



## A message from President and CEO Frazier Henke on COVID-19

Coronavirus (COVID-19) is on everyone's mind and we want you to rest assured that we are doing everything we can to keep our customers and employees safe and healthy. As we continue to transact business, we also thought it would be a good idea to remind you of the many ways you can bank with us that don't require you to come into the bank. We have a variety of online, mobile and telephone banking options.

If you would like to visit us for an in-person meeting, we suggest you please contact a bank officer by calling 918-481-3000 before heading to the bank.

### Consumer Customers

**Online Banking** – Account balance and recent activity, transfers between your accounts, e-statements, check re-orders, stop payments, update contact info.

**Mobile App** – Available for most smartphones, you can check your account balances and recent activity from just about anywhere.

**Mobile Check Deposit** – Deposits up to \$2,500 daily are being accepted via our mobile app.

**Bill Pay** – For less than the cost of postage\* we can make your payments for you.

**E-statements** – Reduce the amount of paper mail you receive and securely receive your statement via online banking, with a notification sent via email when your statement is ready.

### Business Customers

**Remote Deposit Capture** – Bring the bank to your office. Scan checks to make daily deposits with an extended cutoff until 4:00pm (deposits credited the following business day).

**Cash Management** – Initiate ACHs and domestic wire transfer requests, positive pay and all the conveniences of online banking wrapped into a user-friendly website. Token access for external transaction initiation for your protection. (Fees apply)

**Night Deposit** – Make deposits anytime of the day with our convenient drive up night depository. If you'd like a locking bag, please call 918-481-3001 for more information.

**Depository Lockbox** – Have your remittances sent directly to the bank and processed on your behalf by our personnel. A nominal charge per item may apply.

We have a pandemic plan in place as part of our business continuity plan that allows us to maintain banking services without interruption should our workforce or facilities be impacted by Coronavirus. These plans are tested regularly as part of our commitment to serving you.

Please contact us with any questions on the above service offerings.

\* \$4.95 for the first 15 payments (\$0.33 per payment vs. \$0.55 for a first class postage stamp).