



January 2, 2024

Re: Bank Services

To Whom it May Concern:

First Security Bank and Trust Company offers a variety of services for which the attachments are included in the proceeding documentation. The hours of operation are as follows:

**Lobby Hours**

Monday – Friday: 8:00am – 3:00pm

Saturday: 9:00am – 12:00pm

Sunday: Closed

**Drive Thru Hours**

Monday – Friday: 7:00am – 6:00pm

Saturday: 8:00am – 12:00pm

Sunday: Closed

For your convenience, First Security Bank and Trust Company offers a 24-hour Transfund ATM located in the exterior vestibule on the southwest side of the building.

**Contact Us**

Main Phone: (405) 424 – 4341

Fax: (405) 424 – 0622

\*Email: [info@fsbokc.com](mailto:info@fsbokc.com)

Website: [fsbokc.com/contact-us](http://fsbokc.com/contact-us)

\*Please do not send personal information such as account numbers via this email address. Within the online banking system is a secure Bank Mail feature that may be used to convey sensitive information.



Checking Accounts			
Account Type	Free Checking	Regular Checking	Special Checking
Requirements	No Minimum Balance	Minimum Balance of \$400.00	No Minimum Balance
Features	Online Banking Monthly Paper or Electronic Statements Free Debit/ATM Card First 40 Checks Free Overdraft Protection	Online Banking Mobile Deposit Monthly Paper or Electronic Statements Free Debit/ATM Card Overdraft Protection Bill Pay	Online Banking Mobile Deposit Monthly Paper or Electronic Statements Free Debit/ATM Card Overdraft Protection Bill Pay
Service Charges	No Monthly Service Fee	\$3.00 Charge for \$200 - 399.99 Balance \$5.00 Charge for \$0 - 199.99 Balance	No Monthly Service Fee
Intial Deposit	\$25.00	\$25.00	\$25.00

Savings Accounts		
Account Type	Personal Savings	Money Market
Requirements	Interest Bearing Minimum Balance of \$200.00	Interest Bearing Minimum Balance of \$500.00
Features	Online Banking Quarterly Paper or Electronic Statements	Online Banking Quarterly Paper or Electronic Statements
Service Charges	\$2.00 Charge on Balance below \$200.00	\$2.00 Charge on Balance below \$500.00
Intial Deposit	\$25.00	\$1,000.00

Updated: 1/2/24





Business Accounts		
Account Type	Commercial Checking	Business Money Market
Requirements	None	Minimum Balance of \$500.00
Features	Online Banking Mobile Deposit Remote Deposit Capture Monthly Paper or Electronic Statements Free Debit/ATM Card Overdraft Protection Bill Pay	Online Banking Remote Deposit Capture Quarterly Paper or Electronic Statements
Service Charges	\$5.00 Monthly Service Charge \$0.15 Charge per Debit/Credit \$0.10 Charge per Non-On-Us Credit Monthly Offset Based on 91-day US Treasury Rate computed on Average Collected Balance, less 3% Reserve	\$2.00 Charge on Balance below \$500.00
Initial Deposit	\$200.00	\$1,000.00

Updated: 1/2/24





Loan Products	
<u>Consumer</u>	<u>Commercial</u>
Auto Loans	Auto Loans
Home Equity Line of Credit	Lines of Credit
Other Personal Loans	Commercial & Industrial
	1-4 Family Residential Investment Properties
	Multifamily Real Estate
	Commercial Real Estate
	Construction & Development
	SBA 7(a) and 504
	Other Commercial Loans

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Products/Services
Online Banking
Telephone Banking
Bill Pay
Remote Deposit Capture
Mobile Deposit Capture
External Transfer
Positive Pay
E-Statements

Account Features
Wire/ACH Transfers
Cashier's Checks
Money Orders
Change Orders

Safe Deposit Boxes
3x5
4x5
5x5
6x5
3x10
5x10
10x10

ICS Accounts
ICS Demand Deposit
ICS Savings/Money Market

Certificates of Deposit
Minimum Opening Deposit of \$1,000.00
*May be Subject to Early Withdrawal Penalty
7-31 Day
60 Day
90 Day
180 Day
9 Month
12 Month
18 Month
24 Month
30 Month

Updated: 1/2/24



## FEE SCHEDULE

**First Security Bank & Trust Company**  
1541 NE 23rd Street  
P.O. Box 11287  
Oklahoma City, Oklahoma 73111  
(405)424-4341

**FEES AND CHARGES.** The following fees and charges may be assessed against your account:

Check printing fees vary by the style of check ordered.

An overdraft fee of \$28.00 will be charged per item for covering overdrafts created by check or draft, in-person withdrawal, ATM withdrawal, or other electronic means.

Stop payment per request	\$28.00
Cashier Check	\$5.00
Money Order	\$2.00
Amortization Schedule	\$2.00
Checkbook Balancing (per hour)	\$15.00
Collection fees (Non-Customer)	\$10.00
Deposit Verification	\$15.00
FAX (local per page)	\$1.00
FAX (long distance: \$1.00 plus per page)	\$1.00
Insufficient Funds Charge(per check)	\$20.00
Night Depository Lock Bag (starting at)	\$20.00
Photocopies (per copy)	\$0.25
Record Research Time (per hour)	\$30.00
Photocopies of Statement (per page)	\$2.00
Customer Withdrawals at Other ATMs	\$1.00
Customer Inquiry at Other ATMs	\$1.00
Non-Customer Withdrawal	\$1.50
Card Replacement	\$5.00
Reissue PIN	\$1.00
ATM Withdrawal Limit	\$500.00
Statement Printout	\$5.00
Check Cashing Fee (Non-Customer)	\$5.00
Collection Fees (Domestic Check)	\$10.00
Collection Fees (Foreign Check)	\$20.00
Collection Fees (Returned Deposit Item/Charge -backs)	\$5.00
Dormant Monthly-no activity for 30 days	\$5.00
Early Account Closing- within 90 days	\$10.00
Verification of Deposit	\$15.00
Internet Bill Pay Fees-Monthly Fee-covers 10 monthly payments	\$5.95
Internet Bill Pay Fees-Additional Per Item Charge	\$0.50
Internet Bill Pay Fees-NSF	\$28.00
Internet Bill Pay Fees-Stop Payment	\$28.00
Garnishment	\$25.00
Internet Bill Pay Fees-ACH Origination	\$10.00
Levy	\$25.00
Internet Bill Pay Fees-ACH Return Item	\$28.00
Duplicate Lien Release	\$10.00
Notary for Non-Customer	\$5.00
Overdraft Transfer Protection	\$3.00
Printed Statements & Reports (per page)	\$2.00
Telephone Inquiry	\$1.00
Rejected Items	\$0.25
Telephone Loan Payment	\$2.00
Temporary Checks (up to 5)	\$2.00
Telephone Transfer	\$2.00
Zipper Bag (small)	\$3.00
Zipper Bag with Lock-starting price	\$20.00
Zipper Bag (large)	\$5.00
NSF	\$28.00
Courtesy Pay Fee	\$28.00
Overdraft Fee	\$28.00
Account Research -per hour	\$30.00
Account Reconciliation-per hour	\$30.00

Safe Deposit Box Fees- 3x5	\$15.00
Safe Deposit Box Fees- 5x5	\$20.00
Safe Deposit Box Fees-5x10	\$40.00
Safe Deposit Box Fees- 3x10	\$30.00
Safe Deposit Box Fees- 10x10	\$65.00
Safe Deposit Box Key Replacement	\$10.00
Safe Deposit Box Drilling	\$105.00
Safe Deposit (Key Deposit)	\$10.00
Stop Payment Fee	\$28.00
Wire Transfer Fee- Domestic Outgoing	\$15.00
Wire Transfer Fee- Domestic Incoming	\$15.00
Wire Transfer Fee-Foreign Incoming	\$15.00
Wire Transfer Fee-Foreign Outgoing	\$30.00
Checkbook Balancing	\$5.00