DISCLOSURES

**Feature: Interest and Related Information**
Products: Premier Money Market IRA
Maintain a daily collected balance according to the tiers to earn the disclosed APY. Federal regulations limit certain transactions from Money Market IRAs. No more than six preauthorized or telephone withdrawals and transfers are allowed each quarterly statement cycle. Check writing is not available with this account, although withdrawals may be made at the banking center.

Refer to the Bank’s Agreements and Disclosures for details regarding withdrawals and penalties.

**Feature: Tax Deductibility**
Products: Premier Money Market IRA and IRA CD
Consult your tax advisor regarding deductibility.

**Feature: Account Administration**
Products: IRA Certificate of Deposits
An annual (every March) maintenance fee of $10 will be charged for your Traditional IRA, Roth or SEP plan. This fee can be avoided if your total IRA plan balance is $10,000 or greater. If you have more than one IRA CD within your IRA plan, the fee will be deducted from the IRA CD based on your current distribution order. Generally the distribution order begins with the IRA CD with the lowest interest rate.

A transfer fee of $25 will be charged for Direct Custodian transfers to another institution. If the amount you transfer is less than 100% of the balance in your plan, the transfer fee will be deducted from your remaining account balance(s). If the amount you transfer is 100% of the balance in your plan, the transfer fee will be deducted from the balance before the transfer is completed.

Please refer to your IRA plan agreement for additional information.

INFORMATION REGARDING INTEREST-BEARING ACCOUNTS
Interest begins to accrue no later than the business day that the Bank receives credit for the deposit of noncash items, such as checks. Unless stated otherwise, we use the average daily collected balance method to calculate interest on your account.

The interest rate and Annual Percentage Yield (APY) are administered by the Bank and may change daily at the discretion of the Bank, unless stated otherwise. Account fees may reduce earnings. Please ask for a current rate sheet for interest rate information.

For additional information, read the Summary of Fees and Definitions and the Agreements and Disclosures.

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**NOTE:** Interest will be paid to the CD no less frequently than indicated above. For other than IRA CDs, you may elect to have interest paid to you, rather than to the CD, on a monthly, quarterly, semi-annual or annual basis. Interest begins to accrue no later than the business day that the Bank receives credit for the deposit of noncash items, such as checks.
Online and Mobile Banking

Statement

Earns Interest

Minimum Opening Deposit

Service Fee

HOW TO AVOID SERVICE FEE

CERTIFICATE OF DEPOSIT

Provides peace of mind with fixed rates and terms

✓

At maturity

Earn competitive money market rates while building your retirement

✓

Quarterly

Tiered rates, compounded daily and paid monthly

Compounded daily and paid monthly

• $1,000 Standard CDs
• $5,000 Promotional CDs
• $5,000 No-Penalty CDs
• $5,000 Flex CDs

$10 Quarterly

$100

No service fee

Average collected balance of $2,500 for the quarter

$10,000 total IRA Plan Balances

PREMIER MONEY MARKET IRA (Traditional and Roth)

CERTIFICATE OF DEPOSIT IRA (Traditional and Roth)

Why a CD or IRA?

What’s the best way to save? The answer is, it depends on your financial goals. We can help you grow your money with a variety of savings accounts. Certificates of Deposit (CDs) and Individual Retirement Accounts (IRAs) from Bank of Oklahoma allow you to earn higher rates on your investments, so your savings goals can remain within reach.

Deciding on a Roth IRA or Traditional IRA?

Traditional IRA
With a Traditional IRA, the money you invest earns tax-deferred interest and your contributions may be deductible on your federal income tax return.

Roth IRA
An individual retirement account whose contributions are not tax deductible, but distributions (including earnings), can be tax free if certain circumstances are met.