

# Products & Services

## Welcome

### We are your hometown community bank.

Our products and services are designed to benefit our customers.

- We provide solutions to your needs
- We build relationships to better understand how we may help you
- We help guard your money against fraud
- We are accessible when you want to talk face-to-face, over the phone or online

Ask us what we can do for you.

## Checking

**Every penny counts.** You work hard for your money, and we are honored that you have chosen us to be your bank. Let us return the favor.

### my CashBack Checking<sup>1</sup>

**Pays you back with cash.** Earn cash back when you:

- Use your debit card at least 10 times per rewards cycle
- Average ledger balance of \$100
- Receive eStatements
  - A \$2 monthly fee will be assessed for paper statements

### my Interest Checking<sup>1</sup>

**Pays you back with interest.** Earn interest when you:

- Receive eStatements
  - A \$2 monthly fee will be assessed for paper statements
- Use your debit card at least 10 times & have at least one ACH credit/debit (like a direct deposit) per rewards cycle

### my Senior Checking<sup>1</sup>

**For ages 50 and better.** Perks include a free box of checks, plus earn interest when you:

- Use your debit card at least 6 times & have at least one ACH credit/debit (like a direct deposit) per rewards cycle
- Sign up for eStatements to avoid the \$2 paper statement fee and earn a better interest rate.

Visit [RCBbank.bank/Rewards](https://RCBbank.bank/Rewards) for current rates.

## my Limited Account

**Banking made simple.** Personal banking with flexibility, convenience and no overdraft fees.

- \$25.00 minimum deposit to open account
- \$0 monthly maintenance fee
- No overdraft or NSF fee – Bounce Protection is not available with this account
- No low balance fee, account activation, closure or inactivity fees
- Free Bill Pay; expedited delivery charges will apply. See Fee Schedule for details.
- Free eDocuments
- In-network ATM usage is unlimited; \$1 per transaction for out-of-network ATM usage

## Savings

**Save now** for the important things in life. We have several accounts to fit your needs.

### Savings Account<sup>2</sup>

**Invest in yourself.** Open an account and earn interest on your money.

### CDs

**Safe, steady growth.** We offer terms ranging from 30 days to 5 years with competitive rates.

### my Money Market<sup>2</sup>

**Easy access to your money.** Earn interest with this tiered account.

### Kids Club<sup>3</sup>

**Teach kids to save early.** Set up a Kids Club account for your child under the age of 18 with just a \$20 deposit.

Visit [RCBbank.bank](https://RCBbank.bank) to learn more.

<sup>1</sup>Must meet the minimum requirements per the account details listed above in each reward cycle which begins the first business day of the month and ends the last business day of the month. Not maintaining eStatements will result in forfeiture of rewards benefits for my Cashback and my Interest checking accounts. Eligible debit card transactions do not include ATM transactions or returns. Standard overdraft fees apply. No monthly fee with eStatements. \$100 required to open all personal accounts unless otherwise noted.

<sup>2</sup>Balance and transaction limits apply to avoid additional fees. Ask us for details. A paper statement fee may be assessed.

<sup>3</sup>Kids Checking and Savings accounts are for individuals under the age of 18, and a parent or guardian is required to be joint owner or custodian on the account. \$20 minimum opening deposit. A \$2 fee will be assessed for paper statements.

Visit [RCBbank.bank/Rates](https://RCBbank.bank/Rates) for current rates.



# RCB BANK

## Trust & Wealth Management

**Your goals. Our priority.** You don't have to be wealthy to get started building your investment portfolio. We offer solutions for both beginning and seasoned investors.

- IRA & 401(k) rollovers
- Trust & estate planning
- Ranch, farm, oil & gas management
- Gifting strategies
- Business succession
- Financial planning
- Investment services
- Retirement plan services

### Plan your success with us.

- Conservative, long-term approach
- No hidden fees
- No cost, no obligation portfolio reviews

### Connect with us at [RCBbank.bank/Trust](http://RCBbank.bank/Trust) or by phone:

Eastern Oklahoma  
918.342.7100

Southern Kansas  
620.221.5078

Central & Western Oklahoma  
580.718.2783

Central & Northern Kansas  
316.247.7726

Investment products are not a deposit. Not insured by the FDIC or any federal government agency. Not guaranteed by the Bank. Subject to risk and may go down in value. Ask for details.

## Bank Anywhere

### Online Banking

**Fast. Secure. Convenient.** Manage your finances online. View accounts. Transfer funds.<sup>4</sup> Pay bills. Enroll at [RCBbank.bank](http://RCBbank.bank)

- **Financial Tools<sup>5</sup>** – personal finance management software within Online Banking. Available for a monthly charge.

### **my ClickSWITCH<sup>6</sup>**

**Make the switch.** Easily move an account from an external financial institution to RCB Bank.

### **my CardSwap<sup>7</sup>**

**New card? No problem!** Link your RCB Bank debit card number to your outside subscriptions to be able to easily update your card number.

### **Direct Connect<sup>8</sup>**

**Accounting made accountable.** Connect your Quicken<sup>®</sup> or QuickBooks<sup>®</sup> (QB) to online banking to auto reconcile daily.

### **Text Banking<sup>9</sup>**

**Track your money.** Set transaction notifications, view account balances and transfer money<sup>4</sup> with simple text messages. Enroll through our mobile banking app.

### **Bill Pay<sup>10</sup>**

**Pay and track bills with ease.** Set one-time or recurring payments to companies and individuals. Advance payment scheduling. View payment history. eBills available. Log into online banking to get started.

### **Mobile Banking**

**Anytime, Anywhere.** View balances. Transfer money.<sup>4</sup> Pay bills. Set travel alerts. Find the nearest ATM and more on the go.

- **Free RCB Bank Mobile Banking app**
- App Store download for iPhone<sup>®</sup> and iPad<sup>®</sup>
- Google Play<sup>™</sup> download for Android<sup>™</sup>

### **Mobile Deposit<sup>11</sup>**

**Deposit checks from your phone.** Enroll through our mobile banking app.

### **Mobile Pay<sup>12</sup>**

**Unlock new ways to pay with your RCB Bank debit card.** Whether you have an Apple or Samsung device, your mobile device can be the virtual wallet you take everywhere with you. Just look for the Apple or Samsung symbol at checkout.

### **Bank to Bank<sup>13</sup>**

**Move cash between banks swiftly.** Transfer money between your RCB Bank account(s) and external financial institution account(s) within Online Banking.

### **OneWayPay<sup>14</sup>**

**Move money in minutes.** Transfer money to another RCB Bank account within Online Banking.

<sup>4</sup> Transferred funds may not be available immediately. Other restrictions apply.

<sup>5</sup> To access Financial Tools, you must be enrolled in RCB Bank online banking. Not all account types are eligible. See your Fee Schedule for associated fee(s). Other terms and conditions apply. Ask us for details.

<sup>6</sup> Terms and conditions apply. To learn more about how to enroll in ClickSWITCH, call 855.226.5722 or visit your local branch.

<sup>7</sup> Requires an RCB Bank debit card. Terms and conditions apply. Standard carrier fees for data and texts may apply.

<sup>8</sup> Quicken<sup>®</sup> and the QuickBooks<sup>®</sup> logo are registered trademarks of Intuit<sup>®</sup>, Inc., used under license. RCB Bank does not deliver and is not responsible for the products, services or performance of Intuit<sup>®</sup>, Inc. Internet access may be required. Internet service provider fees may apply. Software is not provided by the Bank and some versions of Quicken<sup>®</sup> or QuickBooks<sup>®</sup> may not include direct connect. For further questions or information, please contact your Quicken<sup>®</sup> or QuickBooks<sup>®</sup> representative.

<sup>9</sup> Standard carrier fees for data and text messaging may apply. Other transfer restrictions apply.

<sup>10</sup> Some restrictions apply. Rush delivery is available for an additional fee. Ask us for details. Member FDIC

<sup>11</sup> Message and data rates from carriers may apply. Deposits are subject to verification and may not be available for immediate withdrawal. Subject to eligibility and further review. Deposit limits and other restrictions apply. Member FDIC

<sup>12</sup> Message and data rates from carriers may apply. Services offered are subject to their respective terms and conditions. Availability may vary by device. Apple Pay is a trademark of Apple Inc. Samsung Pay is a trademark of Samsung Electronics Co., Ltd.

<sup>13</sup> Subject to Funds Availability Policy. Some transactions may be limited during nightly processing. See your Fee Schedule for any insufficient (NSF) Return Item, Overdraft Paid Item, Bounce Paid Item or other fee(s) that may be assessed. Other restrictions and transfer limitations apply.

<sup>14</sup> Money transfers can only be made between RCB Bank accounts. Subject to Funds Availability Policy. See your Fee Schedule for any insufficient (NSF) Return Item, Overdraft Paid Item, Bounce Paid Item or other fee(s) that may be assessed. Other restrictions apply.

## For Personal.

**Financing options to meet your individual needs.** We take the time to understand your goals and help you find the best financing solution.

- Auto, boat, RV - new, used, refinance
- Home improvement or remodel
- New home construction
- General consumer loan
- Mortgage

## For Business.

**Take the next step.** Let us help you expand your business, purchase equipment or improve your cash flow.

- Business purchases
- New construction
- Equipment
- Vehicles
- Property
- Lines of credit
- Small Business Administration (SBA)

With approved credit. Terms, qualifications and other restrictions apply.

## For Farm & Ranch.

**Achieve your long-term goals.** Let's talk.

- Land
- Equipment
- Operating
- Livestock
- Crops
- Farm Service Agency (FSA)

## Business Leasing.

**Get your fleet off the ground.** Commercial and professional leasing for qualified counties, municipalities and not-for-profit corporations.

- Tax-exempt and taxable lease purchases
- Revenue bonds leasing
- General obligation bonds leasing
- Capital leases
- Other special governmental financing instruments

### Typical Term Limits<sup>15</sup>

- Real estate up to 240 months
- Equipment financing ranging from 24- to 120-months depending on specific application

<sup>15</sup>The RCB Bank leasing segment will consider lease terms up to 240 months but not to exceed the reasonable useful life of the asset being financed.

## About Us

**Relationships.  
Community.  
Boldness.**

RCB Bank is a hometown bank that provides a full-service banking relationship. We build stronger communities by helping individuals and businesses with their financing and cash management needs. We serve because we care.

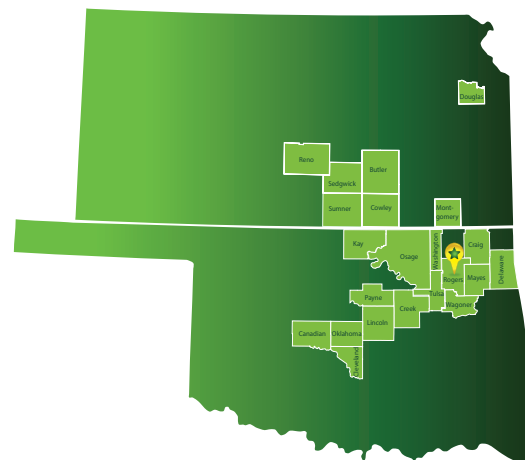


A customer recently told us you don't have to be somebody to be somebody at RCB Bank. We take pride in knowing our customers by name. It helps us to better understand their needs, so we can offer the right solution.

RCB Bank has locations across Oklahoma and Kansas. I invite you to stop by and see why our customers say RCB Bank, "That's my bank!"

Roger L. Mosier  
President and CEO  
RCB Holding Company  
RCB Bank

## Locations in Oklahoma and Kansas



**For maps & directions**

[RCBbank.bank/Locations](https://rcbbank.bank/Locations)