

Bank of Arkansas is now BOK Financial.

A new name, but the same dedication to our clients and communities.



Sit back, relax! Here are the highlights: the rest of this document is full of great information and can be used as a resource if you have questions moving forward.



Access to more than 32,000 MoneyPass ATMs nationwide.



Our commitment to community and Arkansas will not change.



Our website and communications will now reflect the BOK Financial name — www.bokfinancial.com.

BOK FINANCIAL CORPORATION:

More than 100 years of strength, stability and service

1910

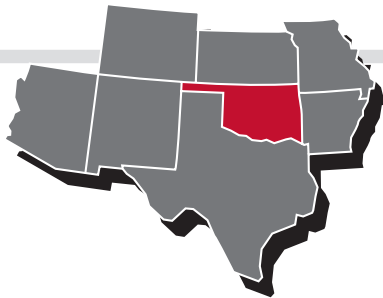
Exchange National Bank is founded.

1918

Exchange National Bank establishes Oklahoma's first trust company.

1929

Exchange National Bank survives the Wall Street panic without a single dollar lost for depositors.



1998-2006

Regional expansion initiative begins, with bank acquisitions and new ventures, ultimately resulting in regional banks - Bank of Albuquerque, N.A., Bank of Arizona, N.A., Bank of Arkansas, N.A., Bank of Kansas City, N.A., today known as Mobank, Bank of Texas, N.A. and Colorado State Bank and Trust, N.A.

2009

BOK Financial Corporation is the largest financial institution in the country not to accept TARP funds.



2010

BOK Financial Institutional Advisors office in Milwaukee, Wisconsin, is established.



2011

BOKF, NA opens offices in Lincoln, Nebraska and Austin, Texas.

2015

BOKF, NA opens Corporate Trust office in St. Louis, Missouri.

2014

BOKF, NA acquired GTRUST Financial Corporation, a Kansas-based independent trust and asset management company and MBM Advisors, a Houston-based registered investment adviser for both retirement plans and individual clients, known today as BOK Financial Asset Management.



2018

BOK Financial Corporation acquired CoBiz Financial Inc, a Denver-based, commercially-focused bank with a presence in Colorado and Arizona. CoBiz Bank, Colorado State Bank and Trust and Bank of Arizona were rebranded as BOK Financial.

1933

Exchange National Bank becomes National Bank of Tulsa (NBT).

1949

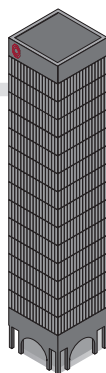
NBT adds investment management services, managing assets for one of the nation's oldest charitable trusts—which we still manage today.

1975

Reflecting its regional scope of business, NBT changes its name to Bank of Oklahoma.

1991

Parent company name changed to BOK Financial Corporation. Company establishes full-service brokerage firm, today named BOK Financial Securities, Inc., as well as a registered investment advisory firm, today named Cavanal Hill Investment Management, Inc.



1976

The 52-story Bank of Oklahoma tower opens, still our headquarters.

2012

Acquired The Milestone Group, Inc., a Denver-based Registered Investment Adviser focused on providing customized investment management and financial advice to the ultra-high net worth, today known as BOK Financial Private Wealth, Inc.

2016

BOK Financial Securities, Inc. office is established in Stamford, Connecticut.

2016

BOK Financial Corporation acquired Energy Spectrum Advisors, a Dallas-based energy investment firm now part of BOK Financial Securities, Inc., Missouri Bank & Trust (Mobank), an established Kansas City-based bank, and Weaver Wealth Management, today part of BOK Financial Private Wealth, Inc.

2019

Mobank and Bank of Arkansas are rebranded as BOK Financial.

TODAY

BOK Financial Corporation has become a premier regional financial services organization whose subsidiaries hold over \$40 billion in assets and over \$80 billion in assets under management.



**BOK
FINANCIAL**

Banking | Lending | Investments









OVERVIEW

Why is the bank adopting the BOK Financial name? Is Bank of Arkansas still part of BOKF, NA?

Today, we operate under both the Bank of Arkansas and BOK Financial brands in the Arkansas market. We believe operating under a single brand name – BOK Financial – allows us to provide clarity to our clients, employees and partners as we continue to expand our mission as a strong, regional financial institution with an unwavering commitment to our communities.

You may already be familiar with the BOK Financial brand, as many of our commercial and wealth management services have operated under the BOK Financial brand in this market for some time.

Beginning in late October, all of our operations in Arkansas – including consumer, mortgage, commercial and wealth management – will be renamed to BOK Financial.

CURRENT BRAND	NEW BRAND	WEB SITE
 BANK OF ARKANSAS	 BOK FINANCIAL	www.bokfinancial.com
 BANK OF ARKANSAS MORTGAGE	 BOK FINANCIAL MORTGAGE	www.bokfinancial.com
 BANK OF ARKANSAS PRIVATE WEALTH	 BOK FINANCIAL PRIVATE WEALTH	www.bokfinancial.com
 BOK FINANCIAL		www.bokfinancial.com
 BOK FINANCIAL SECURITIES		securities.bokfinancial.com

The full-service brokerage firm, BOK Financial Securities, Inc., which offers Registered Investment Adviser services under its trade name BOK Financial Advisors, also operates in the Arkansas market.

Will the BOK Financial name be used in other markets?

In late October, we will also rebrand Mobank in Kansas and Missouri. The BOK Financial brand is also used in Colorado and Arizona, and by several of the Bank's business lines nationally.

How do I find out more about the parent company – BOK Financial Corporation?

You can visit www.bokf.com to find out more about our holding company. BOK Financial Corporation is a publicly traded corporation listed on the NASDAQ as BOKF.

How will things change? How will things stay the same?

We all work, live and play in the same community and share a passion for supporting businesses and people throughout Arkansas. We will continue to strive not only to meet but exceed your expectations as we expand and grow our capabilities for clients like you who are looking for more from your financial services provider. While the brand in Arkansas is changing, you'll still be working with the same team you know and trust today.

As our client, you remain our priority, and you'll continue to enjoy what we believe sets us apart:

- **Personal Service** – Outstanding service from relationship managers and bankers who believe in getting to know you, your business - and in doing the right thing.
- **Local Decision Making** – We'll continue to provide easy, creative solutions, local decision making and lending capabilities.
- **Community Focus** – We remain firmly committed to supporting the communities, individuals and businesses we serve. And we'll continue to give back to the community.

When will the rebrand to BOK Financial take place? Will I be able to access the bank?

All banking centers will remain open on Saturday, October 26 but will be rebranded to BOK Financial by Monday, October 28. Your debit card will continue to work as usual throughout our name change.

What other changes can I expect to see?

Beginning in late October, we will begin making changes to our systems to reflect our new name.

- Our brochures, business cards and stationery will be updated to reflect the BOK Financial name. Be sure to check your mail for envelopes with our new name, BOK Financial, which may contain important information.
- Your monthly statements will change to reflect our new name.
- Our website – www.bankofarkansas.com – will automatically redirect you to www.bokfinancial.com, where you will be able to access online banking. Your username and password will remain the same.
- Individual mobile banking users will be required to download a new app. You can download the new app by searching for BOK Financial Mobile Banking in the app store. Your username and password will remain the same when logging into the mobile app or web site.
- ExpressBank (customer service) will have the same local phone numbers, but we will have a new toll-free number: **Toll-Free:** (844) 517-3308 | **Bentonville:** (479) 621-8000 | **Fayetteville:** (479) 973-2626
- You can continue to contact your banker after conversion at the same email address and phone number that you use today. After our rebrand, your banker may have a new "@bokf.com" email address, but the prior email address will also continue to work.

When will the name change occur?

Bank of Arkansas' name will change to BOK Financial on Monday, October 28.

When will banking center signs change?

Beginning in late October, we will update our banking center signage and ATMs from Bank of Arkansas to BOK Financial.

Can I still conduct business at all of your banking center locations?

Yes, there are no other changes – only our name. Plus, you can use our banking center and ATM locations in any of our other markets. See page 9 for details.

PERSONAL AND PRIVATE BANKING

Will my Bank of Arkansas debit card still work? Will I receive a new BOK Financial debit card?

Yes, please continue to use your existing Bank of Arkansas debit card. Over the next several weeks, we will send you a new BOK Financial branded debit card.

Can I keep using the same checks I have now?

Yes. Please continue to use your current supply of checks. The next time you order checks, your new supply will reflect the BOK Financial name and logo.

Will Bank of Arkansas' routing number change?

No. Please continue to use the same routing number you use today.

What do I need to do about my accounts?

Your direct deposits and transfers will all remain the same. There is nothing you need to do.

Will my account number(s) change?

Your checking, savings, money market, CD, IRA and loan account numbers will not change.

Will the terms of my loan(s) remain the same?

Your loans will continue under the same terms and conditions originally agreed upon.

Will rates on my IRAs and CDs change?

No. You will continue to earn the interest rate guaranteed on your IRA or CD. You can renew your IRA and CD account at current market rates at the time of maturity.

May I continue to use my existing Bank of Arkansas credit card?

Yes. Please continue to use your existing Bank of Arkansas credit card. Over the next several weeks, we will send you a new BOK Financial branded credit card.



Need to Make a Deposit?

Our ATM and Mobile Deposits provide extended cut-off times on business days, which means you may receive same-day credit on your deposits until 10:00 p.m. If you have not tried our deposit-friendly ATMs or Mobile Deposit, stop by any of our locations and we will personally demo the service.

MORTGAGE

How will the servicing of my mortgage loan change?

There is no change to the servicing of your mortgage loan, nor is this a servicing transfer of your mortgage loan.

Your payment address remains the same. We will have a new mortgage Customer Service phone number: (866) 910-5224.

If you are an existing mortgage customer, your mortgage will be handled and serviced exactly the same, so there is nothing you need to do moving forward.

Will I see the new BOK Financial name on customer statements?

You will see the new BOK Financial name on any servicing communication and mortgage servicing systems used to service your mortgage loan, including your monthly mortgage statements starting on November 1, 2019.

If you are working with us on closing a refinance or home loan purchase, you will see the Bank of Arkansas name on your documents until your loan closes and moves to servicing.

Will there be a new mortgage servicing website address to view details about my loan after the name change?

On October 28, your new website address will be bokfinancial.mortgageccn.com. If you have previously enrolled on Bank of Arkansas Customer CareNet (CCN), you don't need to do anything other than start using the new website. Your login information is saved and ready to go. If you have not enrolled on CCN, you will need to register under New User Enrollment. Be sure to have your loan number and Social Security number ready to create a new account.

How should I address my mortgage payment?

Starting October 28, any mortgage payments should be made in the name of BOK Financial.

The payment mailing address will not change. If you have set up recurring auto draft payments, these will continue without interruption.

Whom do I call if I need more information about my mortgage?

If you need additional information, feel free to contact Mortgage Customer Service at (866) 910-5224.

TREASURY SERVICES

Will I be working with the same treasury team?

Yes, you'll be working with the same treasury team that you know and trust.

Will wires continue to be transmitted?

Other than the name change, there will be no changes or interruptions to your treasury services. It will be business as usual, so you can focus on what matters most – running your business.

Will future treasury communication change?

There will be no changes in the way you're receiving your treasury communications. All treasury communications will come from BOK Financial.

If I'm a TreasurySource or BusinessSource customer, will I need to download a new mobile app?

If you're a current TreasurySource customer, your mobile app remains the same. Current BusinessSource customers will need to download the new BOK Financial BusinessSource mobile app, which can be downloaded for free from the App Store, Google Play or Android Market using your mobile phone or device.

Whom do I call if I have questions about my treasury products and services?

If you have questions or need help with your treasury services, feel free to call our treasury client services professionals and they will be ready to assist you:

Local: (479) 973-2611 | **Toll-Free:** (800) 878-7817

COMMERCIAL LENDING

Are there any changes to my commercial loan payment processing, such as my loan number and address to send payments?

Your loan number will not change and you can send payments to the same address.

OTHER INFORMATION

Deposits, Payments and Wires

Do I need to notify my employer or companies (e.g., insurance and/or utility companies) making automatic drafts or deposits to my checking account or savings account?

Our name change will not interrupt direct deposit or automatic payment services.

Will incoming wires continue to be transmitted?

Incoming wires will continue to be processed as received.

Digital Banking (Mobile and Online) for Individual Clients

As part of the rebrand, the name and branding for digital banking will change to BOK Financial. All other elements and functionality will remain the same.

You will need to download the BOK Financial version of the app to continue using mobile banking. You can download the new app by searching for BOK Financial Mobile Banking in the app store.

After our rebrand, the – www.bankofarkansas.com – website will automatically redirect you to www.bokfinancial.com, where you will be able to access online banking.

Your username and password will remain the same when logging into both the mobile app and online banking.

FDIC Insurance Coverage

Are my deposits still insured by the government?

Your deposits are protected up to \$250,000 per deposit ownership category, as defined by the FDIC, by the full faith and credit of the United States government. If your deposit requirements exceed \$250,000 per deposit ownership category, contact your banker to discuss.

What If I Have More Questions

Please feel free to call us:

ExpressBank: Toll-Free: (844) 517-3308 | **Bentonville:** (479) 621-8000 | **Fayetteville:** (479) 973-2626

Mortgage Customer Service: (866) 910-5224

Treasury Customer Service: (479) 973-2611 or (800) 878-7817 (toll-free)

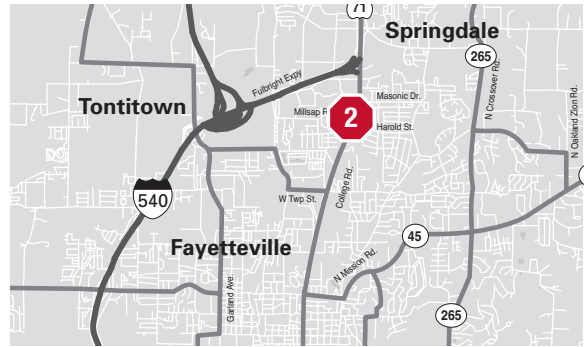
Can I still contact my relationship manager, banker or advisor through email?

Yes. You can still contact your partner using the same email address you use today. After our rebrand, your banker may have a new “@bokf.com” email address, but the prior email will continue to work.

LOCATION AND HOURS

When will banking center signs change?

Beginning in late October, we will update our banking center signage and ATMs from Bank of Arkansas to BOK Financial at all banking center locations, and free-standing ATMs will also be updated to the BOK Financial name.



1. BENTONVILLE

1303 SE Walton Boulevard,
Bentonville, AR 72712

2. FAYETTEVILLE

3500 N. College,
Fayetteville, AR 72703

LOBBY HOURS:

Monday - Friday: 9:00 am - 5:00 pm
Saturday: 9:00 am - 12:00 pm
Sunday: Closed

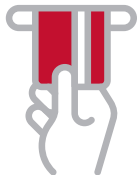
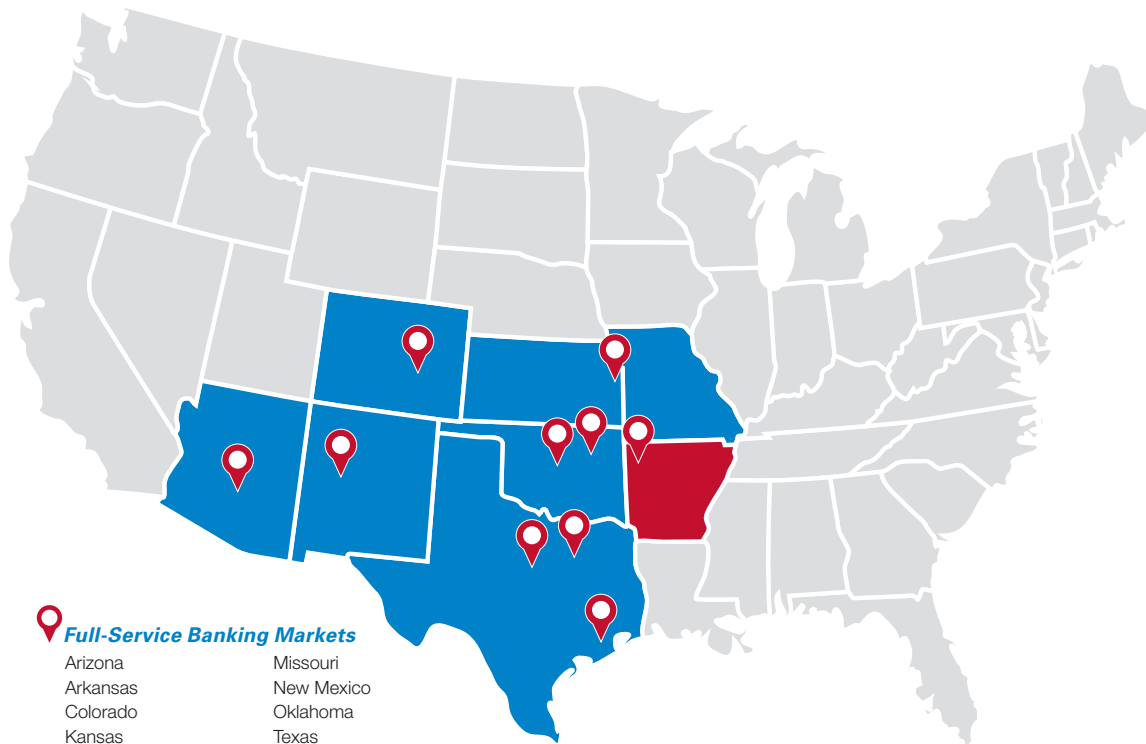
DRIVE-THRU HOURS:

Monday - Friday: 9:00 am - 5:00 pm
Saturday: 9:00 am - 12:00 pm
Sunday: Closed

DID YOU KNOW?

We have locations and ATMs you can access throughout the Midwest and Southwest.

It's easy to bank with us throughout the midwest and southwest. Look for BOK Financial in Arizona, Arkansas, Colorado, Kansas and Missouri; Bank of Albuquerque in New Mexico; Bank of Oklahoma in Oklahoma City and Tulsa; Bank of Texas throughout Dallas, Fort Worth and Houston. Feel free to use any of these locations along with our BOK Financial and MoneyPass ATMs when traveling in these states or cities.



Free Access to 32,000 ATMs

In addition to our BOK Financial ATM locations, we offer free access to more than 32,000 MoneyPass ATMs nationwide. Not only can you withdraw cash from any MoneyPass ATM, but participating ATM locations also allow you to make deposits. To find the nearest ATM for withdrawals near you, go to www.bokfinancial.com or use the location finder within Mobile Banking.

