

RATE INFORMATION. The interest rate listed in each tier will be paid on the entire balance in your account.

Tier	Daily Balance Range	Interest Rate	Annual Percentage Yield (APY)
1	Below \$1,500.00	0.050%	0.05%
2	Equal to or greater than \$1,500.00 but less than \$10,000.00	0.250%	0.25%
3	Equal to or greater than \$10,000.00	0.300%	0.30%

Your interest rate and annual percentage yield may change.

Determination of Rate. At our discretion, we may change the interest rate on your account.

Frequency of Rate Changes. We may change the interest rate on your account at any time.

Limitations on Rate Changes. There are no maximum or minimum interest rate limits for this account.

COMPOUNDING AND CREDITING. Interest will be compounded monthly and will be credited to the account monthly. If you close your account before interest is credited, you will not receive the accrued interest, unless you request it.

MINIMUM BALANCE REQUIREMENTS. You must deposit \$100.00 to open this account. A HSA Administration Fee of \$2.00 will be imposed every month if the daily balance on any day of the day falls below \$500.00.

DORMANT/INACTIVE ACCOUNT INFORMATION. A dormant account fee of \$6.00 per month will be charged after 24 months of inactivity.

BALANCE COMPUTATION METHOD. We use the daily balance method to calculate interest on your account. This method applies a daily periodic rate to the principal in the account each day.

The daily balance that we use when calculating interest is the collected balance. That means we only include those funds for which we have actually received payment when we determine the daily balance on which interest is paid.

ACCRUAL ON NONCASH DEPOSITS. Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks).

TRANSACTION LIMITATIONS.

ATM cash withdrawals are limited to \$ 750.00 a day.

POS (Point of Sale) withdrawals are limited to \$ 2,750.00 a day.

HEALTH SAVINGS ACCOUNT. Health Savings Accounts (HSAs) are subject to limitations and/or penalties imposed by the Internal Revenue Service. Please see your HSA Agreement or your tax advisor for additional information.

OTHER FEES.

ATM Inquiry Fee - \$0.50 - Fee charged for making an inquiry on your account balance at a non-BancFirst ATM.

Foreign ATM Fee - \$1.50 - Fee charged for making a cash withdrawal at a non-BancFirst ATM.

Returned/Reprocessed Item Handling Fee - \$5.00 - Fee charged when an item you deposited or cashed is returned to us unpaid.

Stop Payment Fee - \$27.00 - Fee charged for processing a stop payment order.

Printing Charge - Varies - Fee charged for personalized printing of deposit tickets and checks.

Insufficient Charge - \$5.00 - Fee charged for drawing a debit against insufficient funds that is returned. Fee applies each time a debit, item, or any other request for payment is presented against insufficient funds.

Overdraft Charge - \$25.00 - Fee charged for drawing a debit against insufficient funds that is paid. Fee applies each time a debit, item, or any other request for payment is presented against insufficient funds. The maximum Overdraft Charge per day is \$100.00

International Service Fee - 2% of transaction amount - Fee charged for using your card to purchase goods or services in a foreign currency or in U.S. dollars with a foreign merchant, including internet transactions made in the U.S. but with a merchant who processes the transaction in a foreign country.