



Rev. 12/2011

FACTS

WHAT DOES BANCFIRST 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 transaction or loss history
- Account balances and payment history
- Credit history and 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 BancFirst chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does BancFirst 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 to report to credit bureaus	Yes	No
For our marketing purposes— to offer our products and services to you	No	We Do Not Share
For joint marketing with other financial companies	No	We Do Not Share
For our affiliates' everyday business purposes— Information about your transactions and experiences	No	We Do Not Share
For our affiliates' everyday business purposes— information about your creditworthiness	No	We Do Not Share
For non affiliates to market to you	No	We Do Not Share

Questions?

Call 405-270-1000 or go to www.bancfirst.com

What we do

How does BancFirst protect my personal information?	<p>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.</p> <p>Your greatest protection is that no customer information is shared by BancFirst for marketing purposes or unauthorized government request.</p>
How does BancFirst collect my personal information?	<p>We collect personal information, for example, when you</p> <ul style="list-style-type: none"> ▪ Open an account or deposit money ▪ Provide account information or apply for a loan ▪ Show us your driver's license <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 non affiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing.</p>

Definitions

Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ▪ BancFirst does not share with our affiliates
Non Affiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ▪ BancFirst does not share with non affiliates so they can market to you
Joint Marketing	<p>A formal agreement between non affiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> ▪ BancFirst does not jointly market