Cattlemens Bank Additional Terms and Information

1:Branch Addressxxxxxxxxxxxxxxxxxxxxxxxxx

2:Branch Phonexxxxxxxxxxxxxxxxxxxxxxxxxxx

4:datexxxxxx

CATTLEMENS BANK COMMON FEATURES, LIMITS AND FEES

IMPORTANT ACCOUNT INFORMATION FOR OUR CUSTOMERS

This schedule describes fees for common services that **may** apply and be assessed against your account. Please reference your account's Truth in Savings Disclosure, and/or any custom service agreement(s) or applicable service contract(s) for additional fees or limitations on services not listed here. If you have questions, please contact your account officer or call us at the number listed above. Fee Schedule as of 4/15/19

Teller Services

Account Activity Printouts	$ 2.00
Account Research	$ 25.00 Per hour fee with 1 hour minimum.
Cashier's Checks - Customer	$ 4.00
Cashier's Checks - Non-Customer	$ 6.00 Requires Officer approval

PrePaid and Reloadable Cards - Refer to product disclosures for specific details and usage fees.

Gift Card Purchase	$ 3.95
Travel Money Card or Reloadable Card - Purchase Card	$ 5.95
Travel Money Card or Reloadable Card - Reload	$ 3.95
Travel Money Card - Companion Card Purchase	$ 2.95

Foreign Currency Purchase Fee	$ 20.00
Foreign Currency Exchange Fee	$ 10.00
Foreign Currency Postage and Handling Fee Minimum	$ 10.00
Photocopies (per page)	$ .10
Fax (per page)	$ 1.00
Canadian Item Pass Thru Fee	$ 6.00 plus current Federal Reserve Fees

ATM/Debit Card Services

ATM/Debit Initial Card	FREE
ATM/Debit Replacement Card	$ 5.00
Foreign ATM Usage Fee	$ 1.00
Enfact Fraud Monitoring w/text alerts	FREE
CardHub Card Controls in Mobile App	FREE

Online Banking and Electronic Services

Consumer and Business account holders may enroll in online banking services for secure account access 24/7. While many online banking services are free of charge for both Consumer and Business online users, some services have related fees which are detailed in their specific service agreement.

Online Banking	FREE
Mobile Banking App	FREE
E-Statements/E-notices	FREE
Notifi Alerts	FREE
Mobile Deposits	FREE
Transaction Downloads	FREE (.csv, .ofx, .qbo, .qfx)
Zelle	FREE
Telephone Banking	FREE
Digital Wallet Services	FREE
Check Free Bill Pay	FREE, see disclosure for special processing fees
Remote Deposit	Contact Account Officer about services available
Cash Management Serivces	Contact Account Officer about services available

Safety Deposit Box Services

Safety Deposit Box Fees	$ 15.00 - $30.00 annually
Safety Deposit Box Fees - with Bank Club discount	$ 13.50 - $27.00 annually
Safety Deposit Box Fees - Sr. Advantage Checking discount	$ 14.00 - $21.00 annually, first year free
Safety Deposit Box Key Deposit	$ 20.00
Safe Deposit Box Drilling	Determined by Third Party Vendor

Account Services

Check Printing	Consumer and Business check supply cost varies by style, quantity & vendor.
Collection Fees	$ 20.00
Deposited or Cashed Items Returned Unpaid	$ 4.00
Garnishment Processing Fee	$ 20.00
Levy Processing Fee	$ 40.00
Paid NSF per item fee	$ 29.95
Returned NSF per item fee	$ 29.95
Stop Payment per item fee	$ 29.95
Locking Night Deposit Bag	$ 25.00
Business Account Overdraft Charge	18% Per day fee on business account with a negative balance of $-1,500.00 or greater.

Wire Services

Wire Fee - Incoming Domestic/International	FREE
Wire Fee - Outgoing Domestic	$ 20.00
Wire Fee - Outgoing International	$ 35.00
Same Day ACH file processing fee	$ 30.00

CATTLEMENS BANK FUNDS AVAILABILITY DISCLOSURE

This Policy Applies To All Transaction Accounts.

Our policy is to make funds from your cash and check deposits available to you on the first business day after the day we receive your deposit. Electronic direct deposits will be available on the day we receive the deposit.

Once the funds are available, you can withdraw them in cash and we will use the funds to pay checks that you have written.

Please remember that even after we have made funds available to you and you have withdrawn the funds, you are still responsible for checks you deposit that are returned to us unpaid and for any other problems involving your deposit.

For determining the availability of your deposits, every day is a business day, except Saturdays, Sundays, and federal holidays.

If you make a deposit before 3:00 p.m. on a business day that we are open, we will consider that day to be the day of your deposit. However, if you make a deposit after 3:00 p.m. or on a day we are not open, we will consider that the deposit was made on the next business day we are open. If we cash a check for you that is drawn on another bank, we may withhold the availability of a corresponding amount of funds that are already in your accounts. Those funds will be available at the time funds from the check we cashed would have been available if you had deposited it.

If we accept for deposit a check that is drawn on another bank, we may make funds from the deposit available for withdrawal immediately but delay your availability to withdraw a corresponding amount of funds that you have on deposit in any account with us. The funds in the account would then not be available for withdrawal until after the time periods that are described elsewhere in this disclosure for the type of check that you deposited.

Longer Delays May Apply

Case-By-Case Delays -In some cases, we will not make all of the funds that you deposit by check available to you on the first business day after the day of your deposit. Depending on the type of check that you deposit, funds may not be available until the second business day after the day of your deposit. Prior to July 1, 2025 the first $225 of your deposits will be available on the first business day. As of July 1, 2025 this amount increases to $275.

If we are not going to make all of the funds from your deposit available on the first business day after we receive your deposit,we will notify you at the time you make your deposit. We will also tell you when the funds will be available. If your deposit is not made directly to one of our employees, or if we decide to take this action after you have left the premises, we will mail you the notice by the day after we receive your deposit.

If you will need the funds from a deposit right away, you should ask us when the funds will be available.

Safeguard Exceptions -In addition, funds you deposit by check may be delayed for a longer period under the following circumstances:

We believe a check you deposit will not be paid.
You deposit checks on any one day totaling more than $5,525 prior to 7/1/2025 and $6,275 as of 7/1/2025.
You redeposit a check that has been returned unpaid.
You have overdrawn your account repeatedly in the last six months.
There is an emergency, such as failure of computer or communications equipment.

We will notify you if we delay your ability to withdraw funds for any of these reasons, and we will tell you when the funds will be available. They will generally be available no later than the seventh business day after the day of your deposit.

Special Rules for New Accounts -If you are a new customer, the following special rules will apply during the first 30 days your account is open.

Funds from electronic direct deposits to your account will be available on the day we receive the deposit. For example, the checks must be payable to you (and you may have to use a special deposit slip).

Funds from deposits of cash, wire transfers, and the first $5,525 prior to 7/1/2025 and $6,275 as of 7/1/2025 of a day's total deposits of cashier's, certified, teller's, traveler's, and federal,state and local government checks will be available on the first business day after the day of your deposit, if the deposit meets certain conditions.

The excess over $5,525 prior to 7/1/2025 and $6,275 as of 7/1/2025 will be available on the ninth business day after the day of your deposit. If your deposit of these checks (other than a U.S. Treasury check) is not made in person to one of our employees, the first $5,525 prior to 7/1/2025 and $6,275 as of 7/1/2025 will not be available until the second business day after the day of your deposit.

Funds from all other check deposits will be available on the tenth business day after the day of your deposit.

ADDITIONAL INFORMATION CONCERNING YOUR DEPOSIT ACCOUNT

The Federal Deposit Insurance Corporation (FDIC) insures your account with Cattlemens Bank. The FDIC helps maintain stability in the U.S financial system by insuring deposits to at least $250,000 per depositor, per ownership category at each FDIC insured bank. For a full list of covered account types and for more information about account ownership categories and how coverage is determined based on those ownership categories you may visit the FDIC website and use the Electronic Deposit Insurance Estimator to calculate coverage. www.fidc.gov

Cattlemens Bank follows federal tax laws for reporting interest payments and request for backup withholding payments, therefore we require you provide your TIN information and certify that it is correct.

Cattlemens Bank may change your account to a different product or change the terms of your current product by providing advance notice of the change and its effective date.

Cattlemens Bank processes and stores all transactions electronically; therefore, the bank will not return physical canceled checks with your account statement. You may request copies of your canceled checks at any time by phone or in person. Due to electronic check processing standards the bank may not be able to visually inspect your items prior to processing, additionally the bank is not obligated to monitor paper items for 'stale date' or 'postdated' issuance prior to accepting them for deposit or for payment to your account. You are required to place a stop payment on any check(s) you have 'postdated' or issued and consider 'stale dated' that you do not want to pay against your account.

Cattlemens Bank follows applicable state law when determining to surrender the balance of accounts with no activity and no customer contact to the state as unclaimed property.

Cattlemens Bank allows each account owner to pledge any or all of their account funds for any purpose to which the owner and the bank have agreed to. Any pledge of this account must first be satisfied before the rights of any surviving account owner or account beneficiary become effective.

Cattlemens Bank is required to assist law enforcement agencies in preventing money laundering and other financial crimes by reporting some types of cash transactions. Cattlemens Bank may deny any cash transaction(s) when either your identification is not on file to complete reporting as required by law or when your identity cannot be confirmed.

Cashier's checks, are also called 'official checks', and unlike a regular check, the issuing bank guarantees payment of their cashier's checks. Generally, a customer cannot order a stop pay of a cashier's check they purchased, but there are options if a check is lost or stolen. 90 days after purchase, if the cashier's check has not cleared, the bank requires an Affidavit of Loss and Indemnification Agreement form to be completed and signed by the purchaser or payee, prior to reissue or re-credit of a cashier's check. You acknowledge you may be liable for both the original purchase amount and for the reissue amount in certain cases.

SAFETY PRECAUTIONS FOR ATM / NIGHT DEPOSIT FACILITY USERS

Please exercise discretion when using an automated teller machine (ATM), night deposit facility or when using your ATM card to make purchases in person or on the Internet. Cattlemens Bank suggest the following safeguards which may assist in personal safety and fraud prevention.

Prepare for your transactions at home (for instance, by filling out a deposit slip) to minimize your time at the night deposit facility.

Always take and secure any printed receipts. Don't leave them at the ATM or night deposit facility as they may contain important account information. Remember to document each transaction in your account record, but not while at the ATM or night deposit facility, then shred your ATM receipts once they are no longer needed.

Don't lend your ATM card or share your PIN with anyone.

Remember to remove your card from the ATM and place back in your secure location. Be careful to not leave any financial documents at a night deposit facility or lying out unsecured at an ATM.

Protect the secrecy of your Personal Identification Number (PIN). Protect your ATM card as though it were cash. If your card has an embedded chip, consider keeping the card in a safety envelope to avoid undetected and unauthorized scanning. Don't tell anyone your PIN. Don't give anyone information regarding your ATM card or PIN over the telephone or Internet. If your ATM card can be used to make purchases, only consider providing card information over the telephone or the Internet if it is to a trusted merchant and for a call or transaction initiated by you - and never provide the merchant with the PIN to your ATM card.

Protect against ATM and Internet fraud. Promptly compare your monthly account statements or the account histories that you receive against your ATM and other receipts. If you make a purchase on the Internet, end the transaction by logging out of the website instead of just closing the web browser.

Inspect an ATM before you use it. Look for possible tampering, or for the presence of an unauthorized attachment that could capture your PIN or other information from your card. Never enter your PIN in any ATM that does not look genuine, has been modified, has a suspicious device attached, or is operating in a suspicious manner. Don't write your PIN where it can be discovered. For example, don't keep a note of your PIN in your wallet or purse.

Protect the security of your PIN. Ensure no one can observe you entering your PIN into the ATM or merchant terminal. An example of preventing others from seeing you enter your PIN is by using your body or hand to shield their view.

If you lose your ATM card or if it is stolen, promptly notify us. You should consult the other disclosures you have received about electronic fund transfers for additional information about what to do if your card is lost or stolen.

When you make a transaction, remain aware of your surroundings and exercise caution when withdrawing funds. Look out for suspicious activity near the ATM or night deposit facility, particularly if it is after sunset. At night, be sure that the facility (including the parking area and walkways) is well lighted. Consider having someone accompany you when you use the facility, especially after sunset. If you observe any problem, go to another ATM or night deposit facility.

Don't accept assistance from anyone you don't know when using an ATM or night deposit facility.

If you notice anything suspicious or if any other problem arises after you have begun an ATM transaction, you may want to cancel the transaction, put your card away and leave. You might consider using another ATM or coming back later.

Don't display your cash; put it away as soon as the ATM transaction is completed and wait to count the cash until you are in the safety of a locked enclosure such as your car, home, or in another secure area.

At a drive-up facility, make sure all the car doors are locked and all of the windows are rolled up, except the driver's window. Keep the engine running and remain alert to your surroundings.

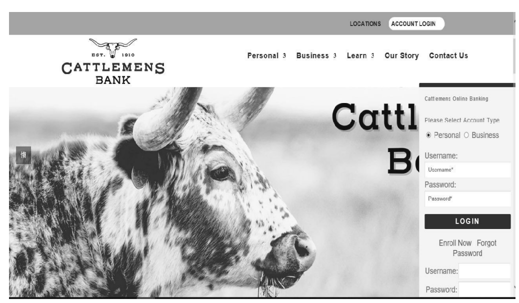
We want the ATM and night deposit facility to be safe and convenient for you. Therefore, please tell us if you know of any problem with a facility. For instance, let us know if a light is not working or there is any damage to a facility. Please report any suspicious activity or crimes to both the operator of the facility and the local law enforcement officials immediately.

ELECTRONIC BANKING AND CYBER AWARENESS

Welcome to the Cattlemens Bank family and our E-banking services.

ONLINE BANKING: Visit us at www.cattlemensbank.com, click Account Login and Enroll Now. Enter your information as prompted to enroll and begin banking from the comfort of your home. Our free service brings your Cattlemens Bank accounts right to your computer.

View real time balances on all your accounts
View and print images of your cancelled checks
View account statement and notices
Transfer funds between your Cattlemens Bank accounts
Set up alerts to track your account balances, incoming deposits and more
Export your banking transactions into Quicken® or Quickbooks
Enroll in online bill pay and securely pay anyone, anytime



BILL PAY: Once you are enrolled in Online Banking, you will be able to activate and start utilizing the free Bill Pay feature right away. Set up payees or receive ebilling statements to schedule and manage your payments from your home computer or mobile device.

MOBILE BANKING: Search for Cattlemens Bank on your phone App Store or Google Play. Download the app and login with the same Access ID and Password you first created thru Online Banking. With the Cattlemens Bank App, count on quick and secure.

Explore current balances and activity on accounts
View images of checks written and deposits made
Move your money where you need it with fast funds transfers

TEXT ALERTS: Each new ATM/Debit card accounts is automatically enrolled in text alerts. This protects your account by giving you a warning if suspicious transactions are happening on your card account. If you receive a text alert, answer the text as applicable, and contact your branch if needed.

ZELLE®: Zelle is a fast, safe and easy way to send money directly between almost any bank accounts in the U.S., typically within minutes. With just an email address or U.S. mobile phone number, you can send money to people you trust, regardless of where they bank. Zelle is available through your Cattlemens Bank mobile app on Apple or Android devices.

MANAGE YOUR ATM/DEBIT CARD: With the tools integrated into our mobile app, you can easily control your debit card with your smartphone. Save time and gain peace of mind knowing you can control the cards in your wallet with the phone in your pocket.

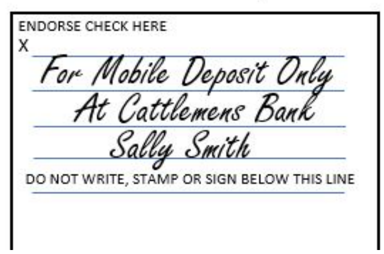
Get real-time notifications when your card is used.
Restrict transactions to a certain area using your phone's GPS.
Set security preferences to match your spending habits for every credit and debit card.
Lock and unlock cards with a few taps on your smartphone.
Enable or disable your cards to be used within certain merchant categories such as gas, groceries, hotel or travel.

YOUR WALLET JUST GOT SMARTER: Purchasing has never been easier. Now you can use Apple Pay™, Google Pay™, or Samsung Pay™ with your Cattlemens Bank debit card to pay quickly and conveniently. Use your mobile wallet to pay in stores, online, and for in-app purchases. Paying with your mobile wallet is not only a fast and convenient solution, but it is also a secure way to pay for everyday purchases without the hassle of shuffling through your wallet.

ELECTRONIC NOTICES: Cattlemens Bank generally provides all disclosures or notices in writing. You may request and agree to receive electronic disclosures and notices, as applicable, by contacting your local branch or enrolling into e-services from your secure online banking session. Refer to the Eservices agreement for details and requirements to be able to receive electronic disclosures and notices. You can withdraw your consent at any time by calling us and requesting paper delivery. You must promptly provide the bank with changes to your email address to allow the bank to communicate with you electronically.

MOBILE DEPOSIT: Tap the Deposit option inside of the Mobile Banking app. Conveniently deposit checks payable to you from any location, anytime. Be sure to always include the proper endorsement verbiage when using Mobile Deposit.

Mobile Deposit Indorsement: The following example is how a mobile deposit must be indorsed to be accepted.



Cybersecurity Awareness is the first step towards protection of your private information and staying safe online.

Cattlemens Bank wants to share some common facts about Cybersecurity to help you become aware of things that could mitigate your risk of account takeovers, phishing scams, and identity theft by increasing your knowledge of actions taken by fraudsters.

- Be Cyber Smart
  Take simple actions to keep your digital lives secure.
- Fight the Phish!
  Watch out for phishing attempts—which can lead to ransomware or other malware attacks
- Think Cybersecurity First
  Explore how cybersecurity and staying safe online is increasingly important as our world continues to operate virtually for so much of work and play. We should all approach cybersecurity with care in owning, securing, and protecting all our online accounts and information.

Protect yourself and your files and your devices.

Update your software This includes your apps, web browsers, and operating systems. Set updates to happen automatically. Software updates protect against the newest known threats.

Secure your files Back up important files offline, on an external hard drive, or in the cloud. Make sure you store your paper files securely, too. Shred anything with private information on it, do not just 'toss' it, dumpster diving is possible.

Require passwords Use passwords for all laptops, tablets, and smartphones. Don't leave these devices unattended in public places. Anyone using your phone with or without permission could steal data or accidently install malware.

Encrypt devices Encrypt devices and other media that contain sensitive personal information. This includes laptops, tablets, smartphones, removable drives, backup tapes, and cloud storage solutions. Encryption prevents easy access of your files and private information.

Use multi-factor authentication Require multi-factor authentication to access areas of your network with sensitive information. This requires additional steps beyond logging in with a password — like a temporary code on a smartphone or a key that's inserted into a computer.

Protect your Wireless Network Secure your router by changing the default name and password, turn off remote management, and log out as the administrator once the router is set up. Use at least WPA2 encryption. Encryption protects information sent over your network so it can't be read by outsiders.

Be aware of the risks and issues in our increasingly virtual world. At Cattlemens Bank we want to help you improve your cyber posture and use the knowledge you get to help yourself and others take a safe and thoughtful approach to cybersecurity.

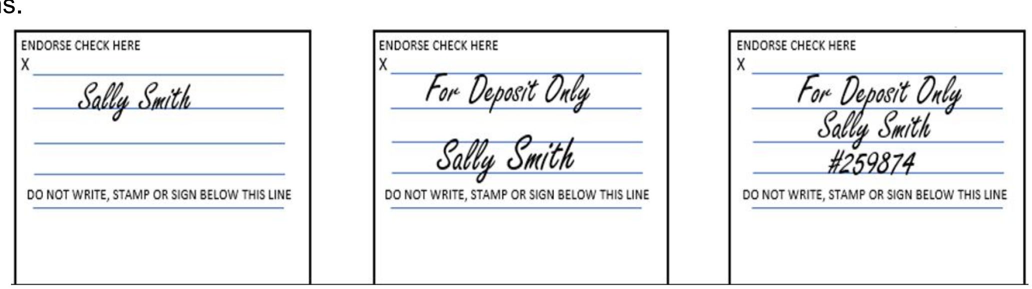
Contact Cattlemens Bank immediately if you change your name or address. If you request a change for your non-public information, we may deny the request if we cannot confirm your identity. The bank uses the most recent contact information on file, so keeping your address, email or phone number up to date is inherent to protecting your banking information.

HOW TO INDORSE A CHECK

There are several ways to endorse a check, and how you endorse a check depends on what you want done with the money and how the check needs to be filled out.

For Deposit Only—Restrictive Endorsement
Use a Restrictive Endorsement by writing: For Deposit Only to Account Number XXXXXXXXXX and Sign your name below that.

Blank Endorsement
A blank endorsement is simply signing your name to the back of the check. Then if you are at the bank you instruct the teller if you want to cash it or deposit it. If you use the night deposit or courier there is more room for error what happens since there are not instructions.



NOTICE OF NEGATIVE INFORMATION (Pre-Sharing)

Federal law requires us to provide the following notice to customers before any "negative information" may be furnished to a nationwide consumer reporting agency. "Negative information" means information concerning delinquencies, late payments, insolvency, or any form of default.

This notice does not mean that we will be reporting such information about you, only that we may report such information about customers that have not done what they are required to do under our agreement. After providing this notice, additional negative information may be submitted without providing another notice.

We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

NOTICE REGARDING INACCURATE INFORMATION

As a participant in the consumer reporting system, we furnish information about our experience with you to consumer reporting agencies. These consumer reports allow us to make credit and other opportunities available to you.

If you believe that we have furnished information to a consumer reporting agency that is inaccurate please notify us at the following address and identify the specific information that is inaccurate.

Cattlemens Bank
ATTN Tara Holder
PO Box 8086 Altus Ok 73522
3421 N Main Altus Ok 73521
Phone 580-477-2222

NOTICE REGARDING CLOSED ACCOUNTS

Any deposit account with a zero balance for 30 days, will automatically close and a final statement will be mailed. Any account in a closed status cannot be reopened and the account number cannot be reused. Your relationship with Cattlemens Bank will end when your last bank account on file has closed; any subsequent request for banking services will follow the bank's New Relationship procedures.

EST. 1910

CATTLEMENS BANK

Rev. 11/2021

FACTS	WHAT DOES CATTLEMENS BANK DO WITH YOUR PERSONAL INFORMATION?
Why?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
What?	The types of personal information we collect and share depend on the product or service you have with us. This information can include: ■ Social Security number ■ Information we receive from you on an application and other forms ■ Information about your transactions with us or others ■ Information we receive from a third party, such as consumer reporting When you are no longer our customer, we continue to share your information as described in this notice.
How?	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Cattlemens Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Cattlemens Bank share?	Can you limit this sharing?
For our everyday business purposes such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	YES	NO
For our marketing purposes-to offer our products and services to you	NO	NO
For joint marketing with other financial companies	NO	We don't share
For our affiliates' everyday business purposes information about your transactions and experiences	NO	We don't share
For our affiliates' everyday business purposes information about your credit worthiness	NO	We don't share
For our affiliates to market to you	NO	We don't share
For nonaffiliates to market to you	NO	We don't share

Questions?	Call your local branch or visit our website www.cattlemensbank.com

What we do	
How does Cattlemens Bank protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
How does Cattlemens Bank collect my personal information?	We collect your personal information, for example, when you open an account, deposit money, apply for a loan, use your debit card, utilize our bill pay service. We also collect your personal information from others such as credit bureau reporting agencies.
Why can't I limit all sharing?	Federal law gives you the right to limit only ■ sharing for affiliates' everyday business purposes-information about your creditworthiness ■ affiliates from using your information to market to you ■ sharing for nonaffiliates to market to you State laws and individual companies may give you additional rights to limit sharing.

Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. ■ *Cattlemens Bank does not share with affiliates so they can market to you.*
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. ■ *Cattlemens Bank does not share with nonaffiliates so they can market to you.*
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. ■ *Cattlemens Bank doesn't jointly market.*

IMPORTANT INFORMATION ABOUT YOUR CHECKING ACCOUNT

Substitute Checks and Your Rights

What is a substitute check?
To make check processing faster, federal law permits banks to replace original checks with "substitute checks." These checks are similar in size to original checks with a slightly reduced image of the front and back of the original check. The front of a substitute check states: "This is a legal copy of your check. You can use it the same way you would use the original check." You may use a substitute check as proof of payment just like the original check.

Some or all of the checks that you receive back from us may be substitute checks. This notice describes rights you have when you receive substitute checks from us. The rights in this notice do not apply to original checks or to electronic debits to your account. However, you have rights under other law with respect to those transactions.

What are my rights regarding substitute checks?
In certain cases, federal law provides a special procedure that allows you to request a refund for losses you suffer if a substitute check is posted to your account (for example, if you think that we withdrew the wrong amount from your account or that we withdrew money from your account more than once for the same check). The losses you may attempt to recover under this procedure may include the amount that was withdrawn from your account and fees that were charged as a result of the withdrawal (for example, bounced check fees).

The amount of your refund under this procedure is limited to the amount of your loss or the amount of the substitute check, whichever is less. You also are entitled to interest on the amount of your refund if your account is an interest-bearing account. If your loss exceeds the amount of the substitute check, you may be able to recover additional amounts under other law.

If you use this procedure, you may receive up to $2,500 of your refund (plus interest if your account earns interest) within 10 business days after we received your claim and the remainder of your refund (plus interest if your account earns interest) not later than 45 calendar days after we received your claim.

We may reverse the refund (including any interest on the refund) if we later are able to demonstrate that the substitute check was correctly posted to your account.

How do I make a claim for a refund?
If you believe that you have suffered a loss relating to a substitute check that you received and that was posted to your account, please contact your local branch and account officer or you may contact the E-services at the bank's main office by calling 580-477-2222. You must contact us within 40 calendar days of the date that we mailed (or otherwise delivered by a means to which you agreed) the substitute check in question or the account statement showing that the substitute check was posted to your account, whichever is later. We will extend this time period if you were not able to make a timely claim because of extraordinary circumstances.

Your claim must include:
• A description of why you have suffered a loss (for example, you think the amount withdrawn was incorrect);
• An estimate of the amount of your loss;
• An explanation of why the substitute check you received is insufficient to confirm that you suffered a loss; and
• A copy of the substitute check [and/or] the following information to help us identify the substitute check: such as the check number, the name of the person to whom you wrote the check, the amount of the check, etc.