

COVID-19 UPDATE

We continue to monitor the coronavirus (COVID-19) situation closely. This is a rapidly evolving situation and, as such, can be stressful. We wanted to assure you of our ongoing efforts to protect the safety of our customers, our employees and the communities we serve.

We have business resiliency plans in place which are regularly tested to ensure we're prepared for contingencies such as these. These plans are designed for you to maintain access to your accounts and be able to manage your finances without interruption.

The purpose of this communication is to provide information about the precautionary measures that BOK Financial has taken to minimize the impact to our commercial banking clients. We are adding resources and information to the COVID-19 response on our [website](#) and will provide updates as they are available.

- **BUSINESS CONTINUITY:** The BOK Financial Emergency Operation team has been and will continue to be in regular contact with local, state, and federal agencies to monitor the situation and ensure that we are deploying best practices in response. BOK Financial has business resiliency plans in place for a wide variety of situations, including what we have been advised could be expected from the current outbreak, and our teams perform regular business resiliency exercises. We have not declared a need to implement the disaster recovery plans, but are prepared to do so should they be necessary. Whether we are working from our office, at a different location or from home, rest assured we will be able to take care of all your financial service needs. We have enhanced our ability to conduct multi-point voice and video meetings, allowing you to meet with us remotely
- **TRAVEL:** We have paused all non-essential business travel for our employees. Additionally, employees or their immediate family members who have traveled internationally for personal reasons are notifying BOK Financial and are self-quarantining for 14 days.
- **WORKPLACE HYGIENE:** All business locations are receiving an enhanced level of workplace cleaning. We are actively communicating our guidelines around general safety and hygiene to our employees and partners. We are also implementing social distancing. In our operations centers where possible, we are splitting staff between centers, which are both fully functional.
- **WORK FROM HOME:** We have instituted a "work from home" rotation (where applicable) to help promote social distancing for our employees. This means we will have teams working from home as well as in the office. Our focus is on maintaining client service levels while slowing spread of the virus in our communities
- **SCAMS:** Be aware that a number of scams/phishing attempts are circulating as bad actors attempt to capitalize on the current uncertainties.
- **EVENTS:** We may be cancelling some client events in the short-term.
- **STRONG FINANCIAL HEALTH:** Knowing the value of discipline and preparation, we are purpose-built with a highly-diversified business model and strong capital levels which allows us to remain steadfast in service to our clients and communities in times of economic uncertainty. It's a key reason why we are rated investment grade by all three of the major rating agencies.

Operational Business Continuity

We have received inquiries from our clients regarding several major operational functions. The following provides a brief overview of the efforts that have been implemented thus far. As you know, this is a very fluid situation and we will continue to take appropriate actions as warranted.

- **ACH and Wire Transfer Operations**
 - We have split staff between disaster recovery sites and normal operation sites to provide distancing and separation of staff.
 - We have back-up operations in other sites, as well, that can process transactions.
- **Lockbox Operations**
 - Once mail is opened and scanned, we can process the work from any of our four operating facilities.

COVID-19 UPDATE

- As a last resort, we have the ability to courier mail from a local post office to a site in another market should it be required for processing.
 - We have been in contact with our vendors as well as our contracted couriers, who are responsible for picking up mail and making deliveries on our behalf, to ensure we have contingencies in place.
 - We have also reached out to our third-party lockbox providers to discuss their business continuity.
- **Cash Vault Operations**
 - We have been in contact with our armored car transportation service providers to ensure business resiliency plans are in place to meet our needs.
 - Contact has been made with our Virtual Vault third party providers to discuss their business continuity plans.
- **Lending**
 - In the event of facility disruption, lending relationships and support staff will continue to be available and accessible for lending transactions, maintenance, and inquiries via traditional contact methods (phone and email).
 - You will be made aware if a backup is temporarily covering for your normal support staff member during an absence.
 - We do not anticipate any disruption in lending functionality available via TreasurySource or BusinessSource.

If you do come into one of our locations, know that we're following guidelines established by the Centers for Disease Control and Prevention (CDC) to keep you safe. We may have periodic location closures to allow for enhanced cleanings or because of staffing shifts; we will do our best to reduce any inconvenience to you. If you are feeling unwell, we ask that you stay home and seek medical attention as warranted.

We strongly recommend our customers leverage all available tools and resources for self-service banking and 24/7 account access through our mobile and online banking services. Through these channels, our customers can check balances, transfer funds or deposit checks. We encourage our customers not currently enrolled in these options to reach out to us for assistance as needed.