

<b>FACTS</b>	WHAT DOES <b>FIRST NATIONAL BANK OF OKLAHOMA</b> DO WITH PERSONAL INFORMATION?
<b>Why?</b>	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.
<b>What?</b>	The types of personal information we collect and share depend on the product or service you have with us. This information can include: <ul style="list-style-type: none"> <li>• Social Security Number and Income</li> <li>• Account Balances and Payment History</li> <li>• Credit History and Credit Scores</li> </ul> When you are <i>no longer</i> a customer, we continue to share your information as described in this notice.
<b>How?</b>	All financial companies need to share customer's personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customer's personal information, the reasons FIRST NATIONAL BANK OF OKLAHOMA chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information.	Does <b>FIRST NATIONAL BANK OF OKLAHOMA</b> 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.	YES	NO
<b>For our marketing purposes</b> -- to offer our products and services to you	YES	NO
<b>For joint marketing with other financial companies.</b>	NO	NO
<b>For our affiliates' everyday business purposes</b> —information about your transactions and experiences	NO	NO
<b>For our affiliates' everyday business purposes</b> — information about your creditworthiness	NO	NO
<b>For nonaffiliates to market to you</b>	NO	NO

<b>Questions?</b>	Please call our—Tonkawa Branch (580) 628-2265, Ponca City Branch (580) 762-2265, Oklahoma City –Western Avenue Branch or Oklahoma City—North Shore Branch (405) 848-2001 or visit our website---www.fnbok.com
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<b>Who we are</b>	
Who is providing this notice?	<b>FIRST NATIONAL BANK OF OKLAHOMA</b>
<b>What we do</b>	
How does <b>FIRST NATIONAL BANK of OKLAHOMA</b> protect my personal information?	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.
How does <b>FIRST NATIONAL BANK of OKLAHOMA</b> collect my personal information?	<p>We collect your personal information, for example when you</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 credit or debit card</li> </ul> <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.”</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only:</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 you</li> <li>• Sharing for non-affiliates to market you</li> </ul> <p>State law and individual companies may give you additional rights to limit sharing.</p>
<b>Definitions</b>	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies.
Non-affiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies.
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you.
<b>Other important information</b>	