

## **FIRST STATE BANK OF THE OZARKS - SERVICES AT ALL FACILITIES**

January 1, 2026

Checking Accounts

Money Market Accounts

NOW Accounts

Savings Accounts

Certificate of Deposits

Traditional and ROTH IRAs

Money Orders

Cashier's Checks

Savings Bond Redemption

Direct Deposit of any receipts and Auto-Draft of authorized checks

Wire Transfers

Drive-up Window service (no drive-up at Wal-Mart Supercenter branch)

Night Drop depository

ATM (ATM does not take deposits)

Photocopies available

FAX service

Amortization tables available

Temporary Statements

Account Reconciliation service

Debit Card

Internet Banking

Mobile Banking

Bill Pay

Telephone Banking

Remote Deposit Capture

Safe Deposit Boxes (no boxes at Wal-Mart Supercenter branch)

Loans of All Types:

Consumer

Real Estate Mortgages - In-House and Mortgage referral program

Commercial

Agriculture

First Reserve - Overdraft Protection Account