

## FACTS

### WHAT DOES MIDFIRST 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(s) or service(s) you have with us. This information can include:

- Social Security number and checking account information
- Account balances and transaction history
- Credit scores and credit history

When you are no longer our customer, we may 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 MidFirst Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does MidFirst Bank 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	No	We don't share
<b>For our affiliates' everyday business purposes</b> Information about your creditworthiness	No	We don't share
<b>For nonaffiliates to market to you</b>	No	We don't share

#### Questions?

Call 888.MIDFIRST (888.643.3477) or go to [midfirst.com/privacy](http://midfirst.com/privacy).  
 MidFirst California clients, please call 310.270.9500.

## What we do

<p><b>How does MidFirst Bank protect my personal information?</b></p>	<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. Third parties who assist MidFirst Bank by providing services are required by contract to protect nonpublic personal information from unauthorized access. For more information, visit <a href="http://midfirst.com/information-security">midfirst.com/information-security</a>.</p>
<p><b>How does MidFirst Bank collect my personal information?</b></p>	<p>We collect your personal information, for example, when you:</p> <ul style="list-style-type: none"> <li>• Open an account</li> <li>• Apply for a loan</li> <li>• Pay your bills</li> <li>• Use your credit or debit card</li> <li>• Make a deposit or withdrawal from your account</li> </ul> <p>We also collect your personal information from others such as credit bureaus, affiliates, or other companies.</p>
<p><b>Why can't I limit all sharing?</b></p>	<p>Federal law gives you the right to limit only:</p> <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. See below for more on your rights under state law.</p>

## Definitions

<p><b>Affiliates</b></p>	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>• <i>MidFirst Bank does not share with our affiliates.</i></li> </ul>
<p><b>Nonaffiliates</b></p>	<p>Companies not related by common ownership or control. They can be financial or nonfinancial companies.</p> <ul style="list-style-type: none"> <li>• <i>MidFirst Bank does not share with nonaffiliates so they can market to you.</i></li> </ul>
<p><b>Joint marketing</b></p>	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> <li>• <i>Our joint marketing partner includes an investment services provider.</i></li> </ul>

## Other Important Information

**SPECIAL NOTICE FOR CALIFORNIA RESIDENTS:** If your account has a California mailing address, we will not share your information with our joint marketing partner to market any products or services to you without first providing you with an opportunity to optout. You do not have to take any further action at this time to limit the sharing of your information for joint marketing purposes as such restrictions are currently in place.