



Loyal

TO OKLAHOMA & YOU



*Group Plan
Banking*

BancFirst

Loyal To Oklahoma & You.SM

MEMBER
FDIC



BANKING FOR YOU

MANAGING MY PERSONAL BANKING NEEDS

PERSONAL CHECKING & SAVINGS ACCOUNTS

- Checking* and savings accounts
- Interest bearing checking
- Treasury Fund savings

24-HOUR ELECTRONIC BANKING

- Personal Online Banking - At www.BancFirst.com
 - View account balances and activity
 - Transfer funds
 - Download account information
 - View check images
- BillPay
- FinanceWorks | Online financial management system
- Mobile Banking
 - Access account information and pay bills via mobile phone
- Daily Data Line | 24-hour banking by phone
 - Manage your account information by phone
 - Verify transactions
 - Transfer funds between your BancFirst accounts

\$1000 AD&D INSURANCE

FIRST YEAR RENTAL ON PERSONAL SAFE DEPOSIT BOX (SUBJECT TO AVAILABILITY)

0.25% DISCOUNT ON NON-REAL ESTATE LOAN

BANCFIRST CHECKCARD

- No ATM fees at more than 300 Oklahoma locations, including all BancFirst offices, and Oklahoma 7-Eleven, Walgreens, and EZ-Go ATMs.
- Purchasing convenience and access to cash anywhere MasterCard is accepted.

VISA CREDIT CARD WITH NO ANNUAL FEE (WAC)

- Choose between Cash Rewards or Point Rewards (point rewards require one time set-up fee)
- Zero liability on unauthorized purchases

* Minimum opening deposit — \$100

MANAGING MY RISK

The BancFirst subsidiary, **Wilcox & McGrath Insurance** will provide a dedicated specialist to find the best rates on your personal insurance coverage.

- FREE competitive quotes with broad coverage options
- VIP Licensed Customer Service Account Managers

We are ready to assist your employees in the relocation of their insurance needs. Please contact us direct 1-800-362-5902. We are also available online at www.bfins.com.

- Convenient quote and application process
- We insure multiple types of property: Auto, Home, Umbrella, Watercraft, Motorcycle, etc.
- Farm & Ranch available with more than 10 acres

MANAGING MY WEALTH

BancFirst Trust and Investment Management offers a broad range of services, each specifically designed to assist with your long-term financial objectives. Our trust specialists can provide a no cost, no obligation review of services including:

- Wealth Preservation Trust
- Financial Planning Services

- Investment Management Services
- Trust and Estate Planning
- Retirement Services
- Business Succession Planning



GROUP PLAN BANKING

SPECIAL BANKING PRIVILEGES JUST FOR DOING YOUR JOB

Here are examples of what you can save with Group Plan Banking:

- **\$84 annually** in service charges on checking account
- Up to **\$64 annually** with free Group Plan personalized checks
- Up to **\$127.60 interest** on a \$20,000 60-mo. loan with the 1/4% Group Plan Banking discount (actual interest savings varies according to loan amount, rate and term)

OPEN A BANCFIRST GROUP PLAN ACCOUNT:

- 1 Simply complete enclosed application
- 2 Fax or e-mail completed application to _____, along with copies of proper ID for each individual on the account to _____ or
- 3 Upon receiving your new account packet, notify your human resource department of your change for direct deposit.
- 4 Additional questions? Contact _____ at _____.

GROUP PLAN BANKING

BENEFITS OF BANCFIRST'S GROUP PLAN BANKING

- **FREE CHECKING ACCOUNT** – A non-interest bearing account with no monthly service charges, no transaction fees and no minimum balance requirements.*
- **FREE PERSONALIZED Group Plan checks**
- **FREE ATM/CHECKCARD** – Accepted at MasterCard debit card merchants worldwide and at more than 300 free BancFirst ATM locations across the state. Now use your card free at all Oklahoma Walgreens, 7-Eleven, and EZ-Go ATMs!
- **FREE \$1,000 AD&D INSURANCE**
- **EXTENDED CUSTOMER SERVICE HOURS** - Call until 10pm, 7 nights a week.
- **FREE 1ST YEAR RENTAL** on personal-size **safe deposit box** (subject to availability)
- **FREE PERSONAL ONLINE BANKING** – At www.bancfirst.com
- **FREE DAILY DATA LINE** – Account information by phone
- **FREE MOBILE BANKING** – Via Text, Web and App
- **VISA® CREDIT CARD** – Cash Rewards Visa with no annual fee (with approved credit)
- **1/4% DISCOUNT** on consumer **non-real estate loans** (with approved credit)
- **PROMOTIONAL LOAN RATES** – Eligible for loan campaign rates (with approved credit)
- **ONLINE BANKING TOOLS** – Manage accounts with Bill Pay, FinanceWorks, & more!

* Minimum opening deposit of \$100. Complete disclosures available at any BancFirst office.

WHY WAIT? GET STARTED TODAY!

2 WAYS TO MAKE THE MOVE!

OPEN AN ACCOUNT ONLINE

- 1) GO TO: WWW.BANCFIRST.COM
- 2) CLICK ON “OPEN NEW ACCOUNT” on the left panel.
- 3) By default, the account you open online is a regular checking account.
You must call at BancFirst and notify that you would like to join the Group Plan and a customer service representative will complete this step for you.
- 4) **DONE!**

OPEN ACCOUNT BY FAX/EMAIL

- 1) COMPLETE the attached application.
- 2) PRINT & SCAN OR FAX completed application to _____, along with copies of proper ID for each individual on the account, to (fax) _____ or _____.
- 3) UPON RECEIVING YOUR NEW ACCOUNT packet, notify your Human Resources Department of your change for direct deposit.
- 4) Additional questions? Contact _____.

OR

OTHER WAYS WE CAN HELP...

LENDING NEEDS

BancFirst offers a wide range of financing options for those times in your life-and those things in your life-that may require some extra cash. No matter what your borrowing needs may be, you can always find flexible financing options.

Home Equity Loans & Lines of Credit

A home equity loans & lines of credit a convenient way to borrow money-and one of the smartest! BancFirst makes it easy and affordable for you to access the equity in your home for a variety of needs. In many cases, the interest you pay may be tax deductible. (Consult a tax advisor regarding the deductibility of interest.)

Home Mortgage

With a full menu of home loan options, our specialists work with you to find the best fit for your individual needs, and most loans are approved within three days. Whether it's your first home, or your retirement home, at BancFirst we have the home loan you need with full service, in-house processing.

Personal Loans

Whether you need money for the vacation of a lifetime or to pay off a lifetime of credit cards, BancFirst can offer a flexible, affordable, personal loan to put all the things you want within your reach. And if you're shopping around for a new car, boat or RV, many times it's cheaper to get financing from your bank than from a dealer. When you apply-we reply-Fast!

Command Cash

Don't worry about accidental overdrafts when you can take advantage of BancFirst's credit card, BancFirst Command Cash. With Command Cash, when a check is presented that would overdraft your checking account we make automatic advances to cover the check. Let BancFirst cover the worry... and the checks!

INSURANCE NEEDS

The BancFirst subsidiary, Wilcox & McGrath Insurance will provide a dedicated specialist to find the best rates on your personal insurance coverage.

- **We insure multiple types of property:** Auto, Home, Umbrella, Watercraft, Motorcycle, etc.
- **FREE** competitive quotes with broad coverage options
- **VIP Licensed Customer Service** Account Managers
- **Convenient** quote and application process

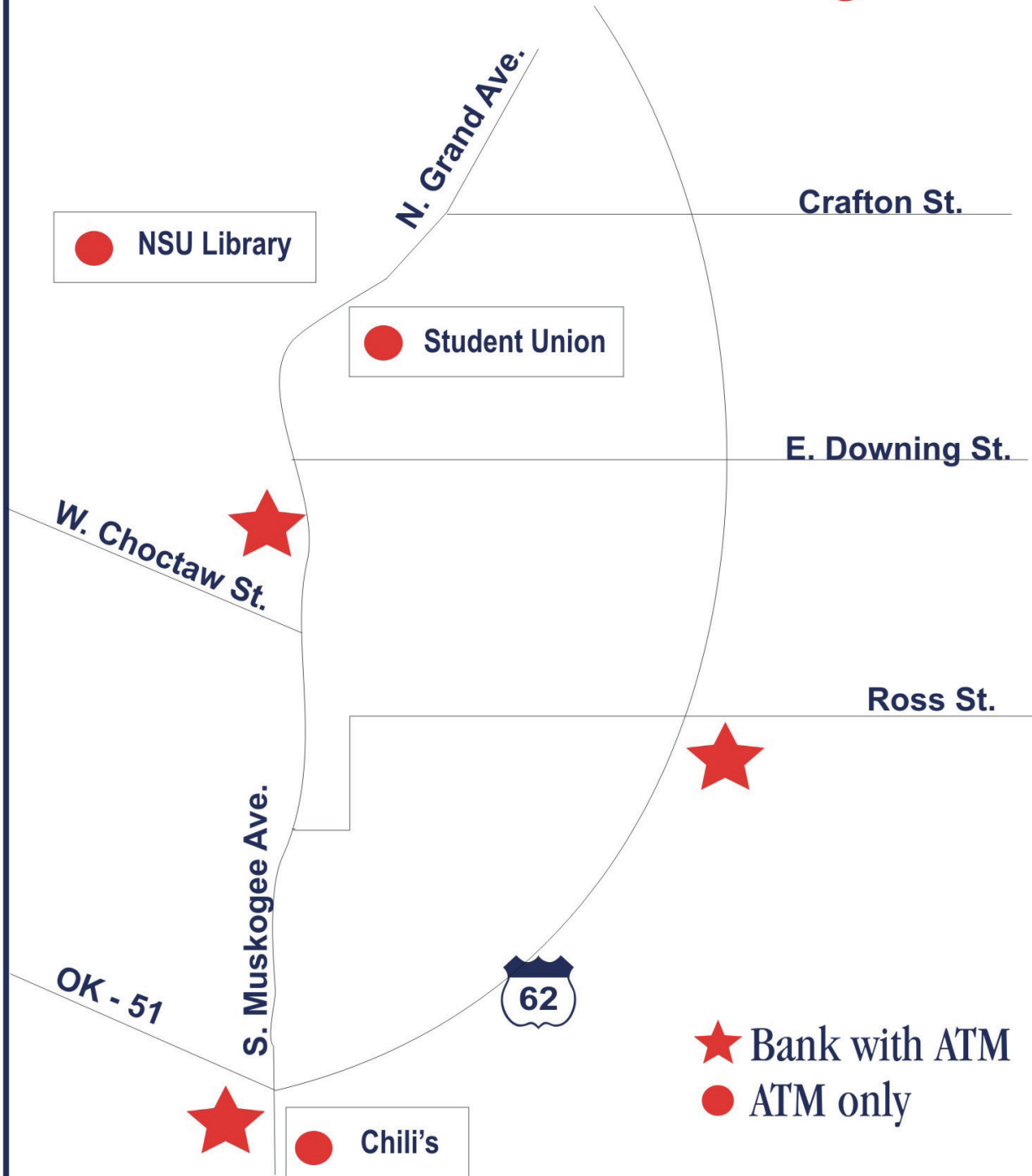
We are ready to assist you and your employees in the relocation of their insurance needs.

Please contact us at 1-800-362-5902.

We are also available online at

www.bfins.com.

COME VISIT OUR BANCFIRST LOCATIONS IN TAHLEQUAH



In Tahlequah • (918) 456-0541

- 130 S. Muskogee
- 1204 E. Ross
- Inside Wal-Mart Supercenter
- Hwy 62 & Tahlequah Bypass (Chili's)
- 711 N. Grand (NSU Library)
- 600 N. Grand (NSU Student Union)



Serving More Than 100 Locations Across Oklahoma

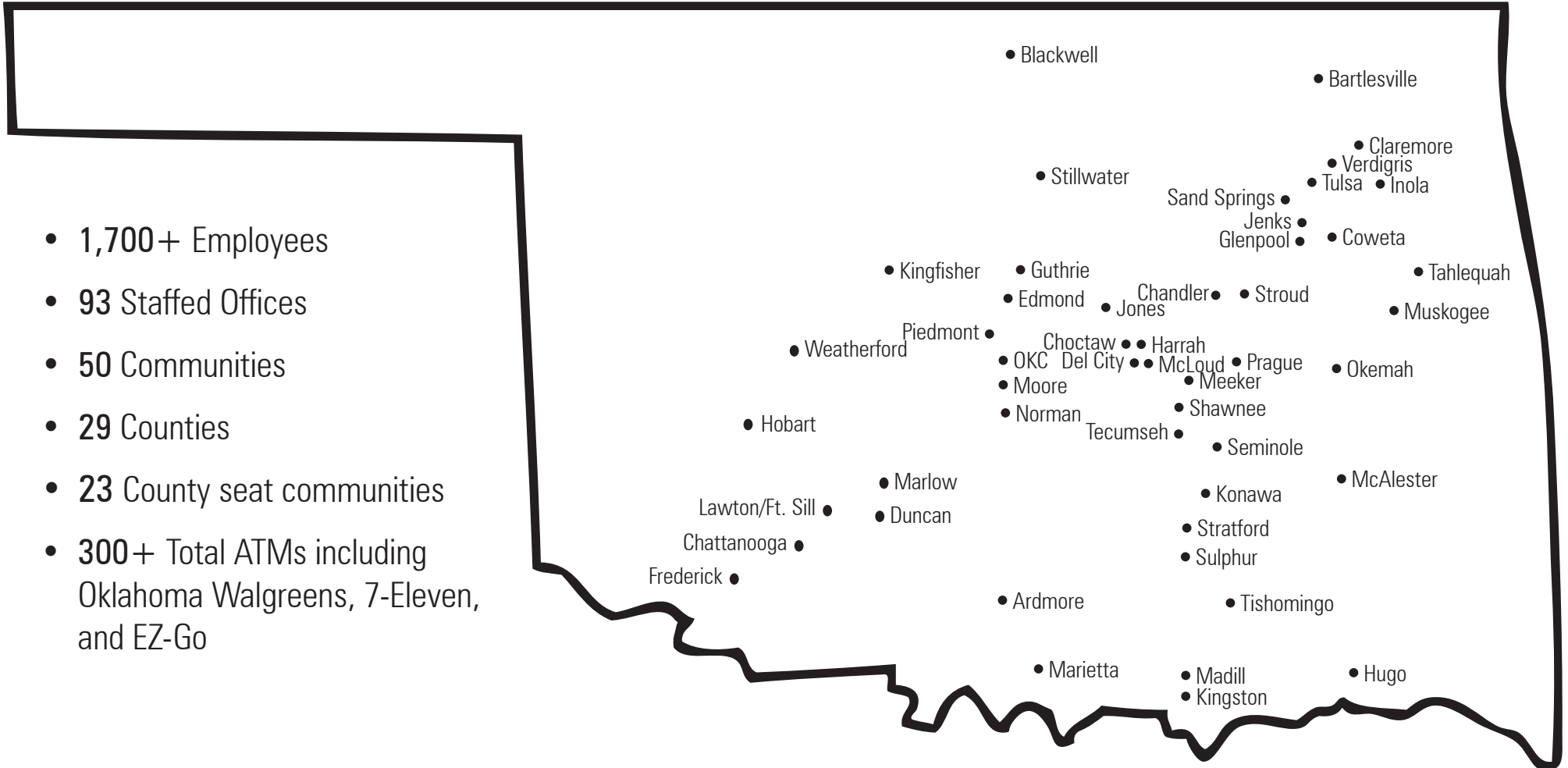


www.bancfirst.com

MEMBER
FDIC

BANC FIRST LOCATIONS

- 1,700+ Employees
- 93 Staffed Offices
- 50 Communities
- 29 Counties
- 23 County seat communities
- 300+ Total ATMs including Oklahoma Walgreens, 7-Eleven, and EZ-Go



New Account Information

DATE: / /

**FOR OFFICE
USE ONLY**

Account Type: _____
Account #: _____

Primary Account Owner

.....
Name

.....
Date of Birth Social Security Number

.....
ID Type (Drivers License/Passport) State or Country of ID

.....
ID Number

.....
Place of Employment

.....
Work Phone Home Phone

.....
Occupation

.....
Mother's Maiden Name Mobile Phone

.....
Street Address (No P.O. Boxes)

.....
Mailing Address (if different from street address)

Additional Account Owner {2}

.....
Name

.....
Date of Birth Social Security Number

.....
ID Type (Drivers License/Passport) State or Country of ID

.....
ID Number

.....
Place of Employment

.....
Work Phone Home Phone

.....
Occupation

.....
Mother's Maiden Name Mobile Phone

.....
Street Address (No P.O. Boxes)

.....
Mailing Address (if different from street address)

TIN Certification

**Payor's Request for Taxpayer's Identification
Number & Certification**

.....
Tax Identification Number/SSN of Primary Account

Certification • Under penalties of perjury, I certify that:

(1) The number shown on this form is my correct taxpayer identification number and (2) I am not subject to backup withholding because: (a) I am exempt from backup withholdings, or (b) I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholdings as a result of failure to report all interest and dividends, or (c) the IRS has notified me that I am no longer subject to backup withholding. (3) I am a U.S. Person (including a U.S. resident alien)

CERTIFICATION INSTRUCTIONS — You must cross out item 2 above if you have been notified by the IRS that you are currently subject to backup withholding because you have failed to report all interest and dividends on your tax return. For real estate transactions, item 2 does not apply. For mortgage interest paid, the acquisition or abandonment of secured property, cancellation of debt, contributions to an individual retirement arrangement (IRA), and generally payments other than interest and dividends, you are not required to sign the Certification, but you must provide your correct TIN.

.....
Signature of Primary Account Holder Date

Account Options

Select any of the following free services.

Internet Banking? Yes No

e-Statements? Yes No

.....
E-mail address

Card Access? ATM Card CheckCard

The undersigned acknowledges receipt of Bank's Deposit Agreement, Funds Availability Schedule, Electronic Funds Transfer Disclosure, Account Disclosure and Privacy Disclosure and agrees to their terms.

.....
Primary Account Owner Signature

.....
Additional Account Owner (2) Signature

Beneficiary Information

.....
Beneficiary's Name

.....
Relationship to Depositor

.....
Date of Birth

.....
SSN

.....
Address