Call our ExpressBank at:

 Dallas
 (214) 987-8840

 Fort Worth
 (817) 399-8840

 Houston
 (713) 578-3500

 Toll-Free
 (800) 346-5312

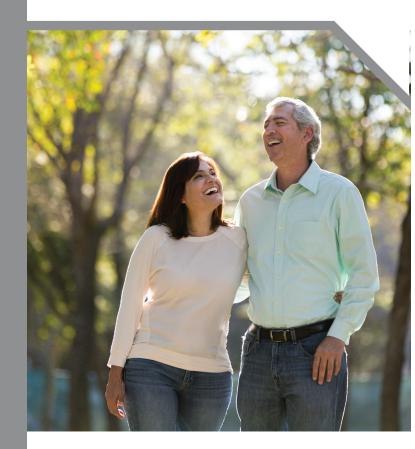


Stop by one of our many convenient banking centers.

Visit us online at:

Follow us:
twitter.com/bankoftexas
www.facebook.com/bankoftexa

Premier Checking





Our Premier Checking account is designed to reward you for your entire banking relationship with us. As a Premier client, you will enjoy premium interest rates¹, a personal financial advisor, exclusive discounts, waived fees² and access to our Investment Sweep when linked to a money market mutual fund.

Benefits and Discounts

- Checking monthly service fee waived²
- Unlimited ATM fee rebates when using non-Bank of Texas ATMs3
- No fees on these banking services
 - Overdraft protection⁴
 - Stop payments
 - External transfers to and from your external accounts
 - Incoming and outgoing domestic wires
 - Official checks
 - Rush Debit Card replacement

Preferred Pricing

- Earn competitive interest rate on checking account balance¹
- 0.10% interest rate bonus on CDs and select FDIC insured IRAs
- 0.05% higher interest rate for Premier Money Market accounts⁵
- Discount of 0.10% on qualifying loans⁶
- \$500 off Mortgage closing costs⁷

BOK Financial Securities Benefits⁸

- Discount of \$14.95 on online trades⁹
- · Access to personal financial advisor and annual financial review
- Complimentary financial plan, a value of \$300
- Access to Investment Sweep earn money market rates on vour excess balances.10

DISCLOSURES

- 1) Tiered rates compounded and paid monthly. Maintain a daily collected balance according to the tiers to obtain the disclosed annual percentage yield. Interest begins to accrue no later than the business day that the Bank receives credit for the deposit of noncash items, such as checks. Unless stated otherwise, we use the daily balance method to calculate interest on your account. The interest rate and Annual Percentage Yield (APY) are administered by the Bank and may change daily at the discretion of the Bank, unless stated otherwise. Account fees may reduce earnings. Please ask for a current rate sheet for interest rate information. For additional information, read the Summary of Fees and Definitions and the Agreements and Disclosures.
- For each statement cycle that one of the following requirements of average daily balances are met, you'll avoid the \$25 monthly service fee:
 \$25,000 or more in linked bank deposit accounts (checking, savings, CDs, FDIC
 - insured IRAs)
 - \$50,000 or more in any combination of qualifying linked banking, brokerage (available through BOK Financial Advisors excluding 529s and managed trusts) and 10% credit balances (mortgage, HELOC, PLOC, auto loan & personal loan excludes small business loans)

Accounts are not automatically linked. Please notify your banker which accounts

We will waive the monthly service fee for the first two statement cycles after opening the Premier Checking account to allow you to meet the requirements and avoid the monthly service fee.

If you refinance your linked mortgage account with another lender, we will un-link your original mortgage from your Premier Checking account, and it will no longer count toward your Premier qualifying balances.

- 3) You will be reimbursed for surcharges imposed by non-BOKF ATM owners in the U.S. when withdrawing money or making balance inquiries from your Premier Checking
- 4) The waived Overdraft Protection fee is available when it originates from a related deposit account. The Overdraft Protection fee is not waived when the transfer originates from a personal line of credit.
- 5) If the Premier Checking account is terminated, the bonus interest rate on all eligible savings accounts, and discounts or fee waivers on other products and services will discontinue and revert to the Bank's then current applicable rate or fee.
- 6) All loans are subject to credit approval. To qualify for a Premier relationship discount, you are required to maintain a Premier Checking account. Premier loan discounts do not apply to all loan products and are applicable for new loans only. Discount applies to the interest rate at the time of application.
- 7) Subject to closing of a residential purchase money or refinance mortgage loan with BOK Financial Mortgage. Discount will be provided in the form of a lender credit (mortgage coupon).
- 8) Securities, insurance and advisory services offered through BOK Financial Securities, Inc., member FINRA/SIPC and a subsidiary of BOK Financial Corporation. Services may be offered under our trade name, BOK Financial Advisors. NOT FDIC INSURED I NO BANK GUARANTEE I MAY LOSE VALUE
- 9) Discounted online flat rate commissions as follows: \$14.95 per equity trade when your BOK Financial Advisors' account is linked to your Premier, Diamond, Diamond Advantage or Private Label Checking account and the trade is entered on-line through NetXClient. Unlimited \$14.95 trades can be applied to commissions trading of stocks, excluding penny stocks. Each trade will be treated as a separate transaction unless multiple transactions are needed to fill one order. If the eligible checking account is terminated, the commission discount for equity trades will discontinue and revert to the current applicable commission rate. Other fees and commissions apply to a BOK Financial Advisors' account. Schedule subject to change at any time.
- 10) Enrollment in Investment Sweep requires ownership of an eligible Bank of Texas checking account and a BOK Financial Advisors Money Market fund. You may elect and we will provide Mutual Fund Sweep Services for making investments which will consist of periodic transfers of funds into or from a Deposit Account specified by you. Specifically, we can provide sweep services for a given Deposit Account that will make an investment of your sweep funds into and from an Account of any of the available mutual funds provided by us as indicated by you during the Setup Process (or otherwise by written instructions). Please refer to the Investment Sweep brochure for details.