

First Oklahoma Bank
PO Box 1370
Jenks, OK 74037
(918) 392-2590
www.firstoklahomabank.com



Deposit Rates

Rates in effect as of: Tuesday, February 7, 2023

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

***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.

***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.

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

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

SMART 1		
<i>Balance</i>	<i>Interest Rate</i>	<i>APY</i>
Any	1.981898%	2.00%

First Oklahoma Bank
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Member FDIC