

BUSINESS BANKING PRODUCTS & SERVICES

As a business owner, you're careful about your time and money. The driving forces behind our business banking division are to save you time and help you make the most of your money.

We've met with and learned from a variety of successful business owners who know exactly what works, what doesn't and what they expect from their banking partner. Our intensive legwork and more than 100 years of experience make us uniquely qualified to surpass your business expectations. We offer responsive loan servicing, a full line of financial products, knowledgeable people and dependable service. We want you to succeed, and we're here to help.

Welcome to business banking with Oklahoma Fidelity Bank. We're here for your business.

"Concentrate your energy, thought and capital exclusively upon the business in which you are engaged. Having begun on one line, resolve to fight it out on that line, to lead in it, adopt every improvement, have the best machinery and know the most about it."

- Andrew Carnegie

OKLAHOMA FIDELITY BANK BUSINESS ONLINE

Oklahoma Fidelity Bank Business Online turns your office PC into a fully featured cash management workstation, going far beyond just being able to check and download account balances. Oklahoma Fidelity Bank Business Online provides instant online access to your Oklahoma Fidelity Bank business accounts including complete cash management services in a state-of-the-art environment available anywhere you have Internet access. To see how easy it is, try out the demo at www.okfidelitybank.com.

Using Oklahoma Fidelity Bank Business Online, you can check account balances, review individual transactions, send wire transfers and originate ACH transactions. Oklahoma Fidelity Bank Business Online turns your office PC into a fully featured treasury management workstation. In addition, since it's web-based, you don't have to download or maintain additional software.

Use Oklahoma Fidelity Bank Business Online to manage your company's money securely. Our comprehensive security provides access only to you and authorized employees. Maintain complete administrative control of your company's account and online transactions with full approval and review.

BALANCE INFORMATION

In addition to a quick look at account balance summaries, there are detailed current-day transaction reports as well as front/back check images. Also, receive balance alert emails and float/collected balance information.

ACCOUNT TRANSFERS

At any time, you can transfer funds between Oklahoma Fidelity Bank accounts on a one-time or recurring basis.

ACCOUNT MANAGEMENT TOOLS

Oklahoma Fidelity Bank tools provide timely information and transactions as well as the ability to research and analyze transactions. We provide tools that help issue stop payment requests, request copies of checks, reorder checks and send secure emails to Oklahoma Fidelity Bank.

USER ADMINISTRATION

Maintain control and security with flexible, multi-user options. You have supervisory review and approval of all online transactions.

ONLINE WIRE TRANSFER SERVICE

Using an online bank routing number directory, making wire transfers are quick, easy and secure. Use this online service for freeform wire instruction or to establish repetitive templates.

ONLINE ACH ORIGATION

Efficiently process and review all types of electronic payments such as direct deposit, direct debit and corporate and federal tax payments. Online ACH includes a database of transaction participants and multi-transaction batch processing capability. It also allows importing NACHA files from external systems.

TREASURY MANAGEMENT SERVICES

Billings, collections, accounts payable. Cash flows in, cash flows out, and occasionally it sits around. Let Oklahoma Fidelity Bank deliver the optimum tools to maximize your company's cash flow.

DirectLink

Conveniently and securely scan checks from your business locations. Funds are deposited electronically into your Oklahoma Fidelity Bank account. DirectLink means not having to drive to the bank to deposit checks.

DirectLink will streamline the check depositing process and save time and money by scanning checks and transmitting the images to a bank for posting and clearing. For a nominal monthly fee, you'll be on your way to enjoying the time-saving rewards of DirectLink.

WIRE TRANSFERS

Some business opportunities are beyond routine, making their resulting transactions more timely than others. We make initiating, approving and tracking domestic or international wire transfers a snap.

OKLAHOMA FIDELITY BANK SMARTVOICE

Your business account information is always just a phone call away. Call (405) 507-3100 or 1-800-757-0464 to access balances, deposits, interest earnings and other account information. SmartVoice is available 24 hours a day, seven days a week.

AUTOMATED CLEARING HOUSE (ACH)

Collect customer payments by setting up automatic debit transactions from their accounts. ACH generates efficiencies in vendor payments, cash concentration, bill collection, tax payments, inter-bank transfers, commissions payable, expense reimbursements and payroll direct deposit.



BUSINESS BANKING PRODUCTS & SERVICES

LOAN SWEEP AND ZERO BALANCE ACCOUNT (ZBA)

Loan Sweep provides a cost-effective way to maintain a target balance in your checking account while minimizing borrowing expenses. As cash position changes from day to-day, Loan Sweep responds automatically to cash flow needs. It routinely advances on your line of credit when your checking account drops below a predetermined balance. Alternatively, it uses excess collected deposits in your checking account to pay down your line of credit.

A Oklahoma Fidelity Bank ZBA will automatically consolidate your balances from multiple checking accounts into a single account, saving you time. Once funds are centralized in your operating account, you will be able to identify excess cash, eliminate fund transfers and more.

BUSINESS CHECKING

A business checking relationship with Oklahoma Fidelity Bank is easy and efficient. For small and medium sized businesses, Small Business Checking offers several banking conveniences. Our Commercial Analyzed Checking is perfect for corporations with extensive transactional needs.

Small Business Checking

- \$100 minimum deposit to open
- No minimum balance
- 150 free per-item transactions per calendar month
- \$0.35 per-item transaction over 150
- \$.05 per \$100 deposited after an allowance of \$5,000
- Free Check Images with monthly statement
- Free Business Debit Card
- \$0.05 cash back on debit card signature point-of-sale transactions and mobile wallet purchases
- Free Oklahoma Fidelity Bank Online for Small Business
- Free Online Bill Payment
- Free access to SmartVoice 24-hour information line
- Free e-statements (Account holders not enrolled in e-statements are charged a monthly \$3.00 paper statement fee)

Business Select Checking

- \$100 minimum deposit to open
- \$12.00 monthly fee if balance falls below \$10,000
- 300 free per-item transactions per calendar month
- \$.35 per-item transaction over 300
- \$.05 per \$100 deposited after an allowance of \$10,000
- Free check images with monthly statement
- Free Business Debit Card
- Free e-statements (Account holders not enrolled in e-statements are charged a monthly \$3.00 paper statement fee)

Commercial Analyzed Checking

- \$100 minimum deposit to open
- \$12 monthly fee
 - \$0.08 per deposited item
 - \$0.15 per check paid
 - \$0.25 per deposit
- Offers an earnings credit to offset per item fees
- \$.05 per \$100 deposited
- Daily negative collected balance fee=Oklahoma Fidelity Bank Prime+3%
- Free e-statements (Account holders not enrolled in e-statements are charged a monthly \$3.00 paper statement fee)

Right NOW Account*

- \$100 minimum deposit to open
- Avoid the \$8 monthly fee by maintaining a \$1,000 minimum daily balance
 - First 120 transactions free; then \$0.30 each
 - Earns a competitive rate of interest

**For sole proprietors and nonprofit organizations only.*

MONEY MARKET ACCOUNT

For funds that sit around for a while, we have a Money Market account with a competitive interest rate and features to maximize liquidity.

BUSINESS MONEY MARKET MAX

- \$2,500 minimum to open
- \$10 monthly fee if balance falls below \$2,500
- Earns a tiered rate of interest on collected balances of:
 - \$0 - \$249,999
 - \$250,000 - \$499,999
 - \$500,000 - \$749,999
 - \$750,000+
- Write up to six checks per month, additional transaction limitations apply
- ATM access is available
- Free e-statements (Account holders not enrolled in e-statements are charged a monthly \$3.00 paper statement fee)

SAVINGS ACCOUNT

A low opening deposit and tiered rates are just a few of the features we offer on our High Interest Savings Account.

High Interest Savings

- \$2,500 minimum daily balance to maintain
- \$10 monthly fee if minimum balance falls below \$2,500
- Earn a higher rate for each tier:
 - \$0 - \$9,999
 - \$10,000 +
- ATM access is available
- Free e-statements (Account holders not enrolled in e-statements are charged a monthly \$3.00 paper statement fee)

MERCHANT PROCESSING

Customers expect businesses to accept credit card payments. Consider credit card acceptance to enhance customer service and reduce account receivables.

Sources of capital - to operate your business, develop a new venture or expand and grow. As one of the nation's top 50 privately owned financial institutions, Fidelity bankers are backed with the horsepower to fund your company's ongoing needs. At the same time, having a local perspective and a simplified lending process results in higher levels of responsive and innovative solutions.

TERM LOANS

Solutions are often shaped around flexibility. We can structure loan payments to correspond to your company's cash flows. Use a term loan to acquire or expand facilities, purchase new or used equipment and vehicles or refinance debt.

LINES OF CREDIT

Use a line of credit for short-term, ongoing or unexpected expenses. Secure a line of credit with your company's accounts receivable, inventories or other business assets.

COMMERCIAL REAL ESTATE LOANS

Our heritage is deeply rooted in financing the purchase and construction of commercial real estate. We have more than 100 years of experience in financing income-producing properties, commercial real-estate properties, apartments, offices, warehouses and other commercial enterprises.



BUSINESS BANKING PRODUCTS & SERVICES

SMALL BUSINESS ADMINISTRATION (SBA) LOANS

Launch a business or ease growing pains. SBA loans help buy or expand a business, build inventory or equipment, finance receivables, buy real estate or fund working capital. Terms range from five to 20 years.

See Business/Commercial Fee Schedule for additional services

VISA DEBIT CARD

Oklahoma Fidelity Bank Business Debit Card extends the ease of a credit card with the power of a check. Use your debit card to make purchases wherever VISA cards are accepted, to pay monthly bills or withdraw money at ATMs. Each purchase is automatically deducted from your Oklahoma Fidelity Bank business checking account and backed by the reliability of the VISA name.

PRIVATE BANKING AND TRUST SERVICES

Comprehensive and distinctly personalized, our Private Banking division designates a trusted banking officer to handle unique and timely financial transactions, plus a wide range of special deposit and credit products. Additionally, Oklahoma Fidelity Bank assists our clients with a complete array of wealth management and estate planning options through our network of investment firm partners.

BUSINESS / COMMERCIAL FEES

Effective as of December 20, 2023

Depository Services

Maintenance, Checks Paid,
Deposits, Items Deposited

See Checking Account Fees

Deposit Corrections	\$2.00 each
Correction Phone Advise	\$1.00 each
Coin/Currency Provided	
Coin	.05 per roll
Currency	.25 per strap

Return Items Processing

Redeposited Items	\$5.00 each
Return Items	\$7.50 each
Return Item Special Handling	\$10.00 each

Overdraft Protection

Savings to Checking Overdraft	
Protection for Free Small Business Only	\$7.50 each

Wire Transfers

Domestic Outgoing Wire	\$20.00 each
Domestic Incoming Wire	\$12.00 each
International Outgoing Wire	\$45.00 each
International Incoming Wire	\$18.00 each

Safe Deposit Fees (Sizes Vary By Location)

3 x 5	\$30.00
5 x 5	\$35.00
3 x 10	\$40.00
5 x 10	\$60.00
10 x 10	\$90.00
10 x 15	\$175.00

Additional Account Services

Account Research	\$25.00 per hour
Cashiers Checks/Money Orders	\$5.00 each
Collection Items	\$15.00 each
Continuous Overdraft	\$10.00 each
Daily Statements	\$40.00 per month
Dual Signature Verification (Upon Approval)	\$25.00 per month
Duplicate Statements	\$3.50 each
Free e-statements	Account holders not enrolled in e-statements are charged a monthly \$3.00 paper statement fee

Garnishment	No Fee
Overdrafts	\$20.00 each
Photocopies	\$2.00 each
Return Mail	\$ 5.00 per month
Stop Payments	\$36.00 each
Tax Levy	\$50.00 each
Telephone Transfers	\$4.00 each
Weekly/Special Cut-off Statements	\$4.00 each
Verification of Deposits/Credit Reference	\$10.00 each
Zipper Deposit Bags	\$5.00 each

For detailed Treasury Management pricing please call 800-542-8191.

