



OKLAHOMA STATE BANK

Revised 7/2020

Facts	What does Oklahoma State 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: <ul style="list-style-type: none"> • Social Security Number, Credit History, and Credit Scores • Account Balances and Payment History • Overdraft History and Employment History When you are no longer our customer or employee, 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 Oklahoma State Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does OSB 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.	No	We don't share
For our affiliates' everyday business purposes – information about your creditworthiness	No	We don't share
For our affiliates to market to you	No	We don't share
For non-affiliates to market to you	No	We don't share

Questions?	Call (405) 260-2265 or 1-877-202-0885; email: customerservice@osbbank.com ; or consult our website at www.osbbank.com
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What we do:	
How does Oklahoma State 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. Security standards and procedures are routinely tested to verify the integrity of our systems.
How does Oklahoma State Bank collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> • Open an account or deposit money • Apply for a loan or use your debit card • Pay us by check or withdraw funds We also collect your personal information from other companies.
Why can't I limit all sharing?	Federal law gives you the right to limit only <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 non-affiliates to market to you State law and individual companies may give you additional rights to limit sharing.

Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and non-financial companies. <ul style="list-style-type: none"> • Town & Country Bancshares LLC
Non-Affiliates	Companies not related by common ownership or control. They can be financial and non-financial companies. <ul style="list-style-type: none"> • Oklahoma State Bank does not share with non-affiliates so they can market to you.
Joint Marketing	A formal agreement between non-affiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> • Oklahoma State Bank does not jointly market.

Thank you!

We appreciate serving you, our customer, and will always strive to enhance our banking relationship.