

**FACTS****WHAT DOES BANK OF COMMERCE 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
- Account balances
- Payment history
- Transaction history
- Credit history
- Overdraft history

When you are *no longer* our customer, we continue to share your information as described in this notice.

**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 Commerce chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Bank of Commerce 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>NO</b>	<b>We Do Not Share</b>
<b>For joint marketing with other financial companies</b>	<b>NO</b>	<b>We Do Not Share</b>
<b>For our affiliates' everyday business purposes —</b> information about your transactions and experiences	<b>NO</b>	<b>We Do Not Share</b>
<b>For our affiliates' everyday business purposes —</b> information about your creditworthiness	<b>NO</b>	<b>We Do Not Share</b>
<b>For nonaffiliates to market to you</b>	<b>NO</b>	<b>We Do Not Share</b>

**Questions?**

Call 405/354-3030 or go to [www.bocokla.com](http://www.bocokla.com)

Who we are	
Who is providing this notice?	<b>BANK OF COMMERCE</b>
What we do	
How does Bank of Commerce 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. We also maintain other physical, electronic and procedural safeguards to protect this information and we limit access to information to those employees for whom access is appropriate.
How does Bank of Commerce collect my personal information?	We collect your personal information, for example, when you: <ul style="list-style-type: none"> <li>• open an account</li> <li>• apply for a loan</li> <li>• Make a wire transfer</li> <li>• Show your government-issued ID</li> <li>• Show your driver's license</li> </ul> <p>We also collect your personal information from others, such as credit bureaus or other companies.</p>
Why can't I limit all sharing?	Federal law gives you the right to limit only: <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>
Definitions	
<b>Affiliates</b>	Companies related by common ownership or control. They can be financial and nonfinancial companies. • <i>Bank of Commerce has no affiliates.</i>
<b>NonAffiliates</b>	Companies not related by common ownership or control. They can be financial and nonfinancial companies. • <i>Bank of Commerce does not share with nonaffiliates so they can market to you.</i>
<b>Joint Marketing</b>	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. • <i>Bank of Commerce doesn't jointly market.</i>
Other important information	