

If you paid overdraft fees related to a BOKF, N.A.* debit card, check card, or ATM card, you could receive a payment or account credit from a class action settlement.

A federal court authorized this notice. This is not a solicitation from a lawyer.

- A settlement has been reached with BOKF, N.A. ("BOKF, N.A." or "Defendant") about the posting of debit card transactions in highest to lowest dollar amount and resulting overdraft fees.
- The settlement offers payments to eligible people who paid Overdraft Fees to Bank of Oklahoma, N.A., Bank of Arkansas, N.A., Bank of Albuquerque, N.A., Bank of Arizona, N.A., Bank of Kansas City, N.A., Bank of Texas, N.A., and Colorado State Bank and Trust, N.A. from January 1, 2005 through August 31, 2011.
- Your legal rights are affected whether you act or do not act. Read this notice carefully.

YOUR LEGAL RIGHTS AND OPTIONS IN THIS SETTLEMENT:	
EXCLUDE YOURSELF	Get no benefits from the settlement. This is the only option that allows you to start or remain part of any other lawsuit against BOKF, N.A. about the legal claims in this case.
OBJECT	Write to the Court about why you do not like the settlement.
GO TO A HEARING	Ask to speak in Court about the fairness of the settlement.
DO NOTHING	If you received a notice in the mail about this settlement, an account credit or check payment will automatically be issued to you for the amount you are eligible to receive. You will give up your rights to sue BOKF, N.A. about the legal claims in this case.

- These rights and options—**and the deadlines to exercise them**—are explained in this notice.
- The Court presiding over this case still has to decide whether to approve the settlement. If it does, and after any appeals are resolved, benefits will be distributed to those who qualify. Please be patient as this process sometimes takes a long time.

* BOKF, N.A.'s subsidiary banks are: Bank of Oklahoma, N.A., Bank of Arkansas, N.A., Bank of Albuquerque, N.A., Bank of Arizona, N.A., Bank of Kansas City, N.A., Bank of Texas, N.A., and Colorado State Bank and Trust, N.A.

QUESTIONS? CALL 1-877-752-5534 OR VISIT www.BOKFOverdraftSettlement.com
SI DESEA RECIBIR ESTA NOTIFICACIÓN EN ESPAÑOL, LLÁMENOS O VISITE NUESTRA PÁGINA WEB.

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BASIC INFORMATION

1. Why is this notice being provided?

A Court authorized this notice because you have a right to know about a proposed settlement of this class action lawsuit and about all of your options before the Court decides whether to give “final approval” to the settlement. This notice explains the lawsuit, the settlement, your legal rights, what benefits are available, who may be eligible for those benefits, and how to get them.

Judge James Lawrence King of the United States District Court for the Southern District of Florida is overseeing this class action. The settlement resolves the cases known as *In Re: Checking Account Overdraft Litigation*, Case No. 1:09-md-02036-JLK; *Terry Case v. Bank of Oklahoma, N.A.*, W.D. OK Case No. 5:10-00901-L, S.D. FL Case No. 1:11-cv-20815-JLK; *Susan Eaton v. Bank of Oklahoma, N.A., et al.*, Case No. CJ-2010-5209; and *Bryan Ramer v. Bank of Oklahoma, N.A.*, Case No. CJ-2010-05841.

The persons who sued are called “Plaintiffs,” and the company sued, BOKF, N.A., is called “Defendant.”

2. What is this lawsuit about?

The lawsuit alleges that BOKF, N.A. improperly assessed overdraft fees for insufficient funds on debit card, check card purchases and/or ATM withdrawals by sequencing transactions in a high to low posting order, resulting in increased overdraft fees in some instances. BOKF, N.A. denies all of Plaintiffs’ claims and says that it did nothing wrong.

3. Why is this a class action?

In a class action, one or more people called Class Representatives (in this case Susan Eaton, Terry Case, and Bryan Ramer) sue on behalf of people who have similar claims. All of these people are a “Settlement Class” or “Settlement Class Members.” One court resolves the issues for all class members, except for those who timely exclude themselves from the class.

4. Why is there a settlement?

The Court did not decide in favor of Plaintiffs or Defendant. Instead, both sides agreed to settle this case to avoid the cost and risk of a trial. The proposed settlement does not mean that any law was broken or that the Defendant did anything wrong. Defendant denies all legal claims in this case. Plaintiffs and their lawyers think the proposed settlement is best for all Settlement Class Members.

WHO IS IN THE SETTLEMENT

To see if you will be affected by the settlement or if you can get a payment from it, you first have to determine if you are a Settlement Class Member.

5. How do I know if I am part of the settlement?

The Court decided that the Settlement Class means all BOKF, N.A. customers in the United States who had one or more consumer accounts and who, from January 1, 2005 through August 31, 2011, incurred an Overdraft Fee as a result of the bank’s High-to-low Debit Card Transaction Sequencing. Each of these persons is a Settlement Class Member.

If you received a notice in the mail, BOKF, N.A.’s records indicate that you are a Settlement Class Member.

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6. What do “Account”, “Overdraft Fee”, “Debit Card”, “Debit Card Transaction” and “High-to-Low Debit Card Transaction Sequencing” mean?

Under the terms of the settlement, “Account” means any consumer checking, demand deposit or savings account maintained by BOKF, N.A. in the United States that may be accessed by a Debit Card.

“Overdraft Fee” means the fee assessed to a holder of an Account for each item paid when the Account has insufficient funds to cover the item. Fees charged to transfer balances from other accounts are excluded.

“Debit Card” means a card, sticker, tag or other device issued or provided by BOKF, N.A., including a debit card, check card, or automated teller machine (“ATM”) card, that can be used to debit funds from an Account by Point of Sale and ATM transactions.

“Debit Card Transaction” means any debit transaction effectuated with a Debit Card, including Point of Sale transactions (whether pinned or pinless) and ATM transactions.

“High-to-low Debit Card Transaction Sequencing” means BOKF, N.A.’s practice of sequencing an Account’s Debit Card Transactions, along with other debit transactions, from highest to lowest dollar amount, which results in some instances in the assessment of Overdraft Fees that would not have been assessed if BOKF, N.A. had used a posting method that sequenced transactions in the chronological order in which the transactions were initiated by Settlement Class Members, or an order that simulated the chronological order in which the transactions were initiated by Settlement Class Members.

7. What if I am not sure whether I am included in the settlement?

If you are not sure whether you are in the Settlement Class, or have any other questions about the settlement, visit the settlement website at www.BOKFOverdraftSettlement.com or call the toll free number, 1-877-752-5534. You may also write with questions to BOKF, N.A. Overdraft Settlement, PO Box 4087, Portland, OR 97208-4087, or send an e-mail to info@BOKFOverdraftsettlement.com.

THE SETTLEMENT BENEFITS—WHAT YOU GET IF YOU QUALIFY

If the settlement is approved and becomes final, it will provide benefits to Settlement Class Members.

8. What does the settlement provide?

BOKF, N.A. will pay \$19 million to a Settlement Fund to make payments or give account credits to eligible Settlement Class Members as well as to pay Class Counsel’s attorneys’ fees, costs, expenses, and Service Awards.

Automatic payments will be made to identifiable and eligible Settlement Class Members (*see* —How to Get a Payment” below).

Details on all of the settlement benefits are in the Settlement Agreement, which is available at www.BOKFOverdraftSettlement.com.

9. How will the amount of the payments be determined?

Payments will be calculated using a formula outlined in Section XI of the Settlement Agreement, which is available at www.BOKFOverdraftSettlement.com or on request from the Settlement Administrator at 1-877-752-5534 section XI. The formula allocates a proportional share of the Net Settlement Fund to Settlement Class Members, based on the number of Overdraft Fees each incurred due to High-to-Low Debit Card Transaction Sequencing.

Settlement Class Members who are current account holders of BOKF, N.A. will receive their individual payment by a credit to their account.

Settlement Class Members who are past account holders of BOKF, N.A., will receive their individual payment by mailed check.

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HOW TO GET A PAYMENT

10. How can I get a payment?

If you received a notice in the mail telling you that you are Settlement Class Member, you will receive an automatic payment once the settlement is approved by the Court, provided you are eligible for a payment and you have not requested exclusion from the settlement (*see* —"Excluding Yourself From The Settlement" below).

If you did not receive a notice in the mail and believe you are a Settlement Class Member, please contact the Settlement Administrator at www.BOKFOverdraftSettlement.com or by calling 1-877-752-5534.

11. When will I get my payment?

Payments will be mailed to qualifying Settlement Class Members or credited to each qualifying Settlement Class Members' BOKF, N.A. Account after the Court grants "final approval" to the settlement and after any appeals are resolved (*see* "The Court's Fairness Hearing" below). It is uncertain when any appeals made will be resolved, and resolving them can take time. Please be patient.

12. What am I giving up to get a payment?

If the settlement becomes final, Settlement Class Members who do not timely request exclusion from the settlement will be releasing BOKF, N.A. from all of the claims described and identified in section XIV of the Settlement Agreement. This means you will no longer be able to sue BOKF, N.A. regarding any of the claims described in the Settlement Agreement.

The Settlement Agreement is available at www.BOKFOverdraftSettlement.com. The Settlement Agreement provides more detail regarding the release and describes the released claims with specific descriptions in necessary, accurate legal terminology, so read it carefully. You can talk to the law firms representing the Settlement Class listed in the section "The Lawyers Representing You" for free or you can, at your own expense, talk to your own lawyer if you have any questions about the released claims or what they mean.

EXCLUDING YOURSELF FROM THE SETTLEMENT

If you do not want to participate in this proposed settlement and you want to keep the right to sue BOKF, N.A. about the legal issues in this case, then you must take steps to get out of the settlement. This is called asking to be excluded from, or sometimes called "opting out" of, the Settlement Class.

13. If I exclude myself, can I get anything from this settlement?

No. If you exclude yourself, you may not apply for any benefits under the settlement and you cannot object to the proposed settlement. If you ask to be excluded, however, you may sue or be part of a different lawsuit against the Defendant in the future. You will not be bound by anything that happens in this lawsuit.

14. If I do not exclude myself, can I sue later?

Unless you exclude yourself, you give up the right to sue the Defendant for all of the claims that the proposed settlement resolves. You must exclude yourself from this Settlement Class to start your own lawsuit or be part of any different lawsuit relating to the claims in this case.

15. How do I get out of the settlement?

To exclude yourself from the proposed settlement, you must send a letter or other written document by mail saying that you want to be excluded from the settlement of *Terry Case v. Bank of Oklahoma, N.A.*, W.D. OK Case No. 5:10-00901-L,

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S.D. FL Case No. 1:11-cv-20815-JLK; *Susan Eaton v. Bank of Oklahoma, N.A., et al.*, Case No. CJ-2010-5209; and *Bryan Ramer v. Bank of Oklahoma, N.A.*, Case No. CJ-2010-05841. In addition, you must list the account number(s) of your BOKF, N.A. account(s) linked to a BOKF, N.A. Debit Card. In addition, your exclusion request must include, for each account listed:

The full names and current addresses of everyone whose name is on the account.

- (1) A statement that everyone whose name is on the account satisfies the criteria set forth above to be a Settlement Class Member (*see* “Who is in the Settlement,” above).
- (2) A statement of intention to exclude everyone whose name is on the account from the Settlement Class.
- (3) The signature of everyone whose name is on the account.

Be sure to include your full name, address, signature, and date. You must mail your request for exclusion postmarked by **July 30, 2012** to:

BOKF, N.A. Overdraft Exclusions
PO Box 4087
Portland, OR 97208-4087

This is a firm deadline for requesting exclusion from the proposed settlement. You cannot ask to be excluded on the phone, by email, or at the website.

THE LAWYERS REPRESENTING YOU

16. Do I have a lawyer in the case?

The Court appointed Tycko & Zavareei LLP, 2000 L. Street, NW, Suite 808, Washington, DC 20036; Stueve Siegel Hanson LLP, 460 Nichols Road, Suite 200, Kansas City, MO 64112; Gray Ritter & Graham, P.C., 701 Market Street, Suite 800, St. Louis, MO 63101; Sneed Lang Herrold P.C., 1700 Williams Center Tower I, One West Third Street, Tulsa, OK 74103; Sill & Medley, PLLC, 14005 N. Eastern Avenue, Edmond, OK 73013; Jeff Martin & Associates, P.C., 4815 S Harvard Ave., Suite 380, Tulsa, OK 74135; Finkelstein Thompson LLP, James Place, 1077 30th Street NW, #150, Washington, DC 20007; Kopelowitz Ostrow P.A., 200 SW First Avenue, 12th Floor, Fort Lauderdale, FL 33301; Podhurst Orseck, 25 W Flagler St Ste 800, Miami, FL 33130; Chitwood Harley Harnes LLP, 1350 Broadway, Suite 908, New York, NY 10018; Bruce S. Rogow, P.A., 500 E Broward Blvd., Fort Lauderdale, FL 33394; Grossman Roth, P.A., 2525 Ponde de Leon Blvd., 11th Floor, Coral Gables, FL 33134; Lief Cabraser Heimann & Bernstein LLP, 275 Battery Street, 29th Floor, San Francisco, CA 94111; Webb, Klase & Lemond, LLC, 1900 The Exchange, S.E., Suite 480, Atlanta, GA 30339; Trief & Olk, 150 E 58th Street, Floor 34, New York, NY 10155; Baron & Budd, P.C., 3102 Oak Lawn Ave., Suite 1100, Dallas, TX 75219; Golomb & Honik, P.C., 1515 Market Street, Suite 1100, Philadelphia, PA 19102. as “Class Counsel” to represent you and other Settlement Class Members. You will not be charged for these lawyers. If you want to be represented by your own lawyer in this case, you may hire one at your own expense.

17. How will the lawyers be paid?

Class Counsel will ask the Court for attorney’s fees of up to 30% of the Settlement Fund (\$5.7 million), along with payment of Class Counsel’s reasonable costs and expenses. Class Counsel will also request Service Awards of \$5,000 to each of the Class Representatives for their services on behalf of the Settlement Class. The Court may award less than these amounts. Payments approved by the Court will be made from the Settlement Fund.

OBJECTING TO THE SETTLEMENT

18. How do I tell the Court if I do not like the settlement?

You can object to the settlement if you do not like some part of it. You must give reasons why you think the Court should not approve the settlement. To object, send a letter (as instructed below) saying that you object to the proposed settlement. You must include:

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- 1) the name of the Actions: *Terry Case v. Bank of Oklahoma, N.A.*, W.D. OK Case No. 5:10-00901-L, S.D. FL Case No. 1:11-cv-20815-JLK; *Susan Eaton v. Bank of Oklahoma, N.A., et al.*, Case No. CJ-2010-5209; and *Bryan Ramer v. Bank of Oklahoma, N.A.*, Case No. CJ-2010-05841;
- 2) your full name, address and telephone number;
- 3) an explanation of the basis upon which you claim to be a Settlement Class Member;
- 4) all grounds for your objection, accompanied by any legal support for the objection known to you or your counsel;
- 5) the number of times in which you have objected to a class action settlement within the five years preceding the date that you file the objection, the caption (name) of each case in which you have made such objection, and a copy of any orders related to or ruling upon your prior such objections that were issued by the trial and appellate courts in each listed case;
- 6) the identity of all counsel who represent you, including any former or current counsel who may be entitled to compensation for any reason related to the objection to the settlement or fee application;
- 7) the number of times in which your counsel and/or counsel's law firm have objected to a class action settlement within the five years preceding the date that you file the objection, the caption of each case in which the counsel or the firm has made such objection, and a copy of any orders related to or ruling upon counsel's or the firm's prior such objections that were issued by the trial and appellate courts in each listed case;
- 8) any and all agreements that relate to the objection or the process of objecting – whether written or verbal – between you or your counsel and any other person or entity;
- 9) the identity of all counsel representing you who will appear at the Final Approval Hearing;
- 10) a list of all persons who will be called to testify at the Final Approval Hearing in support of the objection;
- 11) a statement confirming whether you intend to personally appear and/or testify at the Final Approval Hearing; and
- 12) your signature (an attorney's signature is not sufficient).

Mail the objection to each of the following addresses so that it is received no later than **July 30, 2012**. This is a firm deadline. Objections received after this date will not be recognized.

COURT	CLASS COUNSEL	DEFENDANT'S COUNSEL
Clerk of Court U.S. District Court for the Southern District of Florida 400 North Miami Avenue, 8th Floor Miami, FL 33128	Hassan Zavareei Tycko & Zavareei LLP 2000 L Street, NW, Suite 808 Washington, DC 20036	Frederic Dorwart Sarah Poston Frederic Dorwart, Lawyers 124 East 4 th Street Tulsa, OK 74103

19. What is the difference between objecting and asking to be excluded?

Objecting is simply telling the Court that you do not like something about the settlement. You can object only if you stay in the Settlement Class. Excluding yourself is telling the Court that you do not want to be part of the Settlement Class. If you exclude yourself, you cannot object to the settlement and you will not be eligible to apply for any benefits under the settlement because the case no longer affects you.

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THE COURT'S FAIRNESS HEARING

20. When and where will the Court decide whether to approve the settlement?

The Court will hold a Fairness Hearing at 9:30 a.m. on **August 29, 2012**, at the United States District Court for the Southern District of Florida, James Lawrence King Federal Justice Building, 99 N.E. 4th Street, Eleventh Floor, Court Room No. 2, Miami, FL 33132. At the Fairness Hearing, the Court will consider whether the proposed settlement is fair, reasonable, and adequate. The Court may also consider Class Counsel's request for attorneys' fees, costs and expenses, and Service Awards. If there are objections received by the deadline, the Court may consider them. After the Fairness Hearing, the Court will decide whether to approve the settlement and how much to award in attorneys' fees, costs and expenses, as well as Service Awards.

The Fairness Hearing may be moved to a different date or time without additional notice, so it is recommended that you periodically check www.BOKFOverdraftSettlement.com or call the toll-free number for updated information.

21. Do I have to come to the hearing?

No. Class Counsel will answer any questions the Court may have. However, you are welcome to attend the hearing at your own expense. If you send in a written objection, you do not have to come to the Fairness Hearing to talk about it. As long as you mailed your written objection on time, the Court may consider it. You may also pay your own lawyer to attend the Fairness Hearing, but their attendance is not necessary.

22. May I speak at the hearing?

Yes. You may ask for permission to speak at the Fairness Hearing. To do so, no later than **July 30, 2012**, you must mail or file with the Court (Clerk of Court, U.S. District Court for the Southern District of Florida, 400 North Miami Avenue, 8th Floor, Miami, FL 33128) your "Notice of Intention to Appear in *Terry Case v. Bank of Oklahoma, N.A.*, W.D. OK Case No. 5:10-00901-L, S.D. FL Case No. 1:11-cv-20815-JLK; *Susan Eaton v. Bank of Oklahoma, N.A., et al.*, Case No. CJ-2010-5209; and *Bryan Ramer v. Bank of Oklahoma, N.A.*, Case No. CJ-2010-05841. Be sure to include your name, address, telephone number and signature. You must also mail your Notice of Intention to Appear to both Class Counsel and Defendants' Counsel at the addresses listed in Question 18. You cannot speak at the hearing if you exclude yourself.

IF YOU DO NOTHING

23. What happens if I do nothing?

If you are a Settlement Class Member and received a notice in the mail telling you that you will receive an automatic payment or account credit, you do not need to do anything in order to receive your payment or account credit (provided the Court approves the settlement). If you *did not* receive a notice in the mail telling you that you will receive an automatic payment or account credit and do nothing, you *will not* get a payment or account credit from this settlement. In addition, unless you exclude yourself, you will not be able to start a lawsuit, continue with a lawsuit, or be part of any other lawsuit against the Defendants about the claims in this case, ever again.

GETTING MORE INFORMATION

24. How do I get more information?

This notice summarizes the proposed settlement. More details are in the Settlement Agreement which is available at www.BOKFOverdraftSettlement.com. You also may write with questions to BOKF, N.A. Overdraft Settlement, PO Box 4087, Portland, OR 97208-4087, or send an e-mail to info@BOKFOverdraftsettlement.com.

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