COVID-19 UPDATE

HOW WE PROTECT YOUR INFORMATION

We Are Committed To Your Security

BOK Financial® understands that protecting sensitive information and data is important. That's why we have our security infrastructure in place to help keep your accounts safe and secure. We are committed to our clients and their privacy, and apply multiple layers of security technology and operational controls to protect both financial and personal information. Although we strive to keep our behind-the-scenes security measures and practices confidential to make it more difficult for fraudsters to gain an edge, here are some important points you should know.

Protecting You Online With Multi-Layered Technology

▶ **Username and Password Requirements**
To help prevent unauthorized access, we prompt you to create a unique username and password when you first access your account. The strongest passwords are long and employ a mix of numbers, upper and lower case letters, and special characters.

▶ **Security Questions and Answers**
We may prompt you to answer one of your security questions when you log in from a new computer for the first time or change your password. This will block those trying to gain unauthorized access to your accounts.

Website Validation
Our websites also use website validation to help verify that you are accessing our authentic site, and not a "spoofed" site. Look for the padlock icon in the address bar to confirm that you're on our official, secure site.

Timed Logoff
To help lessen the chance of unauthorized access of your account, we'll automatically log you off after a period of inactivity.

Email Alerts
We provide email alerts when sensitive transactions occur in accounts, such as when a withdrawal is requested or your personal information is changed or updated.

Cyber Threat Intelligence
We use predictive intelligence to understand threats that target our organization. We use this information to predict, prevent, and respond to incidents to help protect our clients.

Firewalls
Firewalls are protective barriers that defend BOK Financial's networks, applications, and computer systems from hackers and cyber-attacks trying to gain access to our data centers. We use some of the strongest firewalls available in the industry to guard the information housed in our data centers.

Secure Email
You can send us secure, encrypted messages once you're logged in to our site. We will never ask for sensitive information such as your social security number, birthday, or login credentials via email.

SAFEGUARDS INSIDE BOK FINANCIAL

Customer Verification
We always verify your identity before granting access to your accounts whether you visit us online or by phone.

Systems Surveillance
We're on the lookout for suspicious irregularities across our network and infrastructure every day, all day. We will promptly alert you if we spot a problem that affects you.

Fraud Detection
We monitor transactions for suspicious and unusual behavior to ensure that they are authentic and legitimate. If we detect abnormal activity in one of your accounts, we will notify you immediately.

Advanced Threat Management
We use red team-blue team exercises within our penetration testing to continually test our defenses. These exercises were originally used by the military to test force-readiness and more thorough than traditional penetration tests as they emulate the behaviors and techniques of likely attackers.

Brand Protection
The BOK Financial brand is a valuable asset and important to our company. To protect our brand and our clients' data, we're always on the lookout for cybercriminals pretending to be BOK Financial and continually monitor for fraudulent websites, malicious emails, and rogue mobile apps on the deep and dark web.

Security At Our Office Locations
Our security measures extend far beyond our website. We diligently monitor all work areas in order to prevent theft or scrutiny of documents containing sensitive information. In addition, authorized personnel can only enter work areas through use of a security badge.

Restricted Access To Data
We limit access to systems containing customer data to only those employees who need it to conduct business. We continually monitor access and only grant it to new people on a case-by-case basis.

Employee Education
All employees who handle sensitive information are trained in privacy and security. Those employees are held to high standards in adhering to established protocol in order to ensure that client data is kept private.

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