

**FACTS****WHAT DOES Bank OZK DO WITH YOUR PERSONAL INFORMATION?**

<b>Why?</b>	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.
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<b>What?</b>	The types of personal information we collect and share depend on the product or service you have with us. This information can include: <ul style="list-style-type: none"> <li>• Social Security number and transaction history</li> <li>• Account balances and payment history</li> <li>• Credit history and checking account information</li> </ul>
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<b>How?</b>	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 Bank OZK chooses to share; and whether you can limit this sharing.
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Reasons we can share your personal information	Does Bank OZK 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	<b>Yes</b>	<b>No</b>
<b>For our marketing purposes –</b> To offer our products and services to you	<b>Yes</b>	<b>No</b>
<b>For joint marketing with other financial companies</b>	<b>No</b>	<b>We don't share</b>
<b>For our affiliates' everyday business purposes –</b> Information about your transactions and experiences	<b>No</b>	<b>We don't share</b>
<b>For our affiliates' everyday business purposes –</b> Information about your creditworthiness	<b>No</b>	<b>We don't share</b>
<b>For non-affiliates to market to you</b>	<b>Yes</b>	<b>Yes</b>

<b>To limit our sharing</b>	<ul style="list-style-type: none"> <li>• Call 800-274-4482 - our menu will prompt you through your choice(s) <b>or</b></li> <li>• Mail the form below</li> </ul> <p><b>Please note:</b> If you are a <i>new</i> customer, we can begin sharing your information 30 days from the date this notice was mailed. When you are <i>no longer</i> our customer, we continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.</p>
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<b>Questions?</b>	Call 800-274-4482
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What we do	
<b>How does Bank OZK protect my personal information?</b>	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.
<b>How does Bank OZK collect my personal information?</b>	We collect personal information, for example, when you <ul style="list-style-type: none"> <li>• Open an account or give us your income information</li> <li>• Show your government-issued ID or apply for a loan</li> <li>• Use your credit or debit card</li> </ul> We also collect your personal information from others, such as credit bureaus, affiliates or other companies.
<b>Why can't I limit all sharing?</b>	Federal law gives you the right to limit only <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 non-affiliates to market to you</li> </ul> State laws and individual companies may give you additional rights to limit sharing.
<b>What happens when I limit sharing for an account I hold jointly with someone else?</b>	Your choices will apply to everyone on your account.

Definitions	
<b>Affiliates</b>	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> <li>• <i>Bank OZK does not share with our affiliates.</i></li> </ul>
<b>Non-affiliates</b>	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> <li>• <i>Nonaffiliates we may share with can include financial service providers, such as our credit card vendor and others.</i></li> </ul>
<b>Joint Marketing</b>	A formal agreement between non affiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> <li>• <i>Bank OZK doesn't jointly market.</i></li> </ul>

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Mail-in Form	
Mark any/all you want to limit: <input type="checkbox"/> Do not share my personal information with non-affiliates to market their products and services to me.	
<b>Name</b>	<b>Mail to:</b>  Bank OZK P.O. Box 196 Ozark, AR 72949
<b>Address</b>	
<b>City, State, Zip</b>	
<b>Account #</b>	