

**FACTS**

**WHAT DOES STILLWATER NATIONAL BANK (SNB) AND BANK OF KANSAS (BoKS) DO WITH YOUR PERSONAL INFORMATION?**

<b>Why?</b>	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.
<b>What?</b>	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"> <li>▪ Social Security number and income</li> <li>▪ Account balances and payment history</li> <li>▪ Credit history and credit scores</li> </ul>
<b>How?</b>	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 SNB and BoKS chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does SNB and BoKS 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	Yes	No
<b>For our marketing purposes –</b> to offer our products and services to you	Yes	No
<b>For joint marketing with other financial companies</b>	Yes	No
<b>For our affiliates' everyday business purposes –</b> information about your transactions and experiences	Yes	No
<b>For our affiliates' everyday business purposes –</b> information about your creditworthiness	Yes	Yes
<b>For our affiliates to market to you</b>	Yes	Yes
<b>For our nonaffiliates to market to you</b>	Yes	Yes

<b>To limit our sharing</b>		<b>Stillwater National Bank (SNB)</b>	<b>Bank of Kansas (BoKS)</b>
	▪ <b>Call for a form</b>	1.888.762.4762	1.866.222.4762
	▪ <b>Visit us online:</b>	www.banksnb.com <b>Privacy Link:</b> http://www.banksnb.com/about/Privacy.asp	www.bankofkansas.com <b>Privacy Link:</b> http://www.bankofkansas.com/about/Privacy.asp
	▪ <b>Mail the form below</b>	SNB Corporate Office PO Box 1988 Stillwater OK 74076	Bank of Kansas Servicing Center PO Box 1988 Stillwater OK 74076

**Please note:** if you are a new customer, we can begin sharing your information immediately from the date we 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.

<b>Questions?</b>	For <b>SNB</b> call 1.888.762.4762 or go to your nearest SNB branch. For <b>Bank of Kansas</b> call 1.866.222.4762 or go to your nearest BoKS branch.
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<b>Mail-In Form</b>	<b>Opt Out Form – Privacy Policy</b>
<p>If you have a joint account, your choice(s) will apply to everyone on your account(s).</p>	<p>Mark any / all you want to limit:</p> <p><input type="checkbox"/> Do not share information about my creditworthiness with your affiliates for their everyday business purposes.</p> <p><input type="checkbox"/> Do not allow your affiliates to use my personal information to market to me.</p> <p><input type="checkbox"/> Do not share my personal information with nonaffiliates to market their products and services to me.</p>
<p><b>Mail to:</b></p> <p>Privacy Department SNB or BoKS Servicing Center PO Box 1988 Stillwater OK 74076</p>	<p><b>PLEASE PRINT CLEARLY</b></p> <p>Name _____</p> <p>Street Address _____ Apt # _____</p> <p>City _____ State _____ Zip _____</p>

Who we are	
<b>Who is providing this service?</b>	Stillwater National Bank & Trust Company, (DBAs: SNB, SNB Bank of Austin, SNB Bank of Dallas, SNB Bank of Chickasha, SNB Bank of Edmond, SNB Bank of Houston, SNB Bank of San Antonio, SNB Bank of Tulsa and SNB McMullen Bank) and Bank of Kansas. These two financial institutions are affiliates for the purposes of this privacy policy. Southwest Bancorp, Inc. is the holding company for SNB and BoKS.
What we do	
<b>How does SNB and BoKS protect my personal information?</b>	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.
<b>How does SNB and BoKS collect my personal information?</b>	We collect your personal information, for example, when you <ul style="list-style-type: none"> <li>• open an account or deposit money</li> <li>• pay your bills or apply for a loan</li> <li>• use your credit or debit card</li> </ul> We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.
<b>Why can't I limit all sharing?</b>	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> State laws and individual companies may give you additional rights to limit sharing.
<b>What happens when I limit sharing for an account I hold jointly with someone else?</b>	A choice to opt out by one owner / participant of an account will include all owners / participants of all accounts.

Definitions	
<b>Affiliates</b>	Companies related by common ownership or control. They can be financial or nonfinancial companies <ul style="list-style-type: none"> <li>• Stillwater National Bank &amp; Trust Company and</li> <li>• Bank of Kansas</li> </ul>
<b>Nonaffiliates</b>	Companies not related by common ownership or control of Southwest Bancorp, Inc. They can be financial or nonfinancial companies.
<b>Joint marketing</b>	A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

Other important information	
<ul style="list-style-type: none"> <li>• We do not sell nonpublic personal information to anyone. Your choice to opt out will apply to all products and services you receive from us.</li> <li>• Please allow approximately 30 days from our receipt of your Opt Out Form for your choices to be effective. Any previous privacy instructions that you may have given us will remain in effect until you request a change.</li> <li>• <b>If you have opted out in previous years, <u>you do not need to return the Opt Out Form again.</u></b></li> </ul>	

# Privacy Policy

January 1, 2011

~ A Disclosure Regarding Your Personal Information ~



Subsidiaries of Southwest Bancorp, Inc.  
Member FDIC