

Cowboy Bank – Personal Accounts

As of 02/12/2024

Personal Checking

- \$100.00 Minimum Deposit to Open
- Free Debit Card
- Unlimited Check Writing
- Free Online BillPay
- Free Internet Banking
- Free Mobile Banking
- Free Mobile Deposit
- Free Text Banking
- Free Monthly e-Statements; Optional \$4.00 Per Month for Paper Statements
- No Minimum Balance Required
- No Monthly Service Charge

Personal Interest Checking

- \$2,000.00 Minimum Deposit to Open
- Interest Bearing; Compounded and Paid Monthly
- Free Debit Card
- Unlimited Check Writing
- Free Online BillPay
- Free Internet Banking
- Free Mobile Banking
- Free Mobile Deposit
- Free Text Banking
- Free Monthly e-Statements; Optional \$4.00 Per Month for Paper Statements
- Earn Interest on Any Balance
- \$5.00 Service Charge if Balance Falls Below \$2,000.00 During the Statement Cycle

Personal Money Market Account

- \$10,000.00 Minimum Deposit to Open
- Interest Bearing; Compounded and Paid Monthly
- Free Debit Card
- Unlimited Check Writing
- Free Online BillPay
- Free Internet Banking
- Free Mobile Banking
- Free Mobile Deposit
- Free Text Banking
- Free Monthly e-Statements; Optional \$4.00 Per Month for Paper Statements
- Earn Interest on Any Balance
- \$20.00 Service Charge is Balance Falls Below \$10,000.00 During the Statement Cycle

For more information on Personal Deposit Accounts please contact your local branch.



Kremlin

(580) 874-2244

North Enid

(580) 234-1500

Oakwood

(580) 237-8300

Drummond

(580) 493-2235

Goltry

(580) 496-2273



Cowboy Bank – Personal Accounts

As of 02/12/2024

Personal Savings

- \$100.00 Minimum Deposit to Open
- Free Internet Banking
- Free Mobile Banking
- Free Mobile Deposit
- Free Text Banking
- Free Quarterly e-Statements; Optional \$4.00 Per Month for Paper Statements
- Earn Interest on Any Balance
- No Monthly Service Charge

Certificate of Deposit Accounts (CDs)

- \$1,000.00 Minimum Deposit to Open a Traditional CD
- \$100,000.00 Minimum Deposit to Open a Jumbo CD
- Interest Payable monthly or at maturity – Paid into checking, savings, or rolled into CD account
- Single maturity or automatic renewal with a 10-business day grace period.
- Free Internet Banking
- Free Mobile Banking
- Free Text Banking

Individual Retirement Accounts (IRAs)

- Traditional
- Roth
- Educational
- Simplified Employee Pension (SEP)

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