



January 2, 2025

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

Website: 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

Updated: 1/2/24





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

