

# ACCOUNT DEPOSIT AGREEMENT AND TRUTH IN SAVINGS DISCLOSURE

Vast Bank, N.A.  
Yale Location  
P. O. Box 54639  
Tulsa, OK 74155  
December 9, 2021

This disclosure contains information about terms, fees, and interest rates for some of the accounts we offer.

Interest Rates and Annual Percentage Yields are current as of 12-09-2021.  
For current rate information call (918) 495-1700.

## EASY CHECKING

Easy Checking, no minimum balance to maintain, no monthly maintenance fees and the security of receiving your statement electronically! Paper Statement available for a monthly fee of \$1.50. This is a non interest bearing account that allows you to make unlimited transactions.

**Limitations:** You must deposit \$100.00 to open this account.

## INTEREST PLUS CHECKING

With this account you get a FREE ATM/Check card, FREE checks, a FREE Safe Deposit Box for one year and FREE Cashiers Checks! .

**Rate Information:** This Account is an interest bearing account. The interest rate on the account is 0.03% with an annual percentage yield of 0.03%.

The interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on the account weekly. Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks). Interest will be compounded monthly and will be credited to the account monthly. If the account is closed before interest is credited, you will not receive the accrued interest.

**Balance Information:** We use the daily collected balance method to calculate the interest on the account. This method applies a daily periodic rate to the collected principal in the account each day.

**Limitations:** You must deposit \$100.00 to open this account.

**Account Fees:** \$1000.00 Minimum Daily Balance or \$5000.00 Minimum Daily Balance in total combined deposit balances or if you are 55 or older there are no maintenance fees. If your balances fall below the minimums there will be a maintenance fee of \$15.00. We use the daily collected balance method to calculate the interest.

## REWARDS CHECKING

A free checking account that pays you a high interest rate and offers other great benefits!

**Rate Information:** This Account is an interest bearing account. If the balance is less than \$25,000.01, the interest rate paid on that portion of the balance will be 2.03%. The annual percentage yield for this tier will be 2.05%. If the balance is more than \$25,000.00 the interest rate paid on that portion of the balance will be 0.12%. The annual percentage yield for this tier will range from 2.05% to 0.12%.

The interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on the account weekly--Rate is based on balances and meeting monthly (your statement cycle) qualifications. To earn your rewards, you simply need to complete the following each month: Have a minimum of 15 check card (POS) transactions, have a minimum of 1 ACH credit and 1 ACH debit, receive your monthly statement electronically and log into your NetTeller internet banking account at least once per month. Even if you do not meet the monthly qualifications you will earn .05% on your daily collected balance. Qualifying transactions must post to and settle account during monthly qualification cycle. Transactions may take one or more banking days from the date transaction was made to post to and settle an account. Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks). Interest will be compounded monthly and will be credited to the account monthly. If the account is closed before interest is credited, you will not receive the accrued interest.

**Balance Information:** We use the daily collected balance method to calculate the interest on the account. This method applies a daily periodic rate to the collected principal in the account each day. You must maintain a minimum balance of \$0.01 in the account each day to obtain the disclosed annual percentage yield.

**Limitations:** You must deposit \$100.00 to open this account.

**Account Fees:** No maintenance fees. We use the daily collected balance method to calculate the interest.

## PERSONAL/COMMERCIAL SAVINGS

A simple, straight forward account to help you save your money.

**Rate Information:** This Account is an interest bearing account. The interest rate on the account is 0.10% with an annual percentage yield of 0.10%.

The interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on the account weekly. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded quarterly and will be credited to the account quarterly. If the account is closed before interest is credited, you will not receive the accrued interest. If this account is used as an IOLTA Trust Account, then Interest (less applicable fees and service charges) will be sent to the Oklahoma Bar Foundation - IOLTA.

**Balance Information:** We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day.

**Limitations:** You must deposit \$100.00 to open this account. You may make six (6) transfers from your account each four (4) week or similar period, if by preauthorized or automatic transfer, or telephone (including data transmission) agreement, order or instruction or by check, draft, debit card or similar order (including POS transactions), made by the depositor and payable to third parties. Transfers and withdrawals made in person, by messenger, by mail or at an ATM are unlimited.

**Account Fees:** If your balance falls below \$100.00, based on a average daily balance, there will be a maintenance fee of \$2.00 per month. You are allowed 2 withdrawals per month and are charged \$1.00 per withdrawal thereafter. To comply with federal regulations, we may be required to close your Account for exceeding this limit. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.

#### MONEY MARKET ACCOUNT

Earn higher interest rates on higher balances.

**Rate Information:** This Account is an interest bearing account. If the balance is more than \$999.99, but less than \$10,000.00, the interest rate paid on the entire balance in the account will be 0.05% with an annual percentage yield of 0.05%. If the balance is more than \$9,999.99, but less than \$50,000.00, the interest rate paid on the entire balance in the account will be 0.10% with an annual percentage yield of 0.10%. If the balance is more than \$49,999.99, but less than \$100,000.00, the interest rate paid on the entire balance in the account will be 0.10% with an annual percentage yield of 0.10%. If the balance is more than \$99,999.99 the interest rate paid on the entire balance in the account will be 0.10% with an annual percentage yield of 0.10%.

The interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on the account weekly. Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks). Interest will be compounded monthly and will be credited to the account monthly. If the account is closed before interest is credited, you will not receive the accrued interest. If this account is used as an IOLTA Trust Account, then interest (less applicable fees and service charges) will be sent to the Oklahoma Bar Foundation - IOLTA.

**Balance Information:** We use the Daily Collected Balance method to calculate interest on this account. This method applies a daily periodic rate to the collected principal in the account each day. You must maintain a minimum balance of \$1,000.00 in the account each day to obtain the disclosed annual percentage yield.

**Limitations:** You must deposit \$1,000.00 to open this account. You may make six (6) transfers from your account each four (4) week or similar period, if by preauthorized or automatic transfer, or telephone (including data transmission) agreement, order or instruction or by check, draft, debit card or similar order (including POS transactions), made by the depositor and payable to third parties. Transfers and withdrawals made in person, by messenger, by mail or at an ATM are unlimited.

**Account Fees:** A maintenance fee of \$10.00 will be assessed in any month for which a minimum daily balance of \$1,000.00 is not maintained.

**Any withdrawals in excess of 6 per month will have a fee of \$5.00 per item. To comply with federal regulations, we may be required to close your Account for exceeding this limit.**

#### PREMIUM MONEY MARKET PERSONAL

**Rate Information:** This Account is an interest bearing account. If the balance is less than \$25,000.00, the interest rate paid on the entire balance in the account will be 0.05% with an annual percentage yield of 0.05%. If the balance is more than \$24,999.99, but less than \$100,000.00, the interest rate paid on the entire balance in the account will be 0.20% with an annual percentage yield of 0.20%. If the balance is more than \$99,999.99, but less than \$500,000.00, the interest rate paid on the entire balance in the account will be 0.25% with an annual percentage yield of 0.25%. If the balance is more than \$499,999.99, but less than \$1,000,000.00, the interest rate paid on the entire balance in the account will be 0.30% with an annual percentage yield of 0.30%. If the balance is more than \$999,999.99, but less than \$2,500,000.00, the interest rate paid on the entire balance in the account will be 0.35% with an annual percentage yield of 0.35%. If the balance is more than \$2,499,999.99, but less than \$7,500,000.00, the interest rate paid on the entire balance in the account will be 0.40% with an annual percentage yield of 0.40%. If the balance is more than \$7,499,999.99, but less than \$1,000,000,000.00, the interest rate paid on the entire balance in the account will be 0.50% with an annual percentage yield of 0.50%.

The interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on the account weekly. Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks). Interest will be compounded monthly and will be credited to the account monthly. If the account is closed before interest is credited, you will not receive the accrued interest.

**Balance Information:** We use the Daily Collected Balance method to calculate interest on this account. This method applies a daily periodic rate to the collected principal in the account each day.

**Limitations:** You must deposit \$25,000.00 to open this account. You may make six (6) transfers from your account each four (4) week or similar period, if by preauthorized or automatic transfer, or telephone (including data transmission) agreement, order or instruction or by check, draft, debit card or similar order (including POS transactions), made by the depositor and payable to third parties. Transfers and withdrawals made in person, by messenger, by mail or at an ATM are unlimited.

**Account Fees:** A maintenance fee of \$10.00 will be assessed in any month for which a minimum daily balance of \$25,000.00 is not maintained. The following fee applies to this account: Money Market Excessive Withdrawal Fee: \$5.00 for any withdrawal over 6 per month.

#### SMALL BUSINESS CHECKING

This checking account is available to corporations, partnerships, LLCs, sole proprietors and organizations.

**Limitations:** You must deposit \$100.00 to open this account. This is a non-interest bearing account.

**Account Fees:** First 100 items are free, an item is considered a debit, credit or deposited item. Electronic items are excluded. The fee for each item over 100 is 50 cents (.50) per item. .

#### BUSINESS PLUS CHECKING

This account offers the first 300 items free. If you go over the 300 items during the month, the maintenance will be waived if your account has an average balance of \$10,000 or \$25,000 in combined deposits or \$50,000 in combined loan balances .

**Limitations:** You must deposit \$100.00 to open this account.

**Account Fees:** The \$10.00 monthly maintenance fee will be waived if the account maintains an average daily balance of \$10,000 or \$25,000 in combined deposit balances or \$50,000 in combined loan balances. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.

#### NON PROFIT ORGANIZATIONS

This account is for a Non-Profit organizations that likes an interest bearing checking account.

**Rate Information:** This Account is an interest bearing account. If the balance is more than \$1,499.99 the interest rate paid on the entire balance in the account will be 0.03% with an annual percentage yield of 0.03%.

The interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on the account weekly. Interest

begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks). Interest will be compounded monthly and will be credited to the account monthly. If the account is closed before interest is credited, you will not receive the accrued interest.

**Balance Information:** We use the daily collected balance method to calculate the interest on this account. This method applies a daily periodic rate to the collected principal in the account each day. You must maintain a minimum average daily balance of \$1,500.00 to obtain the disclosed annual percentage yield. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.

**Limitations:** You must deposit \$100.00 to open this account.

**Account Fees:** If your average daily balance is above \$1,500, you will have no maintenance fee. If your average daily balance falls below \$1,500, your base maintenance fee will be \$10.00. Also, if your average daily balance falls below \$1,500, there will be a .25 charge for all debit and credit items and .10 for each transit item. The fee for Negative Collected Balances is Prime plus 4%. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.

#### COMMERCIAL CHECKING

This checking account is available to corporations, partnerships, LLCs, sole proprietors and associations.

**Limitations:** You must deposit \$100.00 to open this account. This is a non-interest bearing account.

**Account Fees:** There will be a monthly maintenance fee of \$10.00. There will be a .20 fee for each debit and credit item. Each transit item will be .075. You will receive an earnings credit based on a bank determined rate applied to the average daily collected balance to offset transaction charges and account fees. The fee for Negative Collected Balances is Prime plus 4%.

#### 6 MONTH VARIABLE CERTIFICATE OF DEPOSIT

This is a variable rate Certificate of Deposit that is tied to the Wall Street Journal Prime Rate Index minus 3.00%.

**Rate Information:** This Account is an interest bearing account. The interest rate on the account is 0.25% with an annual percentage yield of 0.25%.

The interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on the account Rate is tied to the Wall Street Journal Prime Rate Index minus 3.00% and will change when the index changes. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded monthly and will be credited monthly. We will mail the interest in a check to you or deposit the interest in an account that you designate. If this account is used as an IOLTA Trust Account, then interest (less applicable fees and service charges) will be sent to the Oklahoma Bar Foundation - IOLTA. The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings.

**Balance Information:** We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day.

**Limitations:** You must deposit \$2,500.00 to open this account. You may not deposit more than \$1,000,000.00 to this account. You may make additional deposits to this CD. A minimum of \$1,000.00 per deposit is required. If you deposit funds prior to maturity, your interest rate will be the same rate your current funds are earning. Please call 918-495-1700 if you need to know your rate. You may not make withdrawals from your account until the maturity date.

**Time Account Information:** Your account will mature in 6 months. We reserve the right to redeem the account if the balance falls below \$1000. If you withdraw any of the principal before the maturity date, we may impose a penalty of three months interest. We will use the rate in effect on the date the account is opened. This account will automatically renew. You will have 10 day grace period. after the maturity date to withdraw funds without penalty. If you do not withdraw the funds, each renewal term will be for an identical period of time as the original term.

#### 6 MONTH VARIABLE IRA

This is a variable rate IRA that is tied to the Wall Street Journal Prime Rate Index minus 3.00%.

**Rate Information:** This Account is an interest bearing account. The interest rate on the account is 0.25% with an annual percentage yield of 0.25%.

The interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on the account Rate is tied to the Wall Street Journal Prime Rate Index minus 3.00% and will change when the index changes. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded monthly and will be credited to the account monthly. The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings.

**Balance Information:** We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day.

**Limitations:** You must deposit \$2,500.00 to open this account. You may not make withdrawals from your account until the maturity date.

**Time Account Information:** Your account will mature in 6 MONTHS. We reserve the right to redeem the account if the balance falls below \$1000. If you withdraw any of the principal before the maturity date, we may impose a penalty of three (3) months interest. We will use the rate in effect on the date the account is opened. This account will automatically renew. You will have 10 DAYS after the maturity date to withdraw funds without penalty. If you do not withdraw the funds, each renewal term will be for an identical period of time as the original term.

#### OTHER ACCOUNT FEES

The following fees apply to all of your accounts with us:

Levies:	\$20.00
Garnishments:	\$10.00

The following fees apply to all of your accounts with us except Certificates of Deposit and Time Deposit Accounts:

Research:	\$30.00 per hr, .50 per copy
Account Reconciliation:	\$25.00 per hour; \$7.50 minimum
NSF Paid Item Fee or NSF Returned Item Fee or Bounce	
Paid Item Fee- any items created by check, in-person withdrawal, ATM withdrawal or other electronic means:	\$30.00 per item
Cut-off Statement:	\$ 3.00
Telephone Transfers:	\$ 3.00
Stop Payment:	\$28.00
Dormant Accounts:	\$10.00 per month

## Hours & Locations

Hours vary by location. Visit [www.BankVNB.com](http://www.BankVNB.com) for specific lobby and drive-thru hours.

	Monday-Friday	Saturday
YALE	8a.m.-6p.m.	9a.m.-12p.m.
UTICA	9a.m.-6p.m.	9a.m.-12p.m.
BIXBY	9a.m.-5p.m.**	Closed
OWASSO	8a.m.-6p.m.	9a.m.-12p.m.
COLLINSVILLE	8a.m.-6p.m.	9a.m.-12p.m.
LANGLEY	8a.m.-5p.m.	9a.m.-12p.m.
OOLAGAH	8a.m.-6p.m.	9a.m.-12p.m.
61 <sup>ST</sup> & HWY 169	9a.m.-6p.m.	Closed
CATOOSA	8a.m.-6p.m.	Closed
KETCHUM	9a.m.-5p.m.	Closed

\*\*Bixby drive-thru open until 6 on Fridays



[www.bankvnb.com](http://www.bankvnb.com)



Member FDIC



### YALE

4812 East 81<sup>st</sup> Street, Tulsa, OK 74137  
918-495-1700

### UTICA

2020 East 21<sup>st</sup> Street, Tulsa, OK 74114  
918-495-1700

### BIXBY

13112 South Memorial Drive, Bixby, OK 74008  
918-394-1700

### OWASSO

12401 East 86<sup>th</sup> Street N, Owasso, OK 74055  
918-274-3535

### COLLINSVILLE

118 North 11<sup>th</sup>, Collinsville, OK 74021  
918-371-3581

### LANGLEY

1649 North Third Street, Langley, OK 74350  
918-782-3265

### OOLAGAH

105 South Elm Street, Oologah, OK 74053  
918-443-3300

### 61st

10615 East 61<sup>st</sup> Street, Tulsa, OK 74133  
918-495-1700

### CATOOSA

650 South Cherokee, Catoosa, OK 74015  
918-266-5757

### KETCHUM

445 West Ketchum Avenue, Ketchum, OK 74349  
918-782-4500

**Valley National Bank**



Banking services provided by  
Vast Bank, N.A., Member  
FDIC/Equal Housing Lender