

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	Yes	Yes
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 toll-free 1-833-477-8652
- 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 toll-free 1-833-477-8652 Monday - Friday, 8:30 a.m. - 5 p.m. or go to www.firstoklahomabank.com/privacy-and-security

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
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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?	<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 use your credit or debit card - Provide account information <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 - unless you tell us otherwise.

Definitions

Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> - <i>Our affiliates include financial companies, such as a common corporate identity of First Oklahoma Bank name and others, such as First Oklahoma Mortgage.</i>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> - <i>First Oklahoma Bank does not share with nonaffiliates so they can market to you.</i>
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"> - <i>Our joint marketing partner(s) include another financial institution that executes credit card transactions for our customers.</i>

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CALIFORNIA CONSUMER PRIVACY ACT PRIVACY POLICY

Under the California Consumer Privacy Act (CCPA), California residents are provided with specific rights regarding the personal information that is collected, used, disclosed, or sold about them.

Your Rights Regarding Your Personal Information

- (1) Right to Know About Personal Information Collected.** You have the right to request that we disclose the personal information we collect and use about you.

PERSONAL INFORMATION COLLECTED

Personal Information We Collected. We collected the following categories of personal information in the preceding 12 months:

- Identifiers, such as name and federal or state issued identification numbers including Social Security number, driver’s license number, and passport number
- Personal information, such as telephone number, address, account number and balance, and signature
- Characteristics of protected classes or groups under state or federal law, such as sex or marital status
- Commercial information, such as records of personal property, products and services obtained, and purchasing histories
- Biometric information, such as fingerprints and voice recordings
- Internet or online information such as browsing history and information regarding interaction with websites, applications, or advertisements
- Geolocation data
- Professional or employment-related information
- Inferences drawn from any of the information to create a profile about a consumer reflecting the consumer’s preferences, characteristics, psychological trends, predispositions, behavior, attitudes, intelligence, abilities, and aptitudes

Categories of Sources. We collected your personal information from the following type of people or entities:

- Direct from the consumer
- Data analytics providers
- Government entities
- Data brokers
- Employer of Individual
- Consumer Reporting Agencies
- Affiliates

Business or Commercial Purposes. We collect your personal information for these business or commercial purposes:

- Provide/Maintain/Service Account
- Marketing
- Data analytics
- Debt Collection
- Compliance/Legal/Regulatory
- Fraud/Safety/Security/Protect Accounts
- Customer concerns/complaints

NOTICE AT COLLECTION OF PERSONAL INFORMATION

Under California law, we are required to provide you with timely notice about the categories of personal information that we collect and the purposes for which we may use your information. We will not collect additional categories of personal information or use your information for a materially different purpose without providing you notice.

We collect the following categories of personal information:

- Commercial information, such as records of personal property, products and services obtained, and purchasing histories



- Inferences drawn from any of the information to create a profile about a consumer reflecting the consumer's preferences, characteristics, psychological trends, predispositions, behavior, attitudes, intelligence, abilities, and aptitudes

We may use the personal information we collect for the following 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..

Our privacy policy can be found here: <https://www.firstoklahomabank.com/privacy-and-security>.

- (2) **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.
- (3) **Right to Opt-Out.** You have the right to opt-out of the sale of your personal information to third parties at any time; however, we do not currently sell your personal information.
- (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

You can submit a verifiable request to us to exercise your right to know personal information a business collects or uses and the right to delete personal information collected by the business. We will confirm that we received your request within 10 business days, and we will provide you with information on how we will process your request. We will respond to your request within 45 calendar days once we receive your request. If we cannot verify your identity within this time period, we may deny 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 calendar days.

The process we will use to verify your request to know the personal information collected or used about you and your request to delete the personal information, including any information you must provide, is In order to verify your request, we will ask you to provide information (name, date of birth, address, email address, phone number, and last 4 of your Social Security Number). We will use the identifying information you provided to attempt to verify your identify. If necessary, we may also use a third-party provider to assist in verification..

Request to Know. You may submit a verifiable request to know the personal information we collected or used by calling us toll-free at 1-833-477-8652 Monday - Friday, 8:30 a.m. - 5 p.m.. You may also submit your request to know by using any of the following methods:

- Visiting our online form at: www.firstoklahomabank.com
- Emailing a request to: privacy@firstoklahomabank.com

Request to Delete. You may submit a verifiable request to delete the personal information we collected by:

- Calling us toll-free at: 1-833-477-8652 Monday - Friday, 8:30 a.m. - 5 p.m.
- Visiting our online form at: www.firstoklahomabank.com.

Authorized Agents. We may allow an authorized agent to make a request to know personal information or a request to delete personal information on a consumer's behalf. If you are an authorized agent, you may make these requests by following these instructions: 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.

Contact For More Information

For more information about our privacy policies and practices, you can contact us by emailing: privacy@firstoklahomabank.com.

