



## App Privacy Policy

This app privacy policy applies to the mobile banking app (the “App”) and related services (the “Service”) offered by First Oklahoma Bank (the “Bank”, “we”, or “us”). This policy explains how we collect, use, and share your personal information when you use the App and the Service. By using the App and the Service, you agree to this policy and consent to our processing of your personal information as described herein.

### [What types of personal information we collect](#)

We may collect the following types of personal information from or about you:

**Personal information you provide to us.** When you create an account, sign in, or use the Service, we may collect information such as your name, address, email, phone number, social security number, account numbers, payment card information, and transaction history. We may also collect information that you voluntarily provide to us, such as your feedback, preferences, or requests for support.

**Personal information we collect from third parties.** We may obtain information from third-party sources, such as identity verification services, consumer reporting agencies, credit bureaus, and other financial institutions, to verify your identity, prevent fraud, and provide the Service to you.

**Personal information we collect automatically.** When you use the App and the Service, we and our service providers may collect information about your device, such as your device type, model, operating system, browser, IP address, location, and device identifiers. We may also collect information about your online activity, such as the pages or screens you view, the features you use, the links you click, and the duration and frequency of your use of the Service.

**Personal information we collect from other sources.** We may receive information about you from other sources, such as our affiliates, partners, vendors, or advertisers, and combine it with the information we collect from or about you.

## How we use your personal information

We may use your personal information for the following purposes:

**To provide the Service.** We may use your personal information to provide the features and functionality of the App and the Service, such as allowing you to access your accounts, view your transactions, make transfers, pay bills, deposit checks, receive alerts, and manage your cards.

**To communicate with you.** We may use your personal information to send you notifications, confirmations, updates, and other information related to the App and the Service. We may also use your personal information to respond to your inquiries, requests, feedback, or complaints.

**To improve the Service.** We may use your personal information to analyze, monitor, and evaluate the performance, quality, and security of the App and the Service. We may also use your personal information to develop, test, and improve new or existing features, products, or services.

**To personalize the Service.** We may use your personal information to customize and tailor the App and the Service to your preferences, interests, and needs. We may also use your personal information to provide you with relevant content, offers, and advertisements.

**To protect the Service.** We may use your personal information to detect, prevent, and investigate fraud, abuse, violations of our terms and policies, or other unauthorized or illegal activities. We may also use your personal information to protect our rights, property, or safety, or the rights, property, or safety of our users, employees, or others.

**To comply with legal obligations.** We may use your personal information to comply with applicable laws, regulations, rules, and requests from law enforcement or other authorities.

## How we share your personal information

We may share your personal information with the following parties for the purposes described above:

**Service providers.** We may share your personal information with third-party or affiliated service providers that perform services on our behalf or in collaboration with us, such as data hosting, processing, analytics, security, marketing, or customer service.

**Financial institutions.** We may share your personal information with other financial institutions that are involved in your transactions or that provide products or services to you through the App or the Service, such as payment processors, card networks, or billers.

**Affiliates and partners.** We may share your personal information with our affiliates and partners, such as other banks, credit unions, or financial service providers, that offer or promote the App or the Service, or that offer or provide other products or services that may be of interest to you.

**Advertisers and ad networks.** We may share your personal information with advertisers and ad networks that display ads on or through the App or the Service, or that use your personal information to deliver relevant ads to you on other websites or apps.

**Other parties with your consent.** We may share your personal information with other parties with your consent or at your direction, such as when you authorize a third-party app or service to access your account or when you share your information with others through the App or the Service.

**Other parties as required or permitted by law.** We may share your personal information with other parties as required or permitted by law, such as when we respond to subpoenas, court orders, or legal process, or when we cooperate with law enforcement or other authorities. We may also share your personal information with other parties as necessary to protect our rights, property, or safety, or the rights, property, or safety of our users, employees, or others, or to enforce our terms and policies, or to prevent or mitigate fraud, abuse, or other illegal or unauthorized activities.

## How we protect your personal information

We take reasonable measures to protect your personal information from unauthorized access, use, disclosure, alteration, or destruction. These measures include physical, technical, and administrative safeguards, such as encrypting your data, requiring passwords and multi-factor authentication, limiting access to your data, and training our staff on data security. However, no method of transmission or storage is completely secure, and we cannot guarantee the absolute security of your personal information. You are responsible for maintaining the confidentiality of your account credentials and for any activity that occurs under your account. If you suspect any unauthorized access to or use of your account, please contact us immediately.

## How long we retain your personal information

We retain your personal information for as long as necessary to provide the App and the Service to you and to fulfill the purposes described in this policy, unless a longer retention period is required or permitted by law. When we no longer need your personal information, we will delete or anonymize it, or, if this is not possible, we will securely store your personal information and isolate it from any further use unless deletion is possible.

## How you can access and control your personal information

You can access and update some of your personal information through the App or the Service, such as your name, email, phone number, password, and preferences. You can also request access to, correction of, or deletion of your personal information by contacting us at [customercare@firstoklahomabank.com](mailto:customercare@firstoklahomabank.com). However, we may not be able to delete your personal information if we need to retain it for legal, regulatory, contractual, or security reasons, or to provide the App and the Service to you. You can also opt out of receiving marketing communications from us by following the instructions or unsubscribe link in those communications, or by contacting us at [customercare@firstoklahomabank.com](mailto:customercare@firstoklahomabank.com). However, we may still send you non-marketing communications, such as service-related notifications, confirmations, or updates.

## How we handle children's privacy

The App and the Service are not intended for or directed to children under the age of 13, and we do not knowingly collect any personal information from or about children under 13. If you are a parent or guardian

and believe that your child has provided us with personal information without your consent, please contact us at [customercare@firstoklahomabank.com](mailto:customercare@firstoklahomabank.com) and we will delete the information from our systems.

### How we handle changes to this policy

We may update this policy from time to time to reflect changes in our practices, technologies, legal requirements, or other factors. If we make any material changes to this policy, we will notify you by posting the updated policy on our website or through the App or the Service, or by sending you an email or other notification. You should review this policy periodically to stay informed about how we collect, use, and share your personal information. Your continued use of the App and the Service after we update this policy constitutes your acceptance of the updated policy.

### How to contact us

If you have any questions, comments, or concerns about this policy or our privacy practices, please contact us at:

First Oklahoma Bank  
PO BOX 1370  
Jenks, OK 74037  
[customercare@firstoklahomabank.com](mailto:customercare@firstoklahomabank.com)  
(918) 392-7490