

Overdraft information and fees (continued)

Overdraft protection transfer service

\$0 If you are enrolled, we will automatically transfer any available funds at no charge to you from your linked BOK Financial savings, money market account or personal line of credit into your checking account at the end of any business day on which your Available Balance is less than zero. Limited to one linked savings or money market account or personal line of credit as a source of funding. Accounts are not automatically linked. Please notify your banker which account should be linked.

How deposits and withdrawals are processed

For additional information, refer to your account [Agreements and Disclosures](#).

The order in which deposits and withdrawals are processed

Transaction posting order

When we process multiple transactions in a single day, we may post items in any order. Generally, we will post credits, debits and adjustments in groups by type, with all transactions in one group being processed before any transactions in the next group as follows:

- Deposits: Chronologically, or highest to lowest when bank cannot determine date or time of transaction.
- Obligations to Bank and adjustments such as error resolutions: Chronologically, or lowest to highest when bank cannot determine date or time of transaction.
- Debits, such as ATM, debit card, online or mobile banking transfers, online Bill Pay (if electronic), and wires: Chronologically⁶, or lowest to highest when bank cannot determine date or time of transaction.
- Checks⁷ and ACH⁸ transactions: Highest to lowest.
- Most Fees: Lowest to highest.

Cash deposit with Teller or ATM: Same business day.

Electronic direct deposit/wire transfer: Same business day.

Check deposit with Teller or ATM: Usually next business day after the day of your deposit but depends on the item.

When your deposits are available

Funds availability policy

- If we place a hold on a check, we'll let you know the hold reason and when the funds will be available to use. This is typically provided at the time of deposit but may also be mailed later.
- In some situations, we may notify you at the time or after your deposit is made that your funds (including the first \$225) may be held longer.

A "business day" is a non-holiday weekday. Deposits made before end of business cutoff time (10 p.m. CT) at banking center and ATM locations will be considered deposited that day. Deposits made after cutoff time will be considered deposited the next business day.

⁶ Debit card transactions will be posted in chronological order on the day they are received by the bank from the merchant, which is often one or more days after you complete the transaction. Debit card authorizations will decrease the available account balance.

⁷ Excludes checks converted to electronic debits.

⁸ ACH (Automated Clearing House) debits are received electronically through a merchant you have instructed to bill your checking account e.g. for your utility or phone bill.



Other common fees

Wire transfer	\$15 Per incoming domestic transfer	\$30 Per outgoing domestic transfer
External transfers (account to account)	\$0 Incoming transfers	\$3 Outgoing transfers
Statements	\$0 Online	\$2 Per month/Paper ²
Deposited items return fee	\$0	
Official (cashier's) checks	\$3	
Stop payment fee	\$32.50 Per Item. Stop payment expires after 6 months.	
Ordering checks	Varies	
Mobile banking with mobile deposit	\$0	
Online bill pay	Not applicable to Student Checking.	

Dispute resolution

If you have questions or would like more information: Please visit your local Banking Center or call us at 844.517.3308. We will be happy to answer your questions. In addition, please refer to the [Agreements and Disclosures](#) and [Summary of Fees and Definitions](#) for the terms and conditions of your account.

Getting started

You may open this account by visiting a Banking Center, by applying online at bokfinancial.com or by calling an ExpressBanker at 844.517.3308.

