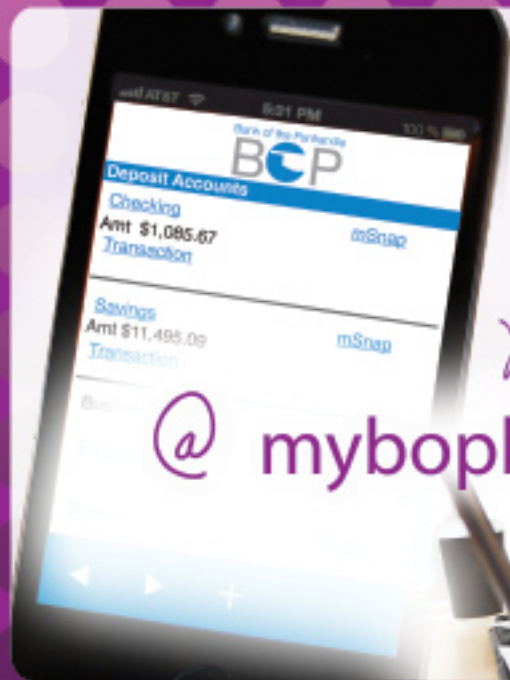


welcome to

Bank of the Panhandle



how may
we assist you?



new:
Mobile Banking
@ mybopbank.mobi

myBOP
checking

myBOPchecking is the only checking account you will need!

Opening an account:

\$250 to open

\$300 average balance to maintain

If average balance falls below \$300
then there is a \$10.97 monthly fee

Layered interest earning potential

What you get:

Images of canceled checks

Debit card (upon qualification)

myBOP Mobile Banking

myBOP Online Banking

myBOP BillPay

Telephone banking

E-statements

BOP credit card (upon qualification)

Reimburse ATM fees up to \$9.85/month

myBOPchecking



myBOF
savings

Opening an account:

\$250 to open

Four free withdrawals per statement cycle
\$1.97 fee per withdrawal in excess of four

If average balance falls below \$250
then there is a \$5.97 monthly fee

Minor accounts excluded from
monthly fee but not transaction fee.

What you get:

Interest earned on balances above \$25

Monthly vision statement

Free internet banking

Free ATM Card



myBOP
money
market

Opening an account:

\$2,500 to open

Unlimited ATM and in-person withdrawals

A total of six other withdrawals may be made each statement cycle

If average balance falls below \$2,500 then there is a \$8.97 monthly fee + \$0.32 per debit

What you get:

Interest earned on balances above \$2,500

First box of wallet-style checks are free

Monthly vision statement

Free internet banking

Free ATM Card

At BOP, we are proud to offer great products with friendly service.

myBOP savings & moneymarket



myBOP
CDs

Certificates of Deposit

Guaranteed rate of return

Multiple interest payment options

Ask a personal banker how a full relationship with BOP can get preferred customer CD rates!

<i>Term</i>	<i>Minimum Balance</i>
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90 days	\$1,000
6 months	\$1,000
12 months	\$1,000
18 months	\$1,000
24 months	\$1,000
36 months	\$1,000
48 months	\$1,000
60 months	\$1,000

myBOP
IRAs

Individual Retirement Accounts

No annual administration fee

Variable and fixed rates available

Possible tax advantages
(consult your tax advisor)

24 month term

No minimum balance
requirement



We have services to meet
All of your banking needs.

Conveniences

- XPress telephone banking
- 24-hour depository
- Visa®/MasterCard® Credit Cards
- MasterCard® Debit Cards
- Wire transfers
- Travel Money Cards
- Escrow accounts

Safe Deposit Boxes

Take advantage of a low-cost Safe Deposit Box for safety and security of your valuables. Safe Deposit Box rent is assessed once a year. Sizes include 3x5, 3x10, 5x10, 10x10, 10x15 and 14x30. Ask personal bankers about availability.

Online Services

- myBOP Mobile Banking
- myBOP Online Banking
- myBOP BillPay
- e-statements

Loans

We offer all types of loans; including mortgage, equipment and start-up loans. We are the area's leading Small Business Administration lender and are also a preferred Farm Service Agency lender.

Hours


Lobby Hours Mon-Fri 7:30am - 5:30pm

Drive In Hours Mon-Fri 7:30am - 5:30pm
Sat 8:30 am - noon

We have ATM Locations in both
Guymon & Goodwell.
Visit myBOPbank.com for locations.

1223 North Main / PO Box 2180 / Guymon, OK 73942

580 / 338 - 2593 www.myBOPbank.com

 Member FDIC