

FACTS**WHAT DOES FIRST OKLAHOMA BANK 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 FIRST OKLAHOMA BANK chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does FIRST OKLAHOMA BANK 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	No	We don't share
For joint marketing with other financial companies	No	We don't share
For our affiliates' everyday business purposes-- information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes-- information about your creditworthiness	Yes	Yes
For our affiliates to market to you	Yes	Yes
For nonaffiliates to market to you	No	We don't share

To limit our sharing

- Call (918)392-2500
- Visit us online: www.firstoklahomabank.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 provided or 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 (918)392-2500 or go to www.firstoklahomabank.com

Mail-in Form

If you have a joint account, your choice(s) will apply to everyone on your account unless you mark below.

Apply my choice(s) only to me

Mark any/all you want to limit:

- Do not share information about my creditworthiness with your affiliates for their everyday business purposes.
- Do not allow your affiliates to use my personal information to market to me.
- Do not share my personal information with other financial institutions to jointly market to me.

Name

Address

City, State, Zip

Mail to:

FIRST OKLAHOMA BANK
PO Box 1370
Jenks, OK 74037

Who we are**Who is providing this notice?**

First Oklahoma Bank

What we do**How does FIRST OKLAHOMA BANK 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 FIRST OKLAHOMA BANK collect my personal information?

We collect your personal information, for example, when you

- Open an account or deposit money
- Pay your bills or use your credit or debit card
- Provide account information

We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.

Why can't I limit all sharing?

Federal law gives you the right to limit only

- 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

State laws and individual companies may give you additional rights to limit sharing. [See below for more on your rights under state law.]

What happens when I limit sharing for an account I hold jointly with someone else?

Your choices will apply to everyone on your account - unless you tell us otherwise.

Definitions**Affiliates**

Companies related by common ownership or control. They can be financial and nonfinancial companies.

- *Our affiliates include companies with a common corporate identity of First Oklahoma Bank name and others, such as First Oklahoma Mortgage.*

Nonaffiliates

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- *FIRST OKLAHOMA BANK does not share with nonaffiliates so they can market to you.*

Joint marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- *FIRST OKLAHOMA BANK doesn't jointly market.*

Other important information**CALIFORNIA CONSUMER PRIVACY ACT DISCLOSURE**

Pursuant to the California Consumer Privacy Act (CCPA), California residents are provided with specific rights regarding the personal information that is collected about them. As a California resident, you have the right to request the personal information we collect about you, the right to request the personal information we sell or disclose for a business purpose about you, the right to opt-out of the sale of your personal information, the right to request we delete the personal information we collected about you, and the right to be free of discrimination for exercising these rights.

Personal Information We Collect

Personal Information We Collect. We collect the following personal information: Behavioral, Contact and Biographical, Demographic, Professional or Employment-Related Information, Financial, Government-Issued, Location, Medical and Health, Payment Card, Protected Classifications, Online Identifiers, User Activity. We collect personal information for the following purposes: Provide/Maintain/Service Account, Marketing, Data analytics, Debt Collection, Compliance/Legal/Regulatory, Fraud/Safety/Security/Protect Accounts, Customer concerns/complaints.

Personal Information We Sell. We do not sell personal information.

Personal Information We Disclose for A Business or Commercial Purpose. We disclose the following personal information for a business or commercial purpose: Behavioral, Contact and Biographical, Demographic, Professional or Employment-Related Information, Financial, Government-Issued, Geolocation Data, Medical and Health, Payment Card, Protected Classifications, Online Identifiers, User Activity.

We disclose personal information for the following business or commercial purposes: 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. For our marketing purposes—to offer our products and services to you. For our affiliates' everyday business purposes—information about your transactions and experience. For our affiliates' everyday business purposes—information about your creditworthiness. For our affiliates to market to you.

Personal Information We Collected Within the Past 12 Months

We must disclose the personal information we have collected, sold, or disclosed for a business or commercial purpose within the past 12 months.

Personal Information We Collected. We collected the following personal information: Behavioral, Contact and Biographical, Demographic, Professional or Employment-Related Information, Financial, Government-Issued, Geolocation Data, Medical and Health, Payment Card, Protected Classifications, Online identifiers, User Activity.

Personal Information We Sold. We did not sell personal information in the past 12 months.

Personal Information We Disclosed for A Business or Commercial Purpose. We disclosed the following personal information for a business or commercial purpose: Behavioral, Contact and Biographical, Demographic, Professional or Employment-Related Information, Financial, Government-Issued, Geolocation Data, Medical and Health, Payment Card, Protected Classifications, Online identifiers, User Activity.

We disclosed the personal information for the following business or commercial purpose: 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. For our marketing purposes—to offer our products and services to you. For our affiliates' everyday business purposes—information about your transactions and experience. For our affiliates' everyday business purposes—information about your creditworthiness. For our affiliates to market to you.

Your Rights Regarding Your Personal Information

(1) Collection of Personal Information. You have the right to request the following information about the personal information that we have collected about you:

- The categories of personal information we collected about you;
- The categories of sources for the personal information we collected about you;
- The business or commercial purpose for collecting your personal information;
- The categories of third parties with whom we share your personal information; and
- The specific pieces of personal information we collected about you.

(2) Selling or Disclosing Personal Information. You have the right to request the following information about the personal information that we have sold or disclosed for a business or commercial purpose about you:

- The categories of personal information we collected about you;
- The categories of personal information that we sold about you;
- The categories of third parties to whom we sold your personal information; and
- The categories of personal information that we disclosed about you for a business purpose.

(3) Deletion of Personal Information. You have the right to request us to delete any personal information that we have collected about you. Subject to certain exceptions, we will delete the personal information that we have collected about you from our records, and we will direct any service provider to delete your personal information from their records.

(4) Non-Discrimination. We will not discriminate against you for exercising any of these rights. Unless permitted by the CCPA, we will not do any of the following if you exercise any of your rights listed above:

- Deny you goods or services;
- Charge you different prices or rates for goods or services, including through the use of discounts or other benefits or impose penalties;
- Provide you a different level or quality of goods or services; or
- Suggest that you may receive a different price or rate for goods or services of a different level or quality.

How to Submit A Request Regarding Your Personal Information

To exercise your rights set forth above, you can submit a verifiable request to us by any of the following methods:

Calling us at: 1-833-477-8652 Monday - Friday, 8:30 a.m. - 5 p.m.

Visiting us online: You may submit a request using our online form at www.firstoklahomabank.com

Your request to us must be a verifiable request, meaning we must be able to verify your identity and that the personal information that we collected relates to you. We will respond within 45 days once we receive your request. If we need more time, we will inform you of the reason for the delay during this time period and may extend the time to respond up to an additional 45 days. We will provide a written response free of charge to you, and we will deliver the response to your account or, if you choose, by mail or electronically.

Authorized Agents

You will be asked to submit a notarized affidavit if you are authorizing a delegate to act on your behalf for submission or request or deletion. If you do not submit the notarized affidavit within 10 business days, your request may be closed.

Special Notice For State Residents

Exceptions

Applicable state law may provide exceptions that impact your rights under this Notice. For example, the CCPA provides an exception to compliance with some of the rights under this Notice if the personal information is regulated under the federal Gramm-Leach-Bliley Act.

What to Expect When Exercising Rights

In the event you submit either (a) a request to Know About Personal Information Collected, Disclosed, or Sold or (b) a request for Deletion of Personal Information, you can expect the following:

- We will determine whether your request can be fulfilled, which may include, verifying your identity, determining whether you have reached your request limit (no more than two for the preceding 12 months), determining whether you reside in a state that provides these rights, and determining whether you are ineligible under any other exception.
- We may take up to 45 days to fulfill your request.
- We may also extend the time to fulfill your request by another 45 days (for a total of 90 days); however, we will notify you when we make this extension.
- We will provide you with your response via your chosen communication method (mail or email).

Please note, as discussed above, your submission does not guarantee that we will fulfill your request.

More Information

Should you have additional questions regarding First Oklahoma Bank's privacy policies or practices, you can contact us by phone at 1-833-347-7865 Monday – Friday, 8:30 a.m. to 5 p.m. or you can email privacy@firstoklahomabank.com.