



GREEN CHECKING

Minimum balance to open the account - There is no minimum fee to open this account.

No monthly service charge to receive Online Statements.

No minimum balance is required.

Fees - A service charge fee of \$6.00 will be charged each statement cycle for a printed statement.

Fees can be waived if any one of the following criteria is met - (1) Total direct deposit of \$500.00 per statement cycle, (2) maintain an average monthly collected balance of \$500.00 or (3) complete 10 debit card transactions each month.

GREEN PRIME

(This account is exclusively for individuals 55 and older.)

Rate Information - Your interest rate and annual percentage yield may change. See separate rate sheet for current rates.

Frequency of rate changes - We may change the interest rate on your account at any time.

Determination of rate - At our discretion, we may change the interest rate on your account.

Compounding and crediting frequency - Interest will be compounded every month. Interest will be credited to your account every month.

Effect of closing an account - Any accrued interest is credited if transferring the entire balance to another NBC Oklahoma account, accrued interest is not credited if an account is not available for transfer.

Minimum balance to open the account - The minimum deposit to open this account is \$500.00.

Minimum balance to avoid imposition of fees - A minimum balance/maintenance fee of \$8.00 will be imposed every statement cycle if the balance in the account falls below \$500.00 any day of the cycle.

Minimum balance to obtain the annual percentage yield disclosed - A minimum balance of \$500.00 must be maintained in the account each day to obtain the disclosed annual percentage yield.

Effect of Fees - Fees could reduce the earnings on the account.

Daily balance computation method - We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.

Accrual of interest on noncash deposits - Interest begins to accrue on the business day you deposit noncash items (for example, checks).

Other benefits:

The following services are provided at discounted rates:

- One box of Greystone checks free each order, or a 50% discount for other style checks
- Free fax service (local only)
- 50% discount on a safe deposit box
- 50% discount on Mastercard® Travel Cards
- Free NBC ATM/Debit Card
- Free money orders and Cashier's Checks

GREEN PLUS (NOW)

Rate Information - Your interest rate and annual percentage yield may change. See separate rate sheet for current rates.

Frequency of rate changes - We may change the interest rate on your account at any time.

Determination of rate - At our discretion, we may change the interest rate on your account.

Compounding and crediting frequency - Interest will be compounded every month. Interest will be credited to your account every month.

Effect of closing an account - Any accrued interest is credited if transferring the entire balance to another NBC Oklahoma account, accrued interest is not credited if an account is not available for transfer.

Minimum balance to open the account - The minimum deposit to open this account is \$1,500.00.

Minimum balance to avoid imposition of fees - A minimum balance/maintenance fee of \$10.00 will be imposed every statement cycle if the balance in the account falls below \$1,500.00 any day of the cycle.

Minimum balance to obtain the annual percentage yield disclosed - A minimum balance of \$1,500.00 must be maintained in the account each day to obtain the disclosed annual percentage yield.

Effect of Fees - Fees could reduce the earnings on the account.

Daily balance computation method - We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.

Accrual of interest on noncash deposits - Interest begins to accrue on the business day you deposit noncash items (for example, checks).

EXCLUSIVE GREEN CHECKING

This account is exclusively for Medical Doctors, Doctors of Dental Surgery, Doctors of Osteopathic Medicine or Physicians Assistants.

Rate Information - This is a non interest-earning checking account.

Minimum balance to open the account - There is no minimum deposit to open this account.

No monthly charge to receive Online Statements.

Fees - A service charge fee of \$6.00 will be charged each statement cycle for a printed statement.

Other benefits:

The following services are provided at discounted rates:

- Free box of specialty gray wallet with each order, or a 50% discount for other style checks
- 50% discount on a safe deposit box
- 50% discount on Mastercard® Travel Cards
- Free initial NBC Visa Debit Card(s)
- Free Money Orders and Cashier's Checks
- Free Online Banking and Bill Pay
- Free Mobile Banking and Mobile Deposit

GREEN SAVINGS

Rate Information - Your interest rate and annual percentage yield may change. See separate rate sheet for current rates.

Frequency of rate changes - We may change the interest rate on your account at any time.

Determination of rate - At our discretion, we may change the interest rate on your account.

Compounding and crediting frequency - Interest will be compounded every quarter. Interest will be credited to your account every quarter.

Effect of closing an account - Any accrued interest is credited if transferring the entire balance to another NBC Oklahoma account, accrued interest is not credited if an account is not available for transfer.

Minimum balance to open the account - The minimum deposit to open this account is \$50.00. The minimum deposit requirement will be waived for all accounts opened for a minor.



Minimum balance to avoid imposition of fees - A minimum balance/maintenance fee of \$6.00 will be imposed every quarterly statement cycle if the balance in the account falls below \$50.00 any day of the cycle. The minimum balance/maintenance fee will be waived on all accounts for minors until the age of 18.

Minimum balance to obtain the annual percentage yield disclosed - A minimum balance of \$50.00 must be maintained in the account each day to obtain the disclosed annual percentage yield.

Fees: Fees could reduce the earnings on the account.

Daily balance computation method - We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.

Accrual of interest on noncash deposits - Interest begins to accrue on the business day you deposit noncash items (for example, checks).

Fees:

Withdrawals or transfers by mail, in person at one of our branches and through an ATM are not subject to fees. NBC allows you to make up to six withdrawals per quarter at no charge. A \$2.00 per withdrawal fee will be assessed thereafter for transfers to a third party by check or debit card, preauthorized and ACH transfers, transfers to another account of yours, online banking and telephone transfers.

GREEN RESERVE MONEY MARKET DEPOSIT ACCOUNT (MMDA)

Rate Information - The interest rates paid on your entire daily balance is based on the following tier amounts: **Tier 1:** \$2,500.00-\$9,999.99, **Tier 2:** \$10,000.00-\$49,999.99, **Tier 3:** \$50,000.00-\$99,999.99, **Tier 4:** \$100,000.00-\$249,999.99, **Tier 5:** \$250,000.00 and over. Your interest rate and annual percentage yield may change, see separate rate sheet for current rates and annual percentage yields.

Frequency of rate changes - We may change the interest rate on your account at any time.

Determination of rate - At our discretion, we may change the interest rate on your account.

Compounding and crediting frequency - Interest will be compounded monthly. Interest will be credited to your account monthly.

Effect of closing an account - Any accrued interest is credited if transferring the entire balance to another NBC Oklahoma account, accrued interest is not credited if an account is not available for transfer.

Minimum balance to open the account - The minimum deposit to open this account is \$2,500.00.

Minimum balance to avoid imposition of fees - A minimum balance/maintenance fee of \$15.00 will be imposed every statement cycle if the balance in the account falls below \$2,500.00 any day of the cycle.

Minimum balance to obtain the annual percentage yield disclosed - You must maintain a minimum balance of \$2,500.00 in the account each day to obtain the disclosed annual percentage yield.

Fees: Fees could reduce the earnings on the account.

Daily balance computation method - We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.

Accrual of interest on noncash deposits - Interest begins to accrue on the business day you deposit noncash items (for example, checks).

Fees:

Withdrawals or transfers by mail, in person at one of our branches and through an ATM are not subject to fees. NBC allows you to make up to six withdrawals per month at no charge. A \$15.00 per withdrawal fee will be assessed thereafter for transfers to a third party by check or debit card, preauthorized and ACH transfers, transfers to another account of yours, online banking and telephone transfers.

1 MONTH CERTIFICATE OF DEPOSIT

Rate Information - See separate rate sheet. You will be paid the rate indicated until first maturity date.

Compounding frequency - Interest will not be compounded.

Crediting frequency - Interest will be credited to your account at maturity. Alternatively, you may choose to have interest paid to you or to another account every month rather than credited to this account.

Effect of closing an account - Any accrued interest will be credited.

Minimum balance to open the account - The minimum deposit to open this account is \$1,000.00.

Minimum balance to obtain the annual percentage yield disclosed - A minimum balance of \$1,000.00 must be maintained in the account each day to obtain the disclosed annual percentage yield.

Daily balance computation method - We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.

Accrual of interest on noncash deposits - Interest begins to accrue on the business day you deposit noncash items (for example, checks).

Transaction limitations:

- The minimum amount you can deposit is \$100.00.
- There are no limitations on the frequency or timing of additional deposits, except that no additions can be made in the last seven days before maturity.
- One withdrawal of principal will be allowed from your account before maturity without incurring a penalty, unless it is within six days after the date of deposit. Additional principal withdrawals before maturity will be subject to an early withdrawal penalty.
- You can only withdraw interest before maturity if you make arrangements with us for periodic payments of interest in lieu of crediting.

Time requirements - Your account will mature one month from the date opened. Please refer to your disclosure for the first maturity date.

Early withdrawal penalties - The early withdrawal penalty equals the loss of seven days' interest on funds withdrawn within the first six days of deposit or within six days of a previous partial withdrawal. No other early withdrawal penalties will be assessed.

Withdrawal of interest prior to maturity - The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings.

Minimum balance account - If we require a minimum balance to open this account, we may treat any withdrawal that reduces the balance below such minimum as a withdrawal of the entire balance and calculate the penalty accordingly.

Automatically renewable time account - This account will automatically renew at maturity. You may prevent renewal if we receive written notice from you before maturity of your intention not to renew or you withdraw the funds in the account at maturity (or within the grace period mentioned below, if any). We can prevent renewal if we mail notice to you at least 30 calendar days before maturity. If either you or we prevent renewal, interest will not accrue after final maturity.

You have the option to change the length of the term of the CD by notifying the bank within the grace period mentioned below. Otherwise the renewal term will be the same as the original term, beginning on the maturity date. The interest rate will be the same rate that we offer on new time deposits on the maturity date which have the same term, minimum balance (if any) and other features as the original time deposit.

You will have ten calendar days after maturity to withdraw the funds without a penalty.

3 MONTH CERTIFICATE OF DEPOSIT

Rate Information - See separate rate sheet. You will be paid the rate indicated until first maturity date.

Compounding frequency - Interest will not be compounded.

Crediting frequency - Interest will be credited to your account at maturity. Alternatively, you may choose to have interest paid to you, to another account, or credited to this account every month.

Effect of closing an account - Any accrued interest will be credited.

Minimum balance to open the account - The minimum deposit to open this account is \$1,000.00.

Minimum balance to obtain the annual percentage yield disclosed - A minimum balance of \$1,000.00 must be maintained in the account each day to obtain the disclosed annual percentage yield.



Daily balance computation method - We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.

Accrual of interest on noncash deposits - Interest begins to accrue on the business day you deposit noncash items (for example, checks).

Transaction limitations:

- The minimum amount you can deposit is \$100.00.
- There are no limitations on the frequency or timing of additional deposits, except that no additions can be made in the last seven days before maturity.
- One withdrawal of principal will be allowed from your account before maturity without incurring a penalty, unless it is within six days after the date of deposit. Additional principal withdrawals before maturity will be subject to an early withdrawal penalty.
- You can only withdraw interest before maturity if you make arrangements with us for periodic payments of interest in lieu of crediting.

Time requirements - Your account will mature three months from the date opened. Please refer to your disclosure for the first maturity date.

Early withdrawal penalties - The early withdrawal penalty equals the loss of seven days' interest on funds withdrawn within the first six days of deposit or within six days of a previous partial withdrawal. No other early withdrawal penalties will be assessed.

Withdrawal of interest prior to maturity - The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings.

Minimum balance account - If we require a minimum balance to open this account, we may treat any withdrawal that reduces the balance below such minimum as a withdrawal of the entire balance and calculate the penalty accordingly.

Automatically renewable time account - This account will automatically renew at maturity. You may prevent renewal if we receive written notice from you before maturity of your intention not to renew or you withdraw the funds in the account at maturity (or within the grace period mentioned below, if any). We can prevent renewal if we mail notice to you at least 30 calendar days before maturity. If either you or we prevent renewal, interest will not accrue after final maturity.

You have the option to change the length of the term of the CD by notifying the bank within the grace period mentioned below. Otherwise the renewal term will be the same as the original term, beginning on the maturity date. The interest rate will be the same rate that we offer on new time deposits on the maturity date which have the same term, minimum balance (if any) and other features as the original time deposit.

You will have ten calendar days after maturity to withdraw the funds without a penalty.

6 MONTH CERTIFICATE OF DEPOSIT

Rate Information - See separate rate sheet. You will be paid the rate indicated until first maturity date.

Compounding frequency - Interest will not be compounded.

Crediting frequency - Interest will be credited to your account semi-annually. Alternatively, you may choose to have interest paid to you, to another account, or credited to this account every month, quarter, or semi-annually.

Effect of closing an account - Any accrued interest will be credited.

Minimum balance to open the account - The minimum deposit to open this account is \$1,000.00.

Minimum balance to obtain the annual percentage yield disclosed - A minimum balance of \$1,000.00 must be maintained in the account each day to obtain the disclosed annual percentage yield.

Daily balance computation method - We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.

Accrual of interest on noncash deposits - Interest begins to accrue on the business day you deposit noncash items (for example, checks).

Transaction limitations:

- The minimum amount you can deposit is \$100.00.
- There are no limitations on the frequency or timing of additional deposits, except that no additions can be made in the last seven days before maturity.
- One withdrawal of principal will be allowed from your account before maturity without incurring a penalty, unless it is within six days after the date of deposit. Additional principal withdrawals before maturity will be subject to an early withdrawal penalty.
- You can only withdraw interest before maturity if you make arrangements with us for periodic payments of interest in lieu of crediting.

Time requirements - Your account will mature six months from the date opened. Please refer to your disclosure for the first maturity date.

Early withdrawal penalties - The early withdrawal penalty equals the loss of seven days' interest on funds withdrawn within the first six days of deposit or within six days of a previous partial withdrawal. No other early withdrawal penalties will be assessed.

Withdrawal of interest prior to maturity - The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings.

Minimum balance account - If we require a minimum balance to open this account, we may treat any withdrawal that reduces the balance below such minimum as a withdrawal of the entire balance and calculate the penalty accordingly.

Automatically renewable time account - This account will automatically renew at maturity. You may prevent renewal if we receive written notice from you before maturity of your intention not to renew or you withdraw the funds in the account at maturity (or within the grace period mentioned below, if any). We can prevent renewal if we mail notice to you at least 30 calendar days before maturity. If either you or we prevent renewal, interest will not accrue after final maturity.

You have the option to change the length of the term of the CD by notifying the bank within the grace period mentioned below. Otherwise the renewal term will be the same as the original term, beginning on the maturity date. The interest rate will be the same rate that we offer on new time deposits on the maturity date which have the same term, minimum balance (if any) and other features as the original time deposit.

You will have ten calendar days after maturity to withdraw the funds without a penalty.

1 YEAR CERTIFICATE OF DEPOSIT

Rate Information - See separate rate sheet. You will be paid the rate indicated until first maturity date.

Compounding frequency - Interest will be compounded at least semi-annually.

Crediting frequency - Interest will be credited to your account semi-annually. Alternatively, you may choose to have interest paid to you, to another account, or credited to this account every month, quarter, or semi-annually.

Effect of closing an account - Any accrued interest will be credited.

Minimum balance to open the account - The minimum deposit to open this account is \$1,000.00.

Minimum balance to obtain the annual percentage yield disclosed - A minimum balance of \$1,000.00 must be maintained in the account each day to obtain the disclosed annual percentage yield.

Daily balance computation method - We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.

Accrual of interest on noncash deposits - Interest begins to accrue on the business day you deposit noncash items (for example, checks).

Transaction limitations:

- The minimum amount you can deposit is \$100.00.
- There are no limitations on the frequency or timing of additional deposits, except that no additions can be made in the last seven days before maturity.
- One withdrawal of principal will be allowed from your account before maturity without incurring a penalty, unless it is within six days after the date of deposit. Additional principal withdrawals before maturity will be subject to an early withdrawal penalty.
- You can only withdraw interest before maturity if you make arrangements with us for periodic payments of interest in lieu of crediting.

Time requirements - Your account will mature one year from the date opened. Please refer to your disclosure for the first maturity date.

Early withdrawal penalties - The early withdrawal penalty equals the loss of seven days' interest on funds withdrawn within the first six days of deposit or within six days of a previous partial withdrawal. No other early withdrawal penalties will be assessed.



Withdrawal of interest prior to maturity - The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings.

Minimum balance account - If we require a minimum balance to open this account, we may treat any withdrawal that reduces the balance below such minimum as a withdrawal of the entire balance and calculate the penalty accordingly.

Automatically renewable time account - This account will automatically renew at maturity. You may prevent renewal if we receive written notice from you before maturity of your intention not to renew or you withdraw the funds in the account at maturity (or within the grace period mentioned below, if any). We can prevent renewal if we mail notice to you at least 30 calendar days before maturity. If either you or we prevent renewal, interest will not accrue after final maturity.

You have the option to change the length of the term of the CD by notifying the bank within the grace period mentioned below. Otherwise the renewal term will be the same as the original term, beginning on the maturity date. The interest rate will be the same rate that we offer on new time deposits on the maturity date which have the same term, minimum balance (if any) and other features as the original time deposit.

You will have ten calendar days after maturity to withdraw the funds without a penalty.

18 MONTH CERTIFICATE OF DEPOSIT

Rate Information - See separate rate sheet. You will be paid the rate indicated until first maturity date.

Compounding frequency - Interest will be compounded at least semi-annually.

Crediting frequency - Interest will be credited to your account semi-annually. Alternatively, you may choose to have interest paid to you, to another account, or credited to this account every month, quarter, or semi-annually.

Effect of closing an account - Any accrued interest will be credited; however, an early withdrawal penalty may be assessed if the CD is closed prior to maturity.

Minimum balance to open the account - The minimum deposit to open this account is \$1,000.00.

Minimum balance to obtain the annual percentage yield disclosed - A minimum balance of \$1,000.00 must be maintained in the account each day to obtain the disclosed annual percentage yield.

Daily balance computation method - We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.

Accrual of interest on noncash deposits - Interest begins to accrue on the business day you deposit noncash items (for example, checks).

Transaction limitations:

- The minimum amount you can deposit is \$100.00.
- There are no limitations on the frequency or timing of additional deposits, except that no additions can be made in the last seven days before maturity.
- You can only withdraw interest before maturity if you make arrangements with us for periodic payments of interest in lieu of crediting.

Time requirements - Your account will mature 18 months from the date opened. Please refer to your disclosure for the first maturity date.

Early withdrawal penalties (a penalty will be imposed for withdrawals before maturity unless transferred to pay on an existing NBC Oklahoma loan) -

The fee will equal three months interest on the amount of principal withdrawn subject to penalty.

In certain circumstances such as the death or incompetence of an owner of this account, the law permits, or in some cases requires, the waiver of the early withdrawal penalty. Other exceptions may also apply, for example, if this is part of an IRA or other tax-deferred savings plan.

Withdrawal of interest prior to maturity - The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings.

Minimum balance account - If we require a minimum balance to open this account, we may treat any withdrawal that reduces the balance below such minimum as a withdrawal of the entire balance and calculate the penalty accordingly.

Automatically renewable time account - This account will automatically renew at maturity. You may prevent renewal if we receive written notice from you before maturity of your intention not to renew or you withdraw the funds in the account at maturity (or within the grace period mentioned below, if any). We can prevent renewal if we mail notice to you at least 30 calendar days before maturity. If either you or we prevent renewal, interest will not accrue after final maturity.

You have the option to change the length of the term of the CD by notifying the bank within the grace period mentioned below. Otherwise the renewal term will be the same as the original term, beginning on the maturity date. The interest rate will be the same rate that we offer on new time deposits on the maturity date which have the same term, minimum balance (if any) and other features as the original time deposit.

You will have ten calendar days after maturity to withdraw the funds without a penalty.

2 YEAR CERTIFICATE OF DEPOSIT

Rate Information - See separate rate sheet. You will be paid the rate indicated until first maturity date.

Compounding frequency - Interest will be compounded at least semi-annually.

Crediting frequency - Interest will be credited to your account semi-annually. Alternatively, you may choose to have interest paid to you, to another account, or credited to this account every month, quarter, or semi-annually.

Effect of closing an account - Any accrued interest will be credited; however, an early withdrawal penalty may be assessed if the CD is closed prior to maturity.

Minimum balance to open the account - The minimum deposit to open this account is \$1,000.00.

Minimum balance to obtain the annual percentage yield disclosed - A minimum balance of \$1,000.00 must be maintained in the account each day to obtain the disclosed annual percentage yield.

Daily balance computation method - We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.

Accrual of interest on noncash deposits - Interest begins to accrue on the business day you deposit noncash items (for example, checks).

Transaction limitations:

- The minimum amount you can deposit is \$100.00.
- There are no limitations on the frequency or timing of additional deposits, except that no additions can be made in the last seven days before maturity.
- You can only withdraw interest before maturity if you make arrangements with us for periodic payments of interest in lieu of crediting.

Time requirements - Your account will mature 2 years from the date opened. Please refer to your disclosure for the first maturity date.

Early withdrawal penalties (a penalty will be imposed for withdrawals before maturity unless transferred to pay on an existing NBC Oklahoma loan) -

The fee will equal three months interest on the amount of principal withdrawn subject to penalty.

In certain circumstances such as the death or incompetence of an owner of this account, the law permits, or in some cases requires, the waiver of the early withdrawal penalty. Other exceptions may also apply, for example, if this is part of an IRA or other tax-deferred savings plan.

Withdrawal of interest prior to maturity - The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings.

Minimum balance account - If we require a minimum balance to open this account, we may treat any withdrawal that reduces the balance below such minimum as a withdrawal of the entire balance and calculate the penalty accordingly.

Automatically renewable time account - This account will automatically renew at maturity. You may prevent renewal if we receive written notice from you before maturity of your intention not to renew or you withdraw the funds in the account at maturity (or within the grace period mentioned below, if any). We can prevent renewal if we mail notice to you at least 30 calendar days before maturity. If either you or we prevent renewal, interest will not accrue after final maturity.

You have the option to change the length of the term of the CD by notifying the bank within the grace period mentioned below. Otherwise the renewal term will be the same as the original term, beginning on the maturity date. The interest rate will be the same rate that we offer on new time deposits on the maturity date which have the same term, minimum balance (if any) and other features as the original time deposit.

You will have ten calendar days after maturity to withdraw the funds without a penalty.



25-MONTH STEP-UP TIME DEPOSIT

Rate Information - See separate rate sheet. You will be paid the rate indicated until first maturity. However, you have the option to "step-up" the rate one time during the term of the account. Your new rate is based on the same period remaining to the maturity of the account. Written notice will be required to request the "step-up" rate change on your time deposit. The "step-up" rate paid will be the current NBC rate quoted for a new certificate of deposit with the same term equal to the remainder of the term for this account.

Compounding frequency - Interest will be compounded at least semi-annually.

Crediting frequency - Interest will be credited to your account semi-annually. Alternatively, you may choose to have interest paid to you, to another account, or credited to this account every month, quarter, or semi-annually.

Effect of closing an account - Any accrued interest will be credited; however, an early withdrawal penalty may be assessed if the CD is closed prior to maturity.

Minimum balance to open the account - You must deposit \$5,000.00 to open this account.

Minimum balance to obtain the annual percentage yield disclosed - You must maintain a minimum balance of \$5,000.00 in the account each day to obtain the disclosed annual percentage yield.

Daily balance computation method - We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.

Accrual of interest on noncash deposits - Interest begins to accrue on the business day you deposit noncash items (for example, checks).

Transaction limitations:

- The minimum amount you can deposit is \$100.00.
- There are no limitations on the frequency or timing of additional deposits, except that no additions can be made in the last seven days before maturity.
- You can only withdraw interest credited in the term before maturity of that term without penalty. You can withdraw interest any time during the term of crediting after it is credited to your account.

Time requirements - Your account will mature 25 months from the date opened. Please refer to your disclosure for the first maturity date.

Early withdrawal penalties (a penalty will be imposed for withdrawals before maturity unless transferred to pay on an existing NBC Oklahoma loan) -

The fee will equal three months interest on the amount of principal withdrawn subject to penalty.

In certain circumstances such as the death or incompetence of an owner of this account, the law permits, or in some cases requires, the waiver of the early withdrawal penalty. Other exceptions may also apply, for example, if this is part of an IRA or other tax-deferred savings plan.

Withdrawal of interest prior to maturity - The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings.

Minimum balance account - If we require a minimum balance to open this account, we may treat any withdrawal that reduces the balance below such minimum as a withdrawal of the entire balance and calculate the penalty accordingly.

Automatically renewable time account - This account will automatically renew at maturity. You may prevent renewal if we receive written notice from you before maturity of your intention not to renew or you withdraw the funds in the account at maturity (or within the grace period mentioned below, if any). We can prevent renewal if we mail notice to you at least 30 calendar days before maturity. If either you or we prevent renewal, interest will not accrue after final maturity.

You have the option to change the length of the term of the CD by notifying the bank within the grace period mentioned below. Otherwise the renewal term will be the same as the original term, beginning on the maturity date. The interest rate will be the same rate that we offer on new time deposits on the maturity date which have the same term, minimum balance (if any) and other features as the original time deposit.

You will have ten calendar days after maturity to withdraw the funds without a penalty.

3 YEAR CERTIFICATE OF DEPOSIT

Rate Information - See separate rate sheet. You will be paid the rate indicated until first maturity date.

Compounding frequency - Interest will be compounded at least semi-annually.

Crediting frequency - Interest will be credited to your account semi-annually. Alternatively, you may choose to have interest paid to you, to another account, or credited to this account every month, quarter, or semi-annually.

Effect of closing an account - Any accrued interest will be credited; however, an early withdrawal penalty may be assessed if the CD is closed prior to maturity.

Minimum balance to open the account - The minimum deposit to open this account is \$1,000.00.

Minimum balance to obtain the annual percentage yield disclosed - A minimum balance of \$1,000.00 must be maintained in the account each day to obtain the disclosed annual percentage yield.

Daily balance computation method - We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.

Accrual of interest on noncash deposits - Interest begins to accrue on the business day you deposit noncash items (for example, checks).

Transaction limitations:

- The minimum amount you can deposit is \$100.00.
- There are no limitations on the frequency or timing of additional deposits, except that no additions can be made in the last seven days before maturity.
- You can only withdraw interest credited in the term before maturity of that term without penalty. You can withdraw interest any time during the term of crediting after it is credited to your account.

Time requirements - Your account will mature 3 years from the date opened. Please refer to your disclosure for the first maturity date.

Early withdrawal penalties (a penalty will be imposed for withdrawals before maturity unless transferred to pay on an existing NBC Oklahoma loan) -

The fee will equal three months interest on the amount of principal withdrawn subject to penalty.

In certain circumstances such as the death or incompetence of an owner of this account, the law permits, or in some cases requires, the waiver of the early withdrawal penalty. Other exceptions may also apply, for example, if this is part of an IRA or other tax-deferred savings plan.

Withdrawal of interest prior to maturity - The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings.

Minimum balance account - If we require a minimum balance to open this account, we may treat any withdrawal that reduces the balance below such minimum as a withdrawal of the entire balance and calculate the penalty accordingly.

Automatically renewable time account - This account will automatically renew at maturity. You may prevent renewal if we receive written notice from you before maturity of your intention not to renew or you withdraw the funds in the account at maturity (or within the grace period mentioned below, if any). We can prevent renewal if we mail notice to you at least 30 calendar days before maturity. If either you or we prevent renewal, interest will not accrue after final maturity.

You have the option to change the length of the term of the CD by notifying the bank within the grace period mentioned below. Otherwise the renewal term will be the same as the original term, beginning on the maturity date. The interest rate will be the same rate that we offer on new time deposits on the maturity date which have the same term, minimum balance (if any) and other features as the original time deposit.

You will have ten calendar days after maturity to withdraw the funds without a penalty.

4 YEAR CERTIFICATE OF DEPOSIT

Rate Information - See separate rate sheet. You will be paid the rate indicated until first maturity date.

Compounding frequency - Interest will be compounded at least semi-annually.

Crediting frequency - Interest will be credited to your account semi-annually. Alternatively, you may choose to have interest paid to you, to another account, or credited to this account monthly, quarterly, or semi-annually.

Effect of closing an account - Any accrued interest will be credited; however, an early withdrawal penalty may be assessed if the CD is closed prior to maturity.

Minimum balance to open the account - The minimum deposit to open this account is \$1,000.00.

Minimum balance to obtain the annual percentage yield disclosed - A minimum balance of \$1,000.00 must be maintained in the account each day to obtain the disclosed annual percentage yield.



Daily balance computation method - We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.

Accrual of interest on noncash deposits - Interest begins to accrue on the business day you deposit noncash items (for example, checks).

Transaction limitations:

- The minimum amount you can deposit is \$100.00.
- There are no limitations on the frequency or timing of additional deposits, except that no additions can be made in the last seven days before maturity.
- You can only withdraw interest before maturity if you make arrangements with us for periodic payments of interest in lieu of crediting.

Time requirements - Your account will mature 4 years from the date opened. Please refer to your disclosure for the first maturity date.

Early withdrawal penalties (a penalty will be imposed for withdrawals before maturity unless transferred to pay on an existing NBC Oklahoma loan) -

The fee will equal three months interest on the amount of principal withdrawn subject to penalty.

In certain circumstances such as the death or incompetence of an owner of this account, the law permits, or in some cases requires, the waiver of the early withdrawal penalty. Other exceptions may also apply, for example, if this is part of an IRA or other tax-deferred savings plan.

Withdrawal of interest prior to maturity - The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings.

Minimum balance account - If we require a minimum balance to open this account, we may treat any withdrawal that reduces the balance below such minimum as a withdrawal of the entire balance and calculate the penalty accordingly.

Automatically renewable time account - This account will automatically renew at maturity. You may prevent renewal if we receive written notice from you before maturity of your intention not to renew or you withdraw the funds in the account at maturity (or within the grace period mentioned below, if any). We can prevent renewal if we mail notice to you at least 30 calendar days before maturity. If either you or we prevent renewal, interest will not accrue after final maturity.

You have the option to change the length of the term of the CD by notifying the bank within the grace period mentioned below. Otherwise the renewal term will be the same as the original term, beginning on the maturity date. The interest rate will be the same rate that we offer on new time deposits on the maturity date which have the same term, minimum balance (if any) and other features as the original time deposit.

You will have ten calendar days after maturity to withdraw the funds without a penalty.

5 YEAR CERTIFICATE OF DEPOSIT

Rate Information - See separate rate sheet. You will be paid the rate indicated until first maturity date.

Compounding frequency - Interest will be compounded at least semi-annually.

Crediting frequency - Interest will be credited to your account semi-annually. Alternatively, you may choose to have interest paid to you, to another account, or credited to this account every month, quarter, or semi-annually.

Effect of closing an account - Any accrued interest will be credited; however, an early withdrawal penalty may be assessed if the CD is closed prior to maturity.

Minimum balance to open the account - The minimum deposit to open this account is \$1,000.00.

Minimum balance to obtain the annual percentage yield disclosed - A minimum balance of \$1,000.00 must be maintained in the account each day to obtain the disclosed annual percentage yield.

Daily balance computation method - We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.

Accrual of interest on noncash deposits - Interest begins to accrue on the business day you deposit noncash items (for example, checks).

Transaction limitations:

- The minimum amount you can deposit is \$100.00.
- There are no limitations on the frequency or timing of additional deposits, except that no additions can be made in the last seven days before maturity.
- You can only withdraw interest before maturity if you make arrangements with us for periodic payments of interest in lieu of crediting.

Time requirements - Your account will mature 5 years from the date opened. Please refer to your disclosure for the first maturity date.

Early withdrawal penalties (a penalty will be imposed for withdrawals before maturity unless transferred to pay on an existing NBC Oklahoma loan) -

The fee will equal three months interest on the amount of principal withdrawn subject to penalty.

In certain circumstances such as the death or incompetence of an owner of this account, the law permits, or in some cases requires, the waiver of the early withdrawal penalty. Other exceptions may also apply, for example, if this is part of an IRA or other tax-deferred savings plan.

Withdrawal of interest prior to maturity - The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings.

Minimum balance account - If we require a minimum balance to open this account, we may treat any withdrawal that reduces the balance below such minimum as a withdrawal of the entire balance and calculate the penalty accordingly.

Automatically renewable time account - This account will automatically renew at maturity. You may prevent renewal if we receive written notice from you before maturity of your intention not to renew or you withdraw the funds in the account at maturity (or within the grace period mentioned below, if any). We can prevent renewal if we mail notice to you at least 30 calendar days before maturity. If either you or we prevent renewal, interest will not accrue after final maturity.

You have the option to change the length of the term of the CD by notifying the bank within the grace period mentioned below. Otherwise the renewal term will be the same as the original term, beginning on the maturity date. The interest rate will be the same rate that we offer on new time deposits on the maturity date which have the same term, minimum balance (if any) and other features as the original time deposit.

You will have ten calendar days after maturity to withdraw the funds without a penalty.

18-MONTH INDIVIDUAL RETIREMENT ACCOUNT

Rate Information (fixed rate account) - See separate rate sheet. You will be paid the rate indicated until first maturity date.

Rate Information (variable rate account) - Your interest rate and annual percentage yield may change. See separate rate sheet for the most recent rate. **Frequency of rate changes** - We may change the interest rate on your account at any time. **Determination of rate** - At our discretion, we may change the interest rate on your account.

Compounding frequency - Interest will be compounded every day.

Crediting frequency - Interest will be credited to your account every quarter. Alternatively, you may choose to have interest paid to you, or another account every month, quarter, or semi-annually.

Effect of closing an account - Any accrued interest will be credited; however, an early withdrawal penalty may be assessed if the CD is closed prior to maturity.

Minimum balance to open the account - The minimum deposit to open this account is \$500.00.

Minimum balance to obtain the annual percentage yield disclosed - You must maintain a minimum balance of \$500.00 in the account each day to obtain the disclosed annual percentage yield.

Daily balance computation method - We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.

Accrual of interest on noncash deposits - Interest begins to accrue on the business day you deposit noncash items (for example, checks).

Transaction limitations:

- The minimum amount you can deposit is \$100.00.
- There are no limitations on the frequency or timing of additional deposits, except that no additions can be made in the last seven days before maturity.
- You cannot withdraw interest from your account before maturity.



Time requirements - Your account will mature 18 months from the date opened. Please refer to your disclosure for the first maturity date.

Early withdrawal penalties (a penalty will be imposed for withdrawals before maturity unless transferred into an existing NBC Oklahoma loan) -

The fee will equal three months interest on the amount of principal withdrawn subject to penalty.

In certain circumstances such as the death or incompetence of an owner of this account, the law permits, or in some cases requires, the waiver of the early withdrawal penalty. Other exceptions may also apply, for example, if this is part of an IRA or other tax-deferred savings plan.

For any time deposit which earns an interest rate that may vary from time to time during the term, the interest rate we will use to calculate this early withdrawal penalty will be the interest rate in effect at the time of the withdrawal.

Minimum balance account - If we require a minimum balance to open this account, we may treat any withdrawal that reduces the balance below such minimum as a withdrawal of the entire balance and calculate the penalty accordingly.

Automatically renewable time account - This account will automatically renew at maturity. You may prevent renewal if you withdraw the funds in the account at maturity (or within the grace period mentioned below, if any) or we receive written notice from you within the grace period mentioned below, if any. We can prevent renewal if we mail notice to you at least 30 calendar days before maturity. If either you or we prevent renewal, interest will not accrue after final maturity.

Variable Rate - Each renewal term will be the same as the original term, beginning on the maturity date. Interest will be calculated on the same basis as during the original term.

Fixed Rate - Each renewal term will be the same as the original term, beginning on the maturity date. The interest rate will be the same rate that we offer on new time deposits on the maturity date which have the same term, minimum balance (if any) and other features as the original time deposit.

You will have ten calendar days after maturity to withdraw the funds without a penalty.

COMMON FEATURES

The following fees may be assessed against your account and the following transaction limitations, if any, apply to your account.

Account activity printout	\$2.00
Account balancing.....	\$20.00 per hour (1/2 hour minimum)
Account research	\$20.00 per hour (1/2 hour minimum) plus \$3.00 per copy
Account verification	\$15.00
ATM/Debit Card replacement.....	\$10.00
Automatic Teller Machine (ATM) charges	
Balance inquiries at ATMs we do not own or operate	\$.50
Deposits at ATMs we do not own or operate	\$1.00
Transfers at ATMs we do not own or operate	\$1.00
Withdrawals at ATMs we do not own or operate.....	\$1.00
Cashier's checks	
Customer.....	\$3.00
Noncustomer.....	\$5.00
Check cashing (noncustomer)	1% (\$5.00 minimum)
Check printing	(fee depends on style and quantity of check ordered)
Coin counting (customer).....	5%
Coin counting (noncustomer).....	10%
Collection item incoming or outgoing (customer)	\$15.00
Collection item incoming or outgoing (noncustomer)	\$20.00
Collection additional processing services	\$5.00
Collection extension fee	\$20.00
Credit verification.....	\$15.00
Deposit lock bag.....	\$35.00
Deposit bag - zipper small (coin purse).....	\$3.00
Deposit bag - zipper medium (5 x 11)	\$5.00
Deposit bag - zipper large (9 x 12).....	\$7.00
Deposit bag - zipper x-large	\$10.00
Deposited item returned	\$5.00
Fax service long distance	\$2.00 plus \$2.00 per page
Inactive/Dormant account monthly fee (Inactive - no activity for 24 months/Dormant - no activity for 60 months)	\$5.00
The categories of transactions for which an overdraft fee may be imposed are those by any of the following means: check, in-person withdrawal, ATM withdrawal, or other electronic means.	
Insufficient funds fee - each item paid	\$30.00
Insufficient funds fee - each item returned	\$30.00
Levies	\$35.00
Mastercard® Gift Card.....	\$3.25
Mastercard® Travel Card	\$7.95
Mastercard® Companion Travel Card.....	\$2.95
Mastercard® Travel Card Reload fee.....	\$4.95
Money orders	\$2.00
Photocopies	\$.25 per page
Research copy	\$3.00 per page
Safe deposit box	
Contact your local office for a listing of prices and sizes available.	
Lost key drill charge	\$200.00
Lost/replaced key fee	\$5.00
Statement print service charge.....	\$5.00
Statement (duplicate)	\$5.00
Stop payment order/renewal/caution (all items).....	\$30.00
Temporary checks	\$.25 per check



U.S. Treasury purchase	\$75.00
Wire transfer - incoming - (customer).....	\$10.00
Wire transfer - outgoing - (customer)	\$15.00
Wire transfer - international	\$40.00

We reserve the right to require not less than 7 days' notice in writing before each withdrawal from an interest-bearing account, other than a time deposit or demand deposit, or from any other savings deposit as defined by Regulation D. (The law requires us to reserve this right, but it is not our general policy to use it.) Withdrawals from a time account prior to maturity or prior to any notice period may be restricted and may be subject to penalty. See your notice of penalty for early withdrawal.

Rev 11.23

BUSINESS BANKING SERVICES

GREEN BUSINESS

Minimum balance to open the account - There is no minimum deposit to open this account.

No monthly service charge to receive Online Statements.

No minimum balance required.

Transactions - First 250 monthly transactions are free; \$.25 fee per additional transaction will be charged thereafter.

Fees - A service charge fee of \$6.00 will be charged each statement cycle to receive a printed statement.

The \$6.00 fee can be waived if one of the following criteria is met

- Total direct deposit of \$500.00 per statement cycle
- Maintain an average monthly collected balance of \$500.00
- Complete 10 debit card transactions each month.

GREEN BUSINESS ANALYSIS

- Minimum opening deposit.....\$250.00
- Monthly service charge.....\$10.00
- Checks / debits.....\$0.17
- Deposits / credits.....\$0.17
- Deposited items.....\$0.12
- Deposit corrections.....\$1.00
- Negative collected balance.....Wall Street Journal prime + 5%
- Regulatory assessment on average ledger balance
- Asset Management fee.....Rate Varies Quarterly
- Earnings credit on average investable balance (collected balance less reserve requirement) to offset service charge
- Group account analysis available upon request

GREEN PLUS BUSINESS (NOW)

(Sole-Proprietors and Nonprofit organizations only)

Rate Information - Earns market rate of interest. (Rate subject to change daily.)

Minimum balance to open the account - The minimum deposit to open this account is \$1,500.00.

Minimum balance to avoid imposition of fees - A minimum balance/maintenance fee of \$10.00 will be imposed every statement cycle if the balance in the account falls below \$1,500.00 any one day of the cycle.

Accrual of interest - Interest accrues on the daily collected balance. Interest will not accrue on any day that the collected balance is less than \$1,500.00.

Compounding and crediting frequency - Interest is compounded and credited monthly. If account is closed prior to statement date, accrued interest is forfeited.

The following charges are assessed regardless of balance level:

- Per debit (1st 25 free).....\$15
- Per credit (1st 25 free).....\$15
- Per deposited item (1st 25 free).....\$10

GREEN BUSINESS INTEREST

Rate Information - Interest rate is based on NBC's one month CD rate.

Minimum balance to open the account - No minimum deposit to open the account.

Fees - There is no monthly service charge.

Interest - Interest is paid on balances of \$50,000.00 or greater.

You must have a corresponding Business Operating Account.

Internal Sweep transactions only (no checks).

GREEN BUSINESS SAVINGS

Rate Information - Earns market rate of interest, (Rate subject to change daily.)



Minimum balance to open the account - The minimum amount to open the account is \$50.00.

Compounding and crediting frequency - Interest is compounded and credited quarterly. If account is closed prior to statement date, accrued interest is forfeited.

Accrual of interest - Interest accrues on the daily collected balance. Interest will not accrue on any day that the collected balance is less than \$50.00.

Minimum balance to avoid imposition of fees - There is no service charge if you keep a balance of at least \$50.00 in your account at all times. If your balance falls below the minimum level, there is a service charge of \$6.00 per quarter.

Fees:

Withdrawals or transfers by mail, in person at one of our branches and through an ATM are not subject to fees. NBC allows you to make up to six withdrawals per quarter at no charge. A \$2.00 per withdrawal fee will be assessed thereafter for transfers to a third party by check or debit card, preauthorized and ACH transfers, transfers to another account of yours, online banking and telephone transfers.

GREEN RESERVE BUSINESS (MMDA)

Rate Information - The interest rates paid on your entire daily balance is based on the following tier amounts: **Tier 1:** \$2,500.00-\$9,999.99, **Tier 2:** \$10,000.00-\$49,999.99, **Tier 3:** \$50,000.00-\$99,999.99, **Tier 4:** \$100,000.00-\$249,999.99, **Tier 5:** \$250,000.00 and over.

The minimum dollar amount for each tier must be maintained to earn the applicable market rate of interest disclosed for each tier. You must maintain a minimum balance of \$2,500 in the account each day to obtain the disclosed annual percentage yield. (Rate subject to change daily. See separate rate sheet for current rates and annual percentage yields.)

Minimum balance to open the account - The minimum to open this account is \$2,500.00.

Minimum balance to avoid imposition of fees - A minimum balance fee of \$15.00 will be imposed every statement cycle if the balance in the account falls below \$2,500.00 any day of the cycle.

Compounding and crediting frequency - Interest is compounded and credited monthly.

Effect of closing an account - If account is closed prior to statement date, accrued interest is forfeited.

Fees:

Withdrawals or transfers by mail, in person at one of our branches and through an ATM are not subject to fees. NBC allows you to make up to six withdrawals per month at no charge. A \$15.00 per withdrawal fee will be assessed thereafter for transfers to a third party by check or debit card, preauthorized and ACH transfers, transfers to another account of yours, online banking and telephone transfers.

Accrual of interest - Interest accrues on the daily collected balance.

CERTIFICATES OF DEPOSIT (CD)

Rate Information - Rates vary depending upon length of deposit.

Minimum balance to open the account - Minimum deposit of \$1,000.00

Crediting frequency - Interest is credited to your account semi-annually, at maturity or renewal. You may elect to receive interest monthly, quarterly, semi-annually, or annually. Interest payments may be paid to you by check or deposited to your NBC checking or savings account or credited to the Certificate of Deposit.

LOANS

Our commercial lending expertise includes construction, working capital and inventory loans, new business start-ups, equipment and fixture loans and more. We are eager to help you succeed in your business.

COMMON FEATURES

The following fees may be assessed against your account and the following transaction limitations, if any, apply to your account.

Account activity printout.....	\$2.00
Account balancing	\$20.00 per hour (1/2 hour minimum)
Account research	\$20.00 per hour (1/2 hour minimum) plus \$3.00 per copy
ATM/Debit Card replacement	\$10.00
Automatic Teller Machine (ATM) charges	
Balance inquiries at ATMs we do not own or operate	\$.50
Deposits at ATMs we do not own or operate.....	\$1.00
Transfers at ATMs we do not own or operate	\$1.00
Withdrawals at ATMs we do not own or operate	\$1.00



Cash management services (pricing available on request)

Cashier's checks

Customer	\$3.00
Noncustomer	\$5.00
Check cashing (noncustomer)	1% (\$5.00 minimum)
Check printing	(fee depends on style and quantity of check ordered)
Coin counting (customer)	5%
Coin counting (noncustomer)	10%
Collection item incoming or outgoing (customer)	\$15.00
Collection item incoming or outgoing (non-customer)	\$20.00
Collection additional processing services	\$5.00
Collection extension fee	\$20.00
Credit verification	\$15.00
Currency roll	\$.10
Currency strap	\$.20
Deposit lock bag	\$35.00
Deposit bag - zipper small (coin purse)	\$3.00
Deposit bag - zipper medium (5 x 11)	\$5.00
Deposit bag - zipper large (9 x 12)	\$7.00
Deposit bag - zipper x-large	\$10.00
Deposited item returned	\$5.00
EFTPS ACH credit	\$20.00
Fax receiving	\$5.00
Fax service	\$2.00 per page
Fax service long distance	\$2.00 plus \$2.00 per page
Inactive/Dormant account monthly fee (Inactive- no activity for 24 months/Dormant- no activity for 60 months)	\$5.00
The categories of transactions for which an overdraft fee may be imposed are those by any of the following means: check, in-person withdrawal, ATM withdrawal, or other electronic means.	
Insufficient funds fee - each item paid	\$30.00
Insufficient funds fee - each item returned	\$30.00
Levies	\$35.00
Mastercard® Gift Card	\$3.25
Mastercard® Travel Card	\$7.95
Mastercard® Companion Travel Card	\$2.95
Mastercard® Travel Card Reload fee	\$4.95
Money orders	\$2.00
Negative balance fee	\$5.00 per day after five consecutive days overdrawn
Non-image statement	\$5.00
Notary signature guarantee (noncustomer)	\$5.00
Photocopies	\$.25 per page
Research copy	\$3.00 per page
Safe deposit box	
Contact your local office for a listing of prices and sizes available.	
Lost key drill charge	\$200.00
Lost/replaced key fee	\$5.00
Special statement cutoff	\$5.00
Statement print service charge	\$5.00
Statement (duplicate)	\$5.00
Stop payment order/renewal/caution (all items)	\$30.00
Temporary checks	\$.25 per check
U.S. Treasury purchase	\$75.00
Wire transfer - incoming - (customer)	\$10.00
Wire transfer - outgoing - (customer)	\$15.00
Wire transfer - international	\$40.00

We may require not less than 7 days' notice in writing before each withdrawal from an interest-bearing account, other than a time deposit or demand deposit, or from any other savings deposit as defined by Regulation D. Withdrawals from a time account prior to maturity or prior to any notice period may be restricted and may be subject to penalty. See your notice of penalty for early withdrawal.

Types of loans offered by the bank

Consumer

- Real Estate
- Home Equity Line of Credit (Revolving)
- Home Equity (Non-Revolving)
- Construction Loans
- Auto
- Boat, ATV, Motorcycle and Recreational Vehicle
- Unsecured
- Personal Line of Credit
- Cash/CD Secured
- Marketable Securities and Cash Value Life Insurance

Commercial

- Liquid Collateral Loans
- Accounts Receivable and/or Inventory
- Equipment
- Vehicles
- Unsecured
- Land Acquisition
- Land Development
- Construction – commercial, multifamily and other nonresidential
- 1 to 4 family residential – customs & speculative
- Improved property – commercial, multifamily and other nonresidential
- Owner-occupied 1 to 4 family
- Non-Owner occupied 1 to 4 family
- Agricultural Real Estate
- Commercial Real Estate

LOCATIONS

ALTUS MAIN

123 W. Commerce
Altus, OK 73521
580.477.1100

ALTUS SEQUOYAH

101 Sequoyah
Altus, OK 73521
580.477.1100

ENID

3202 W. Owen K. Garriott
Enid, OK 73703
580.233.3512

KINGFISHER

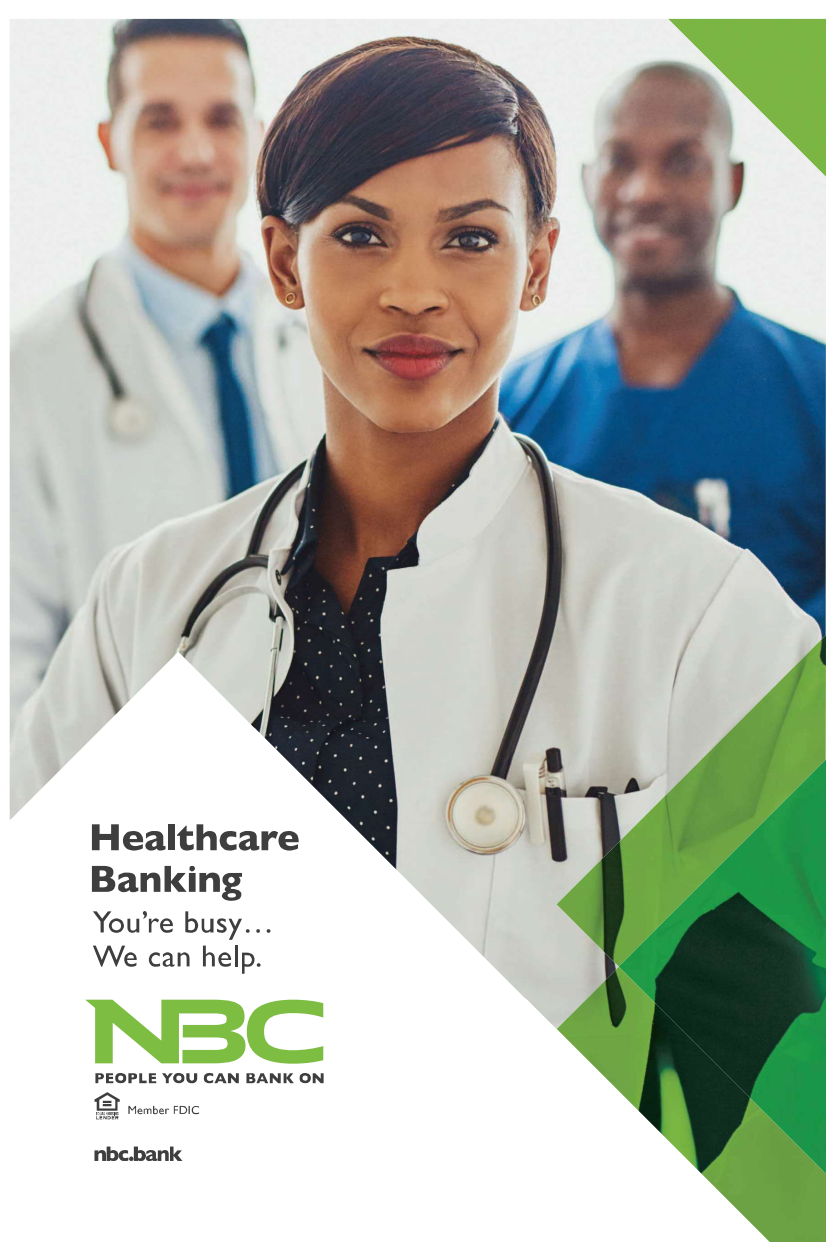
801 South Main
Kingfisher, OK 73750
405.375.4201

OKLAHOMA CITY

13401 N. Pennsylvania
Oklahoma City, OK 73120
405.748.9100

OKLAHOMA CITY WESTERN

6301 N. Western
Oklahoma City, OK 73118
405.748.9100



Healthcare Banking

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 Member FDIC

1.800.590.2580
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HEALTHCARE BANKING

We have created a great combination of services and benefits designed exclusively for those in the healthcare industry.¹

► Service

NBC Oklahoma clients receive personalized service and attention as well as technology that allows NBC to compete with larger financial institutions. We offer a multitude of services to match your needs.

Mortgage Financing²

- Loans not to exceed 100% of the purchase price or appraised value, whichever is less, of the residential property (includes purchase and/or refinance)
- 30-year adjustable rate³
- Maximum financing of \$600,000
- Contract of employment for residency program is acceptable form of income verification
- Credit bureau score must be 700 or above for all borrowers⁴
- Debt-to-income ratio not to exceed 50% of gross income
- Closing costs can be financed
- No Private Mortgage Insurance (PMI)
- Exclusive Green Checking required

¹ Must be a Medical Doctor (MD), Doctor of Osteopathic Medicine (DO), Doctor of Dental Surgery (DDS) or Physician Assistant (PA) to qualify for product.

² Offer subject to change without notice.

³ Rate to adjust every five years. Contact for current rates.

⁴ Credit scores will be obtained from Experian®, Equifax®, and TransUnion® credit reporting agencies and must be 700 or above from one or more credit reporting agencies for all applicants.



► Exclusive Green Checking

The Exclusive Green Checking account is a noninterest-earning checking account that requires no minimum deposit to open the account and has no monthly service fees.

Check images available	Yes
Checks	Free box of specialty gray wallet 50% off all other styles
Money orders	Free
Cashier's checks	Free
Safe deposit box discount	50% off
NBC Oklahoma Mastercard TravelCard discount	50% off purchase fee
Initial Visa debit card(s)	Free
Online statement	Free; must enroll within online banking
Paper statements	\$6/month
Online banking and bill pay	Free
Mobile banking and mobile deposit	Free

► Certificate of Deposits

- Preferred rates available¹
- No early withdrawal penalty (restrictions apply)²

► Mobile App

Download our mobile application from the Apple App Store® or Google Play Store® to enjoy private, easy and convenient banking. Check balances and transaction history, and transfer funds online, through our mobile app or by phone.³



¹ Contact for current rates.

² The loss of seven days' interest on funds withdrawn within the first six days of deposit or within six days of a previous partial withdrawal will apply.

³ Additional data rates may apply.