

Business Banking Products

Checking

- Free Small Business Checking

Designed as a free account for businesses that have fewer than 200 transactions a month. Free Business Debit Card, Free On-line Banking and 15 free online BillPay transactions.

- Business Interest Checking

Cover your basic business needs while earning interest. Earn interest with tiered rates, 200 free transactions, free business debit card, free online banking, and 15 free online BillPay transactions and there is no monthly service fee if minimum balance requirements are met.

- Business Advantage Checking

Designed for business with moderate transaction levels. You are rewarded for your entire business and personal banking relationship by offsetting transaction charges and account fees. You receive 400 free transactions, free business debit card, free online banking, and 25 free online Bill Pay transactions. There is no monthly service fee if minimum balance requirements are met.

Online banking and cash management solutions are also available to qualifying customers with each of these checking accounts. Fees may apply.

Savings

- Business Savings

A simple account to protect and grow your business's savings.

- Business Investor Fund

This tiered rate investment account allows you to earn higher interest rates on larger balances. Unlimited teller-assisted transactions.

- Certificate of Deposit

Earn competitive returns with the security of FDIC. Requires a minimum opening deposit of \$1,000. Interest is compounded and paid quarterly.

Other Business Banking Products

- Business Debit Card/ATM

BOKF, NA Visa Business Check Cards offer the flexibility to separate business from personal expenses, access to free spending reports and the purchasing power you need to manage your business.

- Online Payroll

BOKF, NA has partnered with Paycor to offer a simplified, full-service solution called Online Payroll, which provides you with an easy to use application that gives you immediate and secure access to all your HR, payroll, time, keeping and reporting information

- Merchant Services

BOKF, NA offers efficient and cost-effective solutions for accepting card payments to thousands of merchants throughout the United States through TransFund. Accepting Visa and MasterCard allows businesses to offer additional payment options, making it easier to sell services or products. Merchants have the option of accepting Visa, MasterCard, Discover and American Express credit and debit cards, pin-debit cards, electronic benefit cards (EBT) and gift cards. Permits businesses to accept card payments for purchases with funds depositing electronically into a designated deposit account. Numerous methods for accepting and processing card payments are supported including Smart Phones, touch-tone phones, Point-of-Sale (POS) terminals, Internet virtual terminals, internet gateways, POS software, as well as custom integration.

- Business Office Deposit

Using Small Business Office Deposit is used to scan deposits to the bank saving the clients trips to bank and extending the business day.

- BusinessSource Online Banking

BusinessSource is an online banking platform that gives businesses the access to a variety of cash management services that will help maximize their cash flow. Services include:

- Mobile/Desktop
- Information Reporting
- Check, Deposit and Deposit Item Images
- Stops
- Transfers
- ACH and Wire Payments via Quick Payments
- Bill Payment
- Reverse Check Pos Pay
- ACH Pos Pay
- Online Statements
- Loan Reporting/Advance/Payment

FINANCING

Loans and Lines of Credit

- Revolving Lines of Credit

Revolving Lines of credit can help keep your business moving forward during seasonal ebbs and flows, lag times in accounts receivables, and other working capital needs by providing immediate access to cash. A revolving line of credit may also be eligible for overdraft protection.

- Cash Secured Loans and Lines of Credit

Utilize the cash you have on deposit with the bank as collateral to fund a line of credit for working capital needs or for a term loan to purchase equipment with.

- Equipment or Vehicle Term Loans

Fund large purchases and expenses over the long term. Buy equipment, purchase business vehicles and consolidate existing debt.

- Commercial Real Estate

With competitive interest rates and flexible terms, your monthly loan payments might be comparable to what you're paying in rent. If you already own your business space, you can still take advantage of

our commercial real estate loans. You can use the money to refinance your building, and possibly lower your rate.

- SBA Loans

BOKF, NA is a SBA Certified and Preferred Lender, which means easier applications and quicker approvals. SBA Loans are made and administered by BOKF, NA and the SBA guarantees a portion of each loan.

- BOKF, NA has partnered with Elan to offer a simplified, full-service credit card options.

- Business Credit Cards
- Visa Business Cash Preferred
- Visa Business Real Rewards
- Smart Business Rewards Visa Signature Card
- Visa Business Card
- Visa Community
- Visa Signature Company