debit card use
- Unlimited check writing
- Electronic or mailed Statements
- ID Protect, accidental death, cell phone coverage, Roadside assistance
- Accidental Death and Dismemberment Coverage
- Service charge may apply depending on average collected balance*

FirstOak Rewards Plus** Most rewards

- Your money earns interest
- \$100 opening balance
- Unlimited debit card use
- Unlimited check writing
- Electronic or mailed statements
- ID Protect, accidental death, cell phone coverage, roadside assistance
- Accidental Death and Dismemberment Coverage
- Service charge may apply depending on average collected balance*

Rewards is \$5 per month if the average collected balance falls below \$2500; 60 or older \$3.

*Rewards Plus is \$6 per month if the average collected balance falls below \$2500; 60 or older \$4; Interest earned on collected balance over \$2500.

LOCATIONS

113 N. PENN AVE
INDEPENDENCE, KS., 67301
PHONE (800) 960-4639
PHONE (620) 331-2265
FAX (620)-331-2290

1801 W. MAIN ST.
INDEPENDENCE, KS., 67301
PHONE (620) 331-7733
FAX (620) 331-0473

1419 HWY 50 WEST
PUEBLO, CO., 81008
PHONE (719) 544-2265
FAX (719) 544-3581

501 MADISON
FREDONIA, KS., 66736
PHONE (620) 378-2114
FAX (620) 378-3575

RELATIONSHIP LENDING
NASHVILLE, TN



ACCOUNT BROCHURE



WWW.FIRSTOAKBANK.COM



FIRSTOAK BANK IS AN EQUAL HOUSING LENDER
AND FDIC MEMBER BACKED BY THE FULL FAITH
AND CREDIT OF THE U.S. GOVERNMENT.



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SAVINGS

Personal & Business***

- \$100 Opening Balance
- Quarterly Statements
- Earns Interest on balances over \$100

Young Savers

- \$25 Opening Balance
- For kids 18 and under
- Earns interest on balances over \$25

Santa Savers

- \$100 Opening Balance
- Earn interest when balance is \$99 or greater

Money Market****

- \$2,500 Opening Balance
- Earns interest

ONLINE SERVICES

Mobile Banking

Access account information using our mobile app or website

Bill Pay*****

Pay bills online, pay anyone, anytime

Mobile Deposit

Deposit checks anytime using your mobile phone

Loan Portal Pay

Pay your loans online

BORROWING

Home Loans

- Competitive interest rates
- Industry low closing costs
- Expert team of lenders

Auto

- Available for Auto, RV, Boat, Motorcycle, and more
- Fast credit decisions, quick funding, competitive rates

Credit Cards

- Classic, Platinum, Business
- Credit lines starting at \$500
- Competitive interest rates
- No fee for balance transfers

Personal Loans

- Competitive rates
- Fixed Terms
- Get funded fast

BUSINESS SERVICES

Cash Management

- Improve your payment systems
- Reduce risk/fraud
- Maintain compliance
- Direct Deposit

Business Loans

- Supplement cash flow
- Cover unexpected expenses
- Automatic payments
- Available for Commercial Real Estate, Construction, Equipment / Machinery and more

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 collected balance falls below \$500



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FirstOak Bank is an equal housing lender and FDIC member backed by the full faith and credit of the US Government.



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***\$2 fee applies if average collected balance falls below \$100 month

****Interest is earned on balances greater than \$2500, \$8 monthly service charge if average collected balance falls below \$2,500, Tiered interest rate subject to change

*****\$3 monthly fee applies to billpay



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

firstoakbank.com

Member
FDIC



02/23

FirstOak Rewards Checking Accounts

**Savings and Security
All in One Place.**



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 Checking

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 Checking

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 VanlantageScore 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



FEE SCHEDULE
COMMON FEATURES
Effective April 1, 2024

Bill Pay service	\$3.00	per month
Bank official checks (Money order)	\$3.00	
Cashier checks	\$5.00	
Non-customer transaction fee	10% OR \$10.00	Minimum
Collections In	\$15.00	
Collection Out (Including Canada)	\$15.00	
Foreign item collection (\$200.00 minimum account balance)	\$50.00	Plus costs
International and Domestic Incoming wire - Customer	\$10.00	
International and Domestic Incoming wire - Non-customer	\$75.00	
Outgoing Domestic wire	\$25.00	
International Outgoing wire	\$75.00	
Night deposit lock bag	\$15.00	
Zipper bag (1 ST is free) 2 ND and after	\$10.00	
Overdraft fee (per item)	\$36.00	
Returned check fee	\$36.00	
Continuous overdraft fee	\$6.00	per day
After 7 th business day		
Stop payment fee	\$25.00	
Early closure fee (within 90 days of opening)	\$15.00	
Special statement/additional copies/account printout (Per account)	\$3.00	
Account sweeps	\$3.00	
Research (Per hour)	\$50.00	
Account reconciliation assistance (Per hour)	\$20.00	
Garnishment or levy	\$25.00	
Copies - letter/legal	\$1.00	
Real estate appraisal duplicate copy fee	\$15.00	
Debit card replacements (after the first replacement card)	\$10.00	
Fax - first page	\$3.00	
Each additional page	\$1.00	
Dormant account fee (starts after 12 months of inactivity-balance less than \$500.00)	\$5.00	
Counter Checks	\$10.00	per 12
Safe Deposit Box Annual Rental Fee		
4 X 5 (Fredonia Branch Only)	\$15.00	
5 X 5 (Fredonia Branch Only)	\$20.00	
3 X 10 (Main Bank and Fredonia Branch Only)	\$35.00	
5 X 10 (Main Bank and Fredonia Branch Only)	\$40.00	
10X10 (Fredonia and Pueblo Only)	\$75.00	
Safety Deposit Box Drill Out Fee	Actual Cost	
Commercial Account Analysis	Monthly Service Charge	\$10.00
	Charge per foreign item on deposit	\$0.05
	Charge per debit transaction	\$0.15
Small Business Accounts	Monthly Service Charge	\$6.00
(Applies if average daily balance falls below \$500)		

April 2024