



FACTS

WHAT DOES BOKF, NA 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 BOKF, NA chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	DOES BOKF, NA SHARE?	Can you limit this sharing?
For our everyday business purposes— such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	YES	NO
For our marketing purposes— to offer our products and services to you	YES	NO
For joint marketing with other financial companies	YES	NO
For our affiliates' everyday business purposes— information about your transactions and experiences	YES	NO
For our affiliates' everyday business purposes— information about your creditworthiness	NO	NO
For our affiliates to market to you	YES	YES
For nonaffiliates to market to you (only applies to our Mortgage Division)	YES	YES

To limit our sharing

- Call **1-800-234-6181**. Our menu will prompt you through your choice(s).
- 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**

What we do

How does BOKF, NA 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 BOKF, NA collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> • open an account or deposit money • pay your bills or apply for a loan • use your debit card <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"> • sharing for affiliates' everyday business purposes— information about your creditworthiness • affiliates from using your information to market to you • sharing for nonaffiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing.</p>
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account.

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

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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.

Name		Mail to: BOKF, NA Attn: CRF/EFT Department P.O. Box 2300 Tulsa, OK 74192-0002
Address		
City, State, Zip		
Account #		