

## **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