



Bank of Commerce

Chelsea 789-2567 Sequoyah 343-2567 Adair 785-2446 Catoosa 266-2567 Tulsa 270-2567 Claremore 342-4913 24 Hour Banking (918) 266-4747
 www.bankboc.com



NMLS #777126

BOC Application Packet – Commercial

Applicant _____

Joint Applicant _____

Attached as part of this packet are the following disclosures pertaining to your loan for your review and for your records:

Policy for Privacy and Security of Customer Information

Documents that should be returned to us as part of your application:

Completed Application Form

Application Packet Cover Letter (This Page)

Previous two (2) years income tax returns

Documentation for the collateral being offered to secure the loan, i.e. a copy of your deed or if a purchase a copy of the contract

Copy of your Property Insurance coverage page, including amount of your annual premium

By signing below, you acknowledge receipt of the above described disclosures and documents at the time of application. You are also authorizing Bank of Commerce to check your personal and business credit and employment history and to answer questions about Bank of Commerce’s credit experience with you.

Applicant

Date

We intend to apply for Joint Credit

Joint Applicant

Date

We intend to apply for Joint Credit

Ask your loan officer about our other services:

Consumer Services

- Checking Accounts
- Money Market & NOW Accounts
- Savings Accounts
- ATM/Debit Cards
- Monthly eStatements
- BOC Connection - Internet Banking
- BOC InfoLine - Telephone Banking @ 918-266-6637
- Real Estate Loans
- Automobile Loans
- Boat and Recreational Vehicle Loans

Commercial Services

- Business Checking
- Free Small Business Checking
- Merchant Credit Card Services
- Monthly Bank eStatements
- BOC Connection—Internet Banking
- Business Cash Management with ACH and Wire Features
- BOC InfoLine—Telephone Banking
- Commercial Loans
- Real Estate Loans

FACTS **WHAT DOES Bank of Commerce DO WITH YOUR PERSONAL INFORMATION?**

Why? 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.

What? The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number and Credit history
- Account balances and Transaction or loss history
- Overdraft history and Payment history

When you are *no longer* our customer, we continue to share your information as described in this notice.

How? 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 of Commerce chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Bank of Commerce share?	Can you limit this sharing?
For our everyday business purposes - such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes - to offer our products and services to you	Yes	No
For joint marketing with other financial companies	No	We don't share
For our affiliates' everyday business purposes - information about your transactions and experiences	No	We don't share
For our affiliates' everyday business purposes - information about your creditworthiness	No	We don't share
For our affiliates to market to you	No	We don't share
For our nonaffiliates to market to you	No	We don't share

Questions? Call 918-266-2567 or go to www.bankboc.com



Who we are

Who is providing this notice?	Bank of Commerce
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What we do

How does Bank of Commerce protect my personal information?	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. We also maintain other physical, electronic and procedural safeguards to protect this information and we limit access to information to those employees for whom access is appropriate.
How does Bank of Commerce collect my personal information?	We collect personal information, for example, when you <ul style="list-style-type: none"> • Open an account or Loan • Apply for financing • Use your credit card • Use your debit card • Provide account info. We also collect your personal information from others, such as credit bureaus or other companies.
Why can't I limit all sharing?	Federal law gives you the right to limit only: <ul style="list-style-type: none"> • sharing for affiliates' everyday business purposes -- information about your creditworthiness • affiliates from using your information to market to you • sharing for nonaffiliates to market to you State laws and individual companies may give you additional rights to limit sharing.

Definitions

Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> • <i>Bank of Commerce has no affiliates</i>
Nonaffiliates	Companies not related by common ownership or control. They can be financial companies and nonfinancial companies. <ul style="list-style-type: none"> • <i>Bank of Commerce does not share with nonaffiliates so they can market to you</i>
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> • <i>Bank of Commerce doesn't jointly market</i>

Other important information



Bank of Commerce



Attached is a list of individuals authorized by the bank to serve as Mortgage Loan Originators. These individuals are also properly registered with the National Mortgage Licensing System and Registry to serve as Mortgage Loan Originators.

Institution ID #: 777126

Your Loan Officer Is:	Individual NMLS ID	Individual Last Name	Individual First Name	Individual Middle Name	Individual Email	Work Location	City	State	Zip
	791223	Anderson	Adam		adama@bankboc.com	1490 North Highway 66	Catoosa	OK	74015
	1059587	Arnold	Dylan		darnold@bankboc.com	1490 North Highway 66	Catoosa	OK	74015
	791234	Barry	Marcia		mlb@bankboc.com	14 W Main	Adair	OK	74330
	795024	Box-Cherry	Rita	Jean	rcherry@bankboc.com	8272 S. Lewis	Tulsa	OK	74137
	797785	Brown	Michael	Bruce	mbrown@bankboc.com	15955 S Highway 66	Claremore	OK	74017
	791226	Chambers	Penny		pchambers@bankboc.com	1490 North Highway 66	Catoosa	OK	74015
	791237	Crawford	Melissa		mcrawford@bankboc.com	1124 West Will Rogers Blvd	Claremore	OK	74017
	791230	Gibbons	Kenneth	Wayne	kgibbons@bankboc.com	8272 S. Lewis	Tulsa	OK	74137
	1796588	Higgins	Ryan	Howard	rhiggins@bankboc.com	15955 S Highway 66	Claremore	OK	74017
	791232	Johnson	Ricky	D	rjohnson@bankboc.com	322 W. 6TH Street	Chelsea	OK	74016
	1445492	Merritt	Amanda	L	amerritt@bankboc.com	322 W. 6TH Street	Chelsea	OK	74016
	791236	Miller	Jan	Lynn	jlm@bankboc.com	1490 North Highway 66	Chelsea	OK	74016
	791235	Ross	Randall	Dale	rross@bankboc.com	14 West Main	Adair	OK	74330
	662376	Stinnett	Daniel	Clinton	dstinnett@bankboc.com	8272 S. Lewis	Tulsa	OK	74137
	791229	Staires	Joe		jstaires@bankboc.com	8272 S. Lewis	Tulsa	OK	74137
	791225	Wofford	Rhea	Anjannette	awofford@bankboc.com	1490 North Highway 66	Catoosa	OK	74015
	803146	Casey	Victor	D	vcasey@bankboc.com	1490 North Highway 66	Catoosa	OK	74015
	564671	Griffin	Amanda		agriffin@bankboc.com	1490 North Highway 66	Catoosa	OK	74015
	1178151	Cabales	Heather		hcabales@bankboc.com	1490 North Highway 66	Catoosa	OK	74015

BUSINESS CREDIT APPLICATION WITH NOTICE OF APPLICANTS' RIGHTS
See Reverse Side for Joint Applicants

APPLICANT NAME AND BUSINESS ADDRESS		LENDER NAME AND ADDRESS	
		TELEPHONE NUMBER: PERSON OR OFFICE TO CONTACT:	
SOCIAL SECURITY OR TAX I.D. NUMBER	BUSINESS TYPE:	BUSINESS PHONE NUMBER	E-MAIL ADDRESS
BRIEF DESCRIPTION OF BUSINESS		OWNERSHIP OF BUSINESS	
AMOUNT OF LOAN REQUESTED	PURPOSE OF LOAN		
\$			
REQUESTED REPAYMENT TERMS		SOURCE(S) OF FUNDS TO REPAY LOAN	
DESCRIPTION AND OWNERSHIP OF COLLATERAL OFFERED			

OFFICERS OR PRINCIPALS			
NAME	TITLE	HOME ADDRESS	HOME PHONE NUMBER

OUR PRINCIPAL FINANCIAL INSTITUTION IS:	SERVICES PRESENTLY USED: <input type="checkbox"/> Checking Account <input type="checkbox"/> Savings Account	<input type="checkbox"/> Safe Deposit <input type="checkbox"/> Cert. of Deposit	<input type="checkbox"/> Loan <input type="checkbox"/>	OTHER FINANCIAL INSTITUTIONS USED:
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OUTSTANDING DEBTS OF APPLICANT (List All)				
TO WHOM DUE - INDICATE ADDRESS	DATE OF NOTE	ORIGINAL DEBT	INT. RATE	BALANCE DUE
		\$	%	\$
		\$	%	\$
		\$	%	\$
		\$	%	\$
		\$	%	\$
		\$	%	\$
		\$	%	\$
		\$	%	\$
		\$	%	\$
		\$	%	\$
		\$	%	\$
		\$	%	\$
		\$	%	\$
		\$	%	\$
		\$	%	\$
		\$	%	\$
		\$	%	\$
		\$	%	\$
		\$	%	\$

A complete, current and signed Financial Statement of Applicant must be attached. (Additional data and income information may also be required).

SIGNATURE

Everything stated in this Application and the Financial Statement of the Applicant attached hereto is correct to the best of undersigned Applicant's knowledge. It is understood that you will retain this Application whether or not it is approved. You are authorized to check credit and business experience and to answer questions about your credit experience with Applicant. The undersigned also acknowledges receipt of a copy of this Application and the Notice of Right to Request Specific Reason(s) for Credit Denial on the reverse side hereof.

 APPLICANT'S SIGNATURE _____
TITLE _____
DATE

CO-APPLICANT NAME AND BUSINESS ADDRESS		JOINT APPLICANT STATEMENT
		If you intend to apply for joint credit, please initial here: _____ Applicant _____ Co-Applicant
SOCIAL SECURITY NUMBER	BUSINESS PHONE NUMBER	DESCRIPTION/OWNERSHIP OF COLLATERAL
SOURCE(S) OF FUNDS TO REPAY LOAN		

OUTSTANDING DEBTS OF CO-APPLICANT (List All)				
TO WHOM DUE - INDICATE ADDRESS	DATE OF NOTE	ORIGINAL DEBT	INT. RATE	BALANCE DUE
		\$	%	\$
		\$	%	\$
		\$	%	\$
		\$	%	\$
		\$	%	\$
		\$	%	\$
		\$	%	\$
		\$	%	\$
		\$	%	\$
		\$	%	\$
		\$	%	\$
		\$	%	\$
		\$	%	\$
		\$	%	\$

A complete, current and signed Financial Statement of Co-Applicant must be attached. (Additional data and income information may also be required).

SIGNATURE

Everything stated in this Application and the Financial Statement of the Co-Applicant attached hereto is correct to the best of undersigned Co-Applicant's knowledge. It is understood that you will retain this Application whether or not it is approved. You are authorized to check credit and business experience and to answer questions about your credit experience with Co-Applicant. The undersigned also acknowledges receipt of a copy of this Application and the Notice of Right to Request Specific Reason(s) for Credit Denial.

CO-APPLICANT'S SIGNATURE

DATE

IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT

To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account.

What this means for you: When you open an account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

NOTICE OF RIGHT TO REQUEST SPECIFIC REASON(S) FOR CREDIT DENIAL

If your Application for Business Credit should be denied, you have the right to a written statement of the specific reason(s) for such denial. To obtain the Statement of Reason(s), please contact the individual or office listed under Lender Name and Address on inverse side of this form within 60 days from the date you are notified of our decision.

We will provide you with a written statement of reasons for denial within 30 days from the date of receipt of your request.

EQUAL CREDIT OPPORTUNITY ACT NOTICE

The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The federal agency that administers compliance with law concerning this creditor is: