



Deposit Rates

Rates in effect as of: 04/22/2024

We use two terms to explain how much interest we pay on your First Oklahoma Bank deposit accounts.

Rate / APY may change after account has been opened. Fees could reduce the earnings on the account. For current rate information call (918) 392-2590

***Interest Rate** is the annualized percentage rate we pay you on your account, and does not reflect compound interest, which is any interest paid on the interest you've already earned.

APY listed below is an estimate. Actual APY will be based on specific account terms and will be disclosed at account opening.

***Annual Percentage Yield (APY)** is the annualized percentage rate we pay you on your account, and includes compound interest. The APY may be higher than the Interest Rate due to compound interest.

CHECKING ACCOUNTS & SAVINGS ACCOUNTS

Checking with Interest

Balance	Interest Rate	APY
\$0-\$49,999.99	0.099954%	0.10%
\$50,000.00-\$99,999.99	14.987000%	0.15%
\$100,000.00-\$249,999.99	0.199817%	0.20%
\$250,000.00-\$999,999.00	0.249714%	0.25%
\$1,000,000.00 & Above	29.958800%	0.30%

Money Market Account

Balance	Interest Rate	APY
\$0 - \$49,999.99	1.341718%	1.35%
\$50,000 - \$99,999.99	1.341718%	1.35%
\$100,000 - \$249,999.99	1.341718%	1.35%
\$250,000.00 & 999,999.00	1.736119%	1.75%
\$1,000,000.00 & Above	1.981898%	2.00%

Basic Savings

Balance	Interest Rate	APY
\$0 - \$99.99	0.000000%	0.00%
\$100.00 - \$49,999.99	0.299663%	0.30%
\$50,000 & Above	0.299663%	0.30%

Commercial Money Market Account

Balance	Interest Rate	APY
\$0 - \$49,999.99	1.341718%	1.35%
\$50,000 - \$99,999.99	1.341718%	1.35%
\$100,000 - \$249,999.99	1.341718%	1.35%
\$250,000.00 & 999,999..00	1.736119%	1.75%
\$1,000,000.00 & Above	1.981898%	2.00%

Youth Savings

Balance	Interest Rate	APY
\$0 - \$49.99	0.000000%	0.00%
\$50.00 - \$24,999.99	0.299663%	0.30%
\$25,000.00 & Above	0.299663%	0.30%

Health Savings Account / Commercial Health Savings Account

Balance	Interest Rate	APY
Any	0.299588%	0.30%

CERTIFICATES OF DEPOSIT

Terms	Minimum	Interest Rate	APY
1 Month CD	\$1,000.00	0.498858%	0.50%
2 Month CD	\$1,000.00	0.648072%	0.65%
3 Month CD	\$1,000.00	1.981898%	2.00%
6 Month CD	\$1,000.00	4.024914%	4.10%
9 Month CD	\$1,000.00	4.073095%	4.15%
12 Month CD	\$1,000.00	4.169394%	4.25%
15 Month CD	\$1,000.00	3.928488%	4.00%
18 Month CD	\$1,000.00	3.928488%	4.00%
24 Month CD	\$1,000.00	3.928488%	4.00%
36 Month CD	\$1,000.00	3.638699%	3.70%
48 Month CD	\$1,000.00	3.541931%	3.60%
60 Month CD	\$1,000.00	3.445078%	3.50%