



(877) 488-4790
support@regent.bank

www.regent.bank

Take the \$1,000 Business Challenge

Try us for 90 days and get \$1,000 for your business.

- ⌄ Open a qualifying business account after 2/13/23
- ⌄ Maintain a minimum balance of \$50,000 for 90 days
- ⌄ Perform at least 10 debit transactions within 90 days

*Once all criteria have been met, bonus will be deposited into your Regent Business Checking Account within 10 days after the initial 90 day period. One bonus per new client relationship. Limited time promotion. Applies to business accounts only including Regent Free Business Checking, Regent Account Analysis, Regent Cares Non Profit Business Checking, & Cannabis Business Checking.

Business Checking

Simple Business Checking

Ideal for small to medium-sized businesses, this account offers no monthly fees and includes 1,000 free transactions per month - maximizing efficiency and minimizing costs for your company's financial needs

Monthly Fee

\$0

Per Item Fees

1,000 free items per month
\$0.20 per item thereafter

Minimum to Open

\$0

Freebies: 10 Free Foreign ATM Transactions per month •
No Minimum Balance Required

Important Features

- ✓ No Monthly Maintenance Fees
- ✓ High Per Item Limits

\$5 Paper Statement
(if opting out of electronic statements)

Analyzed Business Checking

Designed for businesses with high transaction volumes, this account offers customized pricing & earnings credits based on your account analysis - providing a tailored banking solution to optimize your company's financial management.

Monthly Fee

\$8

Per Item Fees

\$0.15 per debit item
\$0.10 per credit, &
\$0.09 per deposited item

Minimum to Open

\$0

Freebies: 10 Free Foreign ATM Transactions per month •
Free Paper Statements • No minimum balance required

Important Features

- ✓ Earnings credit Can Be Used to Offset Other Services Costs
- ✓ Perfect for High Volume Transaction Businesses

Non-Profit Business Checking

Exclusive for non-profits. This account provides a fee-free banking experience to support your mission-driven endeavors. Benefit from zero-fee transactions & account maintenance, empowering your non-profit to focus on its goals.

Monthly Fee

\$0

Per Item Fees

\$0

Minimum to Open

\$0

Freebies: 10 Free Foreign ATM Transactions per month • Free Bill Pay •
Free Paper Statements • No minimum balance required • Free cashier's checks
• Free stop payments • Free money orders

Important Features

- ✓ No Per Item Fees
- ✓ Free Bill Pay & Cashier's Checks
- ✓ Access to NPLS Events
- ✓ \$50 Donation from Regent

Personal Checking

Simple Checking

Simplified checking with no monthly fees plus unlimited check writing.

Monthly Fee

\$0

Min Balance Req'd

\$0

Minimum to Open

\$0

Important Features

- ✓ No Monthly Maintenance Fees
- ✓ Use your debit card at ANY bank ATM 10 times per month for free.

Freebies: 10 Free Foreign ATM Transactions per month

\$5 Paper Statement
(if opting out of electronic statements)

Rewards Checking

Earn interest at a higher than market rate for balances below \$15,000 when you use your debit card, set up a recurring monthly electronic deposit and elect to receive monthly eStatements.

Monthly Fee

\$0

Min Balance Req'd

\$0

Minimum to Open

\$0

¹Annual Percentage Yield - 2.02% APY is earned on balance of up to \$14,999.99 & requires twelve monthly debit card transactions, one recurring electronic deposit per month, & elect to receive eStatements via Online Banking. APY is valid as of 6/01/23. 0.10% APY is earned on balances of \$15,000 and higher even if qualifications aren't met. Fees can reduce earnings on the account.

Important Features

- ✓ Earn 2.02% APY¹ on balances below \$15,000
(when conditions are met)
- ✓ No Monthly Maintenance Fees

Freebies: 10 Free Foreign ATM Transactions per month

\$5 Paper Statement
(if opting out of electronic statements)





Simple Savings

A great account to begin saving for your financial goals for personal & business

Monthly Fee	Min Balance Req'd	Minimum to Open	Excessive Withdrawal Fee
\$0	\$0	\$0	\$5 per withdraw after 6 transactions

Important Features

- ✓ No Monthly Maintenance Fees
- ✓ Interest Accrues on All Balances

Kids Club Savings

A great foundation for learning to save for a successful future.

Monthly Fee	Min Balance Req'd	Minimum to Open	Excessive Withdrawal Fee
\$0	\$0	\$0	\$5 per withdraw after 6 transactions

Important Features

- ✓ No Monthly Maintenance Fees
- ✓ Interest Accrues on All Balances
- ✓ For ages under 18

High Yield Money Market

Earning money market rates while retaining liquidity in your account.

Monthly Fee	Min Balance Req'd	Minimum to Open	Excessive Withdrawal Fee
\$10 <small>(if below daily balance of \$1,000)</small>	\$1,000	\$1,000	\$5 per withdraw after 6 transactions

Important Features

- ✓ No Monthly Maintenance Fees
- ✓ Tiered Interest Rates
- ✓ Limited-Check Writing Privileges

Interest Rate Tiers for Balances of:

\$0 to \$999.99

\$1,000 to \$9,999.99

\$10,000 to \$49,999.99

\$50,000 & Higher



Time Deposits

Certificates of Deposit (CDs)

Invest your money today in a CD from Regent. With a minimum deposit, your money can be earning interest at current fixed rates with a term that best suits your needs.

Minimum Deposit Required | **\$1,000**

Early withdrawal penalty:

- 3 Month CD - 30 Day Interest Penalty
- 6-12 Month CD - 3 Month Interest Penalty
- 18-60 Month CD - 6 Month Interest Penalty
- 120 Month CD - 1 Year Interest Penalty

Terms Available

3 Month

36 Month

6 Month

48 Month

12 Month

60 Month

18 Month

120 Month

24 Month

Individual Retirement Accounts (IRAs)

IRAs are a great way to get a head start on your retirement. Investing in a traditional Roth IRA allows your money to be tax deferred until the time of withdrawal.

Minimum Deposit Required | **\$1,000**

Must be 59-1/2 to avoid early withdrawal penalty
Required Minimum Distributions (RMD) - No Penalty

Early Withdrawal Penalty:

- 6-12 Month IRA - 3 Month Interest Penalty
- 18-60 Month IRA - 6 Month Interest Penalty

Terms Available

6 Month

36 Month

12 Month

48 Month

18 Month

60 Month

24 Month

Early withdrawal penalties apply to all other withdrawal requests¹

¹ In addition to Regent Bank retirement account penalties & tax consequences, the IRS imposes a 10% penalty on most withdrawals from IRA accounts before age 59-1/2

Treasury Services

Business Online Banking

Take control of your banking with Business Online Banking. Check balances, transfer funds, initiate wire transfers, view transactions, make automatic payments, pay bills, view account alerts and much more.

Payroll Cards

Regent Bank is partnered with Transcard to provide employee payroll cards for business clients. There is no cost to the client except for shipping. The payroll cards are accepted everywhere Mastercard/Visa is accepted. Payments can be sent, received, and disbursed instantly.

Positive Pay

Reduce the risk of check fraud with Positive Pay from Regent Bank. With this service, you submit an electronic file detailing the checks your business issues and as each check is presented for payment, the Positive Pay system electronically compares it to the information in your file. Any discrepancies are shown on your online banking, where you can make a simple "pay/no pay" decision.

Additional FDIC Coverage

Regent Bank participates in the CDARS and ICS networks, providing customers with the opportunity to extend their FDIC insurance coverage beyond the standard limits. These services simplify the management of large deposits by consolidating them into a single banking relationship, while simultaneously distributing the funds among other member banks in the network for increased coverage. This allows customers to enjoy the convenience of working with one institution while benefiting from expanded FDIC insurance.

ACH

Eliminate the need for writing payroll checks and accounts payable. Regent allows you to safely disburse electronic payments with ease with the push of a button. You can easily convert to ACH for just pennies a transaction compared to wire transfer fees or postage costs.

Sweeps

Sweeps are an excellent tool to allow your financial resources to be more productive. Link your operating account to an interest-bearing account and sweep excess balances nightly. You may also utilize sweep to protect against overdrafts.

Wires

Wire transfers are a quick and convenient way to electronically transfer funds on a same-day basis. The service allows you to seamlessly send and receive domestic or international wires as well as transfer funds from one bank to another.

Merchant Services

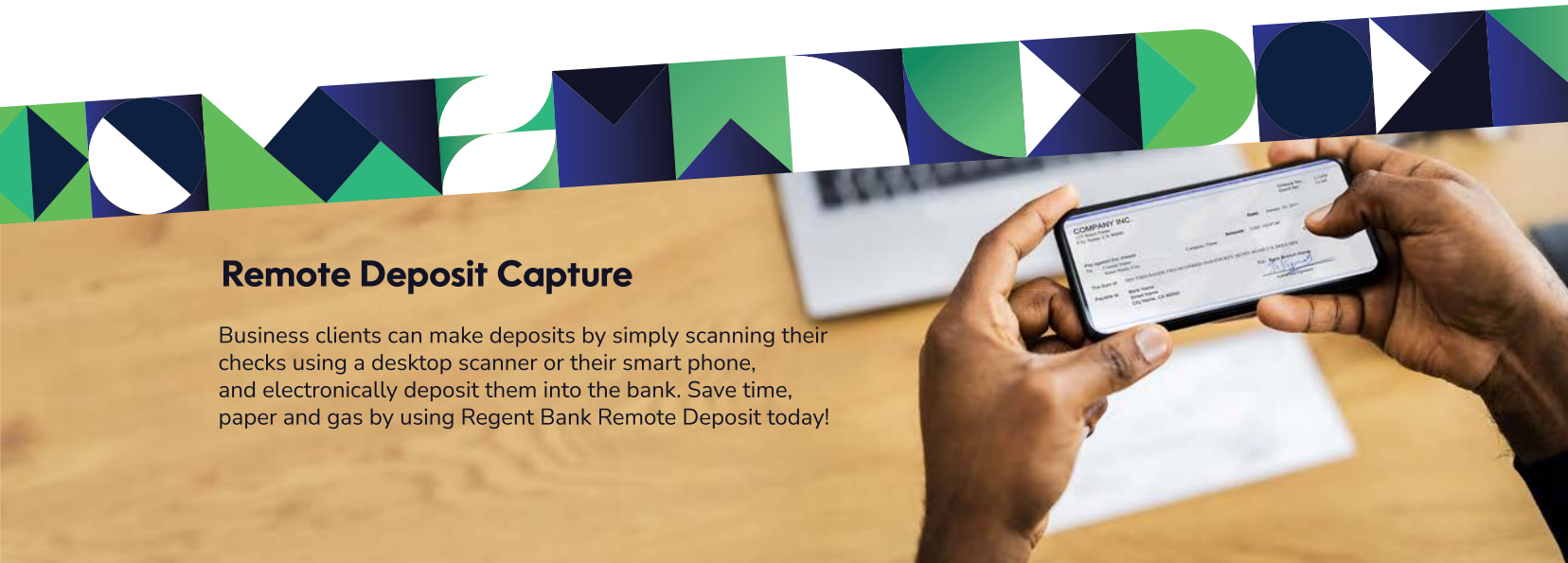
Regent Bank is proud to partner with Integrated Payment Services, accepting credit and debit payments in-store, Online or off-site, and on any device such as a tablet, virtual terminal, POS or mobile phone. No two businesses are alike and our goal is to find the right processing solution that works for yours.

Business Online Bill Pay

Pay your bills online & we'll cut the checks for you! Our Bill Pay platform allows for ACH transactions too. Plus, you'll have an electronic record of all transactions.

Remote Deposit Capture

Business clients can make deposits by simply scanning their checks using a desktop scanner or their smart phone, and electronically deposit them into the bank. Save time, paper and gas by using Regent Bank Remote Deposit today!



Financing

Commercial Real Estate Financing

We provide a wide variety of commercial real estate financing including owner-occupied real estate, office buildings, retail strip centers, hotels, churches and other commercial real estate financing needs.

We specialize in owner-occupied real estate financing when a business wants to buy or construct a building in which it will occupy more than 50% of the space. We can provide traditional in-house financing or utilize government programs such as the SBA 504 program to help minimize your down payment and provide you with a long-term fixed interest rate.

Lines of Credit Financing

Regent Bank provides established businesses with operating lines of credit to help normalize your cash flow and increase your ability to obtain vendor discounts. Typical collateral for operating lines of credit includes real estate, equipment, accounts receivable and inventory.

Equipment Financing

Regent Bank offers quick decisions and competitive rates and fees on all types of equipment financing for your business. From traditional loan programs to SBA and USDA programs, we can customize financing to meet your needs. We can even refinance an existing equipment loan to save you money.

Healthcare Financing

Our Healthcare Banking Division, several shareholders and Board members are involved in the medical, dental and healthcare industries. We understand your needs and stand ready to help. We specialize in equipment financing, new practice financing, existing practice acquisition and operating lines of credit.



SBA Preferred Lending

As an SBA Preferred Lender, Regent Bank is able to process your SBA loans quicker and more efficiently than the competition since many decisions can be made locally and without having to be sent directly to the SBA for approval.

Under the Preferred Lenders Program, the SBA delegates the final credit decision, approval of the loan and issuance of the SBA loan number, and most servicing authority to this carefully selected group of lenders called, PLP lenders. Lenders are considered for PLP status based on their record with SBA, and they must demonstrate a proficiency in processing and servicing SBA-guaranteed loans. PLP lenders know how to determine eligibility, properly structure the loan, and collect appropriate documents to keep the process moving smoothly. All of this leads to a successful, efficient, and streamlined process for everyone involved.

Ag Financing

Our Ag Banking Division, many of our shareholders and officers are actively involved in production agriculture and we understand the challenges you face. We provide local decision making and competitive terms on all agriculture financing including real estate financing, livestock purchases, equipment purchases, operating lines of credit, growing crop financing and all other agriculture financing needs. **Learn more at www.regent.bank/ag**

We



Non-Profits

& we've designed an account just for you.

Non-Profit Business Checking

Designed specifically for non-profit organizations (as defined by the IRS) with no per item or maintenance fees. If you're out working on behalf of our communities we love, we don't feel that you should have to worry about getting charged by your bank.

\$0 Monthly Maintenance Fees

\$0 Minimum Balance Required

\$5 Minimum to Open

We'll donate \$50 to your 501(c)3 when you open your account

Free Money Orders

No Per Item Fee Charges

10 Free Foreign ATM Transactions per month

Your organization's benefits of banking with Regent:

- Exclusive Non-Profit deposit and loan products
- No monthly maintenance fees
- Preferred deposit rates
- FDIC insurance up to \$100 million with great rates using the IntraFi® Network literacy programs available for non-profit clients
- And of course, access to the Non-Profit Leadership Series





HEALTHCARE
PRIVATE BANK

Your financial health is our speciality

As a healthcare pro, you have more than a full-time job on your hands. Patient care, billing & cash flow concerns keep many practitioners working long hours. If your practice is in transition, there's even more to think about.

We're on call with the right solutions to help your practice grow

Deposit Services
Financing Solutions
Concierge-Style Banking
Mortgage

Created by doctors for doctors.

The Healthcare Private Bank was created by top medical professionals just for you. We understand the personal professional issues you face every day and we are customizing our entire operation to help you achieve your goals.

Dentists



Physicians



Surgeons



Optometrists



Psychiatrists



Chiropractors



Doctor Mortgage Program

The Doctor Mortgage Program is designed for healthcare professionals who are considering a home purchase and want a loan that is suited to their needs.

Flexible Options

15, 20, & 30 Year fixed rate options with 95-100% financing on a 1-4 family unit

No PMI Needed

We can eliminate your need for Private Mortgage Insurance

No Pre-Payment Penalty

If you're ready to pay off your loan, don't worry about those pesky penalties.

Defer Student Loans

Student loans deferred for 12-plus months not included in debt to income





Flexible, In-House Loans

Concierge Mortgage Service

Expert Guidance

Our knowledgeable mortgage team will guide you through every step of the process, from application to closing, ensuring you have the information you need to make the best decisions.





Local Experience

As a locally-based lender, we understand the Tulsa housing market and can provide insights and advice specific to your community.

Customer-Centric Approach

As a locally-based lender, we understand the Tulsa housing market and can provide insights and advice specific to your community.

We specialize in

-  New Construction Lending
-  Land & Lot Loans
-  Fixed Rate Mortgages
-  Adjustable Rate Mortgages



Free Resources

At Regent Bank, our commitment extends beyond traditional banking services. We believe in empowering our clients with knowledge and networks that can help them excel in their respective fields. That's why we've crafted a unique suite of free resources designed to educate, inspire, and build strong community ties. Explore our series of programs tailored to meet the diverse needs of our clients.



Faith in Business

www.faithinbusinessseries.com

Step into a world where faith and business coexist harmoniously. The Faith in Business Series is a powerful resource that showcases the interplay of spirituality and business success. Discover how to infuse your business practices with faith-driven principles that can transform your organization's culture and lead to remarkable outcomes.



Executive Luncheon Series

www.executiveluncheonseries.com

Join us for the Executive Luncheon Series, a networking platform that brings together thought leaders and decision-makers from various industries. Enjoy enlightening conversations, share ideas, and learn from experts. Our luncheon series is an opportunity to connect, learn, and lead in a dynamic setting.



Non Profit Leadership

www.nonprofitleadershipseries.com

Leading a non-profit organization poses unique challenges and opportunities. Our Non-Profit Leadership Series is designed to equip leaders with the skills and insights necessary to navigate the non-profit landscape successfully. Here, you'll find a wealth of knowledge on topics ranging from fundraising strategies to effective governance.

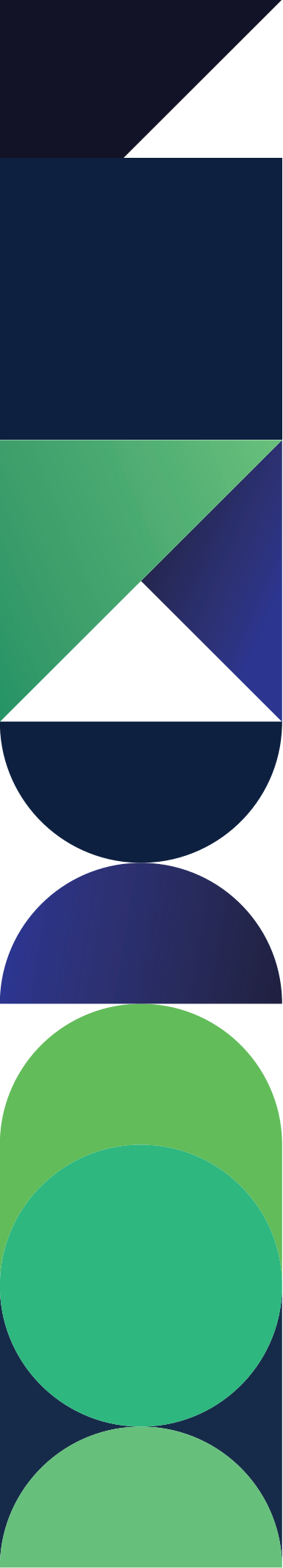
Fee Schedule

The following fees & charges may be assessed against your account:

Check printing fees vary by the style of check ordered.

An overdraft fee of \$18.00 will be charged per item for covering overdrafts created by check or draft, in-person withdrawal, ATM withdrawal, or other electronic means. We may charge you an overdraft fee for each resubmission of a debit or re-presentation of an item, which means you may incur multiple overdraft items created by check or draft, in-person withdrawal, ATM withdrawal, or other electronic means. We may charge you a return item fee for each resubmission of a debit or re-presentation of an item, which means you may incur multiple return item fees if a debit or item is returned more than one time.

\$15.00	Bank Deposit Confirmation
\$4.95	Business Bill Pay Monthly Fee
\$5.00	Cashier's Check
\$5.00	Chargeback Items
\$25.00	Collection Items Incoming/Outgoing
\$10.00	Dormant Account Fee (Monthly Fee on Dormant Account Balances Less than \$100)
\$5.00	Duplicate Statement (per statement)
\$2.50	Fax - Incoming
\$5.00	Fax - Outgoing
\$50.00	Garnishment/Levies
\$2.00	Image Check Copies (per copy)
\$3.00	Money Order
\$5.00	Negative Account Balance (after 7 days, charged per day)
\$25.00	Night Depository Bag - Locking Top
\$5.00	Night Depository Bag - Zipper Close
\$5.00	Paper Statement Fee
\$5.00	Replace Regent Debit Card
\$50.00	Research/Account Reconciliation - First Hour (\$25.00 Minimum)
\$30.00	Research/Account Reconciliation - Per Hour After First
\$10.00	Return Mail Fee
\$28.00	Stop Payment Request
\$0.25	Temporary Checks
\$15.00	Wire Transfer - Incoming
\$25.00	Wire Transfer -International Incoming
\$45.00	Wire Transfer - International Outgoing
\$16.00	Wire Transfer - Outgoing



**Inc. Best
Workplaces
2023**

