

**FACTS**
**WHAT DOES BANK OF OKLAHOMA DO WITH YOUR PERSONAL INFORMATION?**
**WHY?**

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

**WHAT?**

The types of personal information we collect and share depend on the product or service you have with us.

**This information can include:**

- Social Security number and income
- Account balances and payment history
- Credit history and credit scores

**HOW?**

All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Bank of Oklahoma chooses to share; and whether you can limit this sharing.

REASONS WE CAN SHARE YOUR PERSONAL INFORMATION	DOES BANK OF OKLAHOMA SHARE?	CAN YOU LIMIT THIS SHARING?
<b>For our everyday business purposes —</b> such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	<b>YES</b>	<b>NO</b>
<b>For our marketing purposes —</b> to offer our products and services to you	<b>YES</b>	<b>NO</b>
<b>For joint marketing with other financial companies</b>	<b>YES</b>	<b>NO</b>
<b>For our affiliates' everyday business purposes —</b> information about your transactions and experiences	<b>YES</b>	<b>NO</b>
<b>For our affiliates' everyday business purposes —</b> information about your creditworthiness	<b>NO</b>	<b>NO</b>
<b>For our affiliates to market to you</b>	<b>YES</b>	<b>YES</b>
<b>For nonaffiliates to market to you</b> (only applies to our Mortgage Division)	<b>YES</b>	<b>YES</b>

**TO LIMIT OUR SHARING**

- Call **1-800-234-6181**. Our menu will prompt you through your choice(s).
- Visit us online: **www.bok.com**.
- Mail the form below.

**Please note:**

If you are a *new* customer, we can begin sharing your information 30 days from the date we sent this notice. When you are *no longer* our customer, we continue to share your information as described in this notice.

However, you can contact us at any time to limit our sharing.

**QUESTIONS?**

Call **1-800-234-6181** or go to **www.bok.com**.

## WHAT WE DO

<b>How does Bank of Oklahoma protect my personal information?</b>	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
<b>How does Bank of Oklahoma collect my personal information?</b>	<p><b>We collect your personal information, for example, when you</b></p> <ul style="list-style-type: none"> <li>• open an account or deposit money</li> <li>• pay your bills or apply for a loan</li> <li>• use your debit card</li> </ul> <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
<b>Why can't I limit all sharing?</b>	<p><b>Federal law gives you the right to limit only</b></p> <ul style="list-style-type: none"> <li>• sharing for affiliates' everyday business purposes— information about your creditworthiness</li> <li>• affiliates from using your information to market to you</li> <li>• sharing for nonaffiliates to market to you</li> </ul> <p>State laws and individual companies may give you additional rights to limit sharing.</p>
<b>What happens when I limit sharing for an account I hold jointly with someone else?</b>	Your choices will apply to everyone on your account.

## DEFINITIONS

<b>Affiliates</b>	<p><b>Companies related by common ownership or control. They can be financial and nonfinancial companies. Our affiliated companies include:</b></p> <ul style="list-style-type: none"> <li>• Financial institution</li> <li>• Securities</li> <li>• Broker-dealers</li> <li>• Insurance companies</li> <li>• Trust companies</li> </ul>
<b>Nonaffiliates</b>	<p><b>Companies not related by common ownership or control. They can be financial and nonfinancial companies. The nonaffiliated third parties may include:</b></p> <ul style="list-style-type: none"> <li>• Trust companies</li> <li>• Financial service providers</li> <li>• Insurance companies</li> <li>• Mortgage bankers</li> <li>• Securities broker-dealers</li> <li>• Nonfinancial companies</li> <li>• Check printing and data processing</li> <li>• Companies that provide services for us</li> <li>• Financial institutions with whom we have a joint marketing agreement</li> <li>• Credit bureaus</li> </ul>
<b>Joint Marketing</b>	<p><b>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</b></p> <ul style="list-style-type: none"> <li>• Credit card companies</li> <li>• Insurance companies</li> <li>• Trust companies</li> </ul>

© 2013 Bank of Oklahoma, a division of BOKF, NA. Member FDIC. Equal Housing Lender

## MAIL-IN FORM

### Mark any/all you want to limit:

- Do not allow your affiliates to use my personal information to market to me.
- Do not share any of my information with any nonaffiliates to market their products and services to me.

<b>Name</b>		<b>Mail to:</b> Bank of Oklahoma Attn: CRF/EFT Department P.O. Box 2300 Tulsa, OK 74192-0002
<b>Address</b>		
<b>City, State, Zip</b>		
<b>Account #</b>		