

## STUDENT CHECKING DISCLOSURES

**Feature:** *Account Conversion*

**Products:** *Varies, see details below.*

- **College Checking** - When the student turns 25 years of age, the bank will convert the account to Choice Checking or other appropriate product offering. See current Choice Checking account details found within Personal Checking brochure.
- **High School Checking** - When the student turns 20 years of age, the bank will convert the account to College Checking or other appropriate product offering.

**Feature:** *Monthly Statement*

**Products:** *All Student Checking*

If you chose to receive a monthly statement via postal mail, a statement fee of \$1.50 will be assessed each month. You can turn off paper statements by logging in to Online or Mobile Banking, selecting "Online Only", and accepting the Online Statements Terms and Conditions. Opting out of paper statements will terminate the mailing of your monthly statement.

**Feature:** *Requirements to Waive Monthly Service Fee*

**Products:** *Varies, see details below.*

- **College Checking:**
  1. Make a qualifying Direct Deposit of at least \$100 per statement cycle, deposited electronically to your account through the automated clearinghouse (ACH). Examples would be your salary, pension, government benefit payment, such as Social Security, or regular monthly income from an employer or third party. Other types of transfers and deposits do not qualify. Examples of non-qualifying transfers and deposits include: deposits made at a banking location or ATM, wire transfers, Online Banking transfers, non-periodic direct deposits (such as tax refunds or payments) or transfers from one account to another.
  2. Use your Debit Card at least 12 times per statement cycle to avoid a monthly maintenance fee. ATM transactions, such as withdrawals, deposits or transfers are not eligible.
- **High School Checking** - To avoid the monthly service fee, the high school checking account must be co-owned by, and linked to a parent's or guardian's Bank of Oklahoma personal checking account in good standing.



**Call our ExpressBank at:**

Tulsa Area (918) 588-6010

Oklahoma City Area (405) 272-2548

Outside These Areas (800) 234-6181



**Schedule an appointment from our mobile app, or at:**

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# Student Checking Solutions



## HIGH SCHOOL CHECKING

A great starter account for students 15-19 years of age when linked to a parent or guardian's personal checking account.

Free Online and Mobile Banking

✓

Free Online and Mobile Bill Pay

-

Free Debit Card

✓

Unlimited Check Writing

✓

Monthly Statement

Turn off paper statements to waive \$1.50 fee

Deposit Friendly ATM Network

Free access to more than 400 ATMs Statewide. Includes all Tulsa area QuikTrip and Kum & Go ATMs, and all OKC area 7-Eleven ATMs.

Overdraft Fee Refund

1 per year, upon request

Minimum Opening Deposit

\$50

Monthly Service Fee

\$4.95

### HOW TO AVOID MONTHLY FEE

Primary owner must be 15-19 years of age  
AND  
Account must be co-owned by,  
and linked to a parent or guardian's Bank of Oklahoma  
personal checking account in good standing.

## COLLEGE CHECKING

A great tool for developing sound money management skills, available to students 18 to 24 years of age, enrolled in a secondary school.

✓

✓

✓

✓

Turn off paper statements to waive \$1.50 fee

1 per year, upon request

\$50

\$4.95

There must be \$100 in qualifying monthly direct deposits  
OR  
Minimum of 12 debit card transactions during statement cycle,  
AND  
Proof of enrollment in a secondary school.