



YNB "Your Neighborhood Bank Since 1912"

FINANCIAL PRIVACY POLICY

FACTS

WHAT DOES YNB 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?	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> ■ Social Security number and name, address, etc. ■ application information and credit history ■ transation history and information from third parties <p>When you are no longer our customer, we continue to share your information as described in this notice.</p>
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 Ynb chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does YNB 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	YES	NO
For joint marketing with other financial companies	YES	NO
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 nonaffiliates to market to you	NO	YES

Questions?

Call 405-350-1335 or go to www.ynbok.com

Who we are	
Who is providing this notice?	YNB
What we do	
How does YNB 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 YNB collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> ■ applications or transactions ■ consumer reporting agency or public sources ■ other information provided by you
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 nonaffiliates to market to you State laws 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 nonfinancial companies. <ul style="list-style-type: none"> ■ International Bancshares of Oklahoma, Inc. (our holding company)
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> ■ Nonaffiliates we share with can include mortgage companies
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> ■ YNB does not have formal joint marketing agreements
Other important information	