

| BUSINESS<br><i>Accounts</i>             | BUSINESS CHECKING ACCOUNTS                                                                                                                                                                                                                                 |                                                                                                                                                                  |                                                                                                                                               | MONEY MARKET ACCOUNTS               |                                        | SAVINGS ACCOUNTS           |
|-----------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------|----------------------------------------|----------------------------|
|                                         |                                                                                                                                                                           | COMMERCIAL ANALYSIS                                                                                                                                              |                                                            | PREMIER                             | PLATINUM                               | SAVINGS                    |
| MINIMUM TO OPEN                         | \$250                                                                                                                                                                                                                                                      | \$250                                                                                                                                                            | \$250                                                                                                                                         | \$5,000                             | \$500,000                              | \$100                      |
| MONTHLY SERVICE CHARGE                  | Free with E-statements                                                                                                                                                                                                                                     | \$10                                                                                                                                                             | \$0                                                                                                                                           | \$10                                | \$25                                   | None                       |
| MINIMUM BALANCE TO AVOID SERVICE CHARGE | None                                                                                                                                                                                                                                                       | None                                                                                                                                                             | None                                                                                                                                          | \$5,000 ADB or combined ADB > \$10K | \$250,000 ADB or combined ADB > \$500K | None                       |
| EARNs INTEREST                          | No                                                                                                                                                                                                                                                         | No                                                                                                                                                               | Yes                                                                                                                                           | Yes                                 | Yes                                    | Yes                        |
| STATEMENT OPTIONS                       | E-statement - free<br>Paper statement - \$10/mo                                                                                                                                                                                                            | Free paper or E-statements                                                                                                                                       | E-statement - free<br>Paper statement - \$10/mo                                                                                               | Free paper or E-statements          | Free paper or E-statements             | Free paper or E-statements |
| ATM LIMIT                               | \$500                                                                                                                                                                                                                                                      | \$500                                                                                                                                                            | \$500                                                                                                                                         | \$500                               | \$500                                  | \$500                      |
| POINT-OF-SALE LIMIT                     | \$2,000                                                                                                                                                                                                                                                    | \$2,000                                                                                                                                                          | \$2,000                                                                                                                                       | N/A                                 | N/A                                    | N/A                        |
| FREE BILL PAY                           | Yes*                                                                                                                                                                                                                                                       | No                                                                                                                                                               | Yes*                                                                                                                                          | No                                  | No                                     | N/A                        |
| ALLOWED CREDITS                         | First 100 per month - Free<br>\$.50 thereafter                                                                                                                                                                                                             | \$.20 each                                                                                                                                                       | First 1,000 per month - Free<br>\$1.00 thereafter                                                                                             | Unlimited                           | Unlimited                              | Unlimited                  |
| ALLOWED DEBITS                          | First 100 per month - Free<br>\$.50 thereafter                                                                                                                                                                                                             | \$.20 each                                                                                                                                                       | First 1,000 per month - Free<br>\$1.00 thereafter                                                                                             | Up to 6/mo, then \$15 each          | Up to 6/mo, then \$15 each             | Up to 6/mo, then \$2 each  |
| DEPOSITED ITEMS                         | Unlimited                                                                                                                                                                                                                                                  | \$.10 each                                                                                                                                                       | Unlimited                                                                                                                                     | Unlimited                           | Unlimited                              | Unlimited                  |
| OTHER BENEFITS & SERVICES               |                                                                                                                                                                                                                                                            | Earnings credit applied (to average collected balances) to offset charges. Additional charges may apply. Visit with a Treasury Management Specialist for details | Restrictions apply. Limited to non-profits, municipalities, schools, churches, & HOAs. Vist with a Treasury Management Specialist for details | Free cashier's checks               | Free cashier's checks                  |                            |
|                                         | All accounts include free <b>notary</b> , <b>online banking</b> , <b>mobile banking</b> , and <b>mobile deposit</b> . All ATM cardholders eligible for \$25/mo refund on ATM surcharges.<br>*First 20 bill payments per month free; \$1.00 each thereafter |                                                                                                                                                                  |                                                                                                                                               |                                     |                                        |                            |

SEPTEMBER 8, 2026

ACCOUNT FEATURES



ONLINE & MOBILE BANKING



APPLE PAY | GOOGLE PAY



MOBILE DEPOSITS



NO HASSLE ATM FEE REFUNDS



DEBIT CARD MANAGEMENT



TEXT ALERTS

TREASURY MANAGEMENT SERVICES  
CONTACT OUR SPECIALISTS TO GET STARTED TODAY

ERIN D. BATEY  
SENIOR VICE PRESIDENT  
405.242.2885  
ebatey@quailcreek.bank



JEFF HAYDEN  
VICE PRESIDENT  
405.242.2878  
jhayden@quailcreek.bank



KACIE CARDENAS  
ASSISTANT VICE PRESIDENT  
405.242.2801  
kcardenas@quailcreek.bank



Credit card acceptance, or merchant processing, is a MUST!! Credit and debit card use continues to increase exponentially and businesses that don't accept cards have a notable disadvantage. We can help you setup your business to accept cards for the first time, or transition you from another processor and often times will save you money. Visit with us today!



This service is designed specifically to meet the needs of businesses. In addition to supporting multi-user capabilities, and multiple payment accounts, this sophisticated payment system supports multiple payment addresses and multiple company names in a single easy-to-use interface. Custom payment fields support up to 1,000 characters along with purchase order and net terms discounting is included as well.



With Positive Pay, Quail Creek Bank will ensure that your checks arrive at the bank exactly how you issued them before we pay them, effectively stopping the payment of any unauthorized, altered, or counterfeit checks. Protect yourself from check fraud by enrolling today!



This service allows approved businesses the ability to collect A/R or pay A/P electronically, eliminating delays, postage costs, and check float. Using ACH services often times eliminates unexpected cash flow issues by allowing you to control cash inflows and outflows.



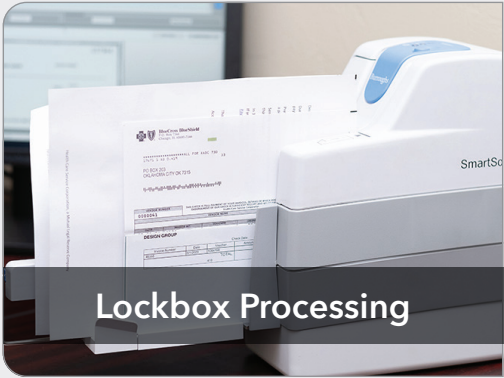
EDI, or Electronic Data Interchange, refers to the payment details which accompany many electronic payments. These details often include crucial information needed to accurately post accounts receivable payments. This service is commonly used by government contractors and health care professionals.



**CDARS** - As an approved member bank in the IntraFi Network, we offer fully FDIC-insured Certificates of Deposit up to \$50 million per customer.

**Insured Cash Sweep (ICS)** - Another fully FDIC-insured option for those seeking more liquidity. ICS offers money market accounts up to \$100 million per customer.

Visit with one of our treasury management team members today to learn more about how you can fully FDIC insure all of your deposits with Quail Creek Bank.



Allow us to pick up your mail, work through the tedious and time-consuming process of preparing your daily deposit, and simply inform you of the total deposit amount daily. With Lockbox Processing, payments to your company are routed to a post office box where they are collected, imaged, and processed by our bank staff, providing you with safety, security, and dual control.



Sweep accounts allow you to maximize your earnings on idle cash balances while allowing those same funds to be available for daily cash needs. Visit with one of our experts to learn more.



Remote & Mobile Deposit provides you the ability to make deposits from the convenience of your office, 24 hours a day, 7 days a week. Make deposits on your schedule and save trips to the bank. Contact us to enroll today!