
TRUSTEE

- BOKF, NA

EFFECTIVE DATE

- Initially effective July 1, 1996. Restated October 1, 2021.

PLAN YEAR

- Calendar year

ELIGIBILITY

- You are eligible to participate in the Plan on the first payroll week-ending date of a calendar month following your date of hire.

COMPENSATION

- With limited exceptions, generally all wages, are included for contribution purposes. Reimbursements or other expense allowances, fringe benefits, moving expenses, deferred compensation, welfare benefits, Highly Compensated Employees and Employees who are not associates of the Employer assigned through a franchise location at eligible locations or eligible units are excluded for Salary Deferral and Non-Elective Contribution Purposes.

SALARY DEFERRAL CONTRIBUTION

- You can contribute up to 75% of your compensation (subject to other deductions from your pay), not to exceed the maximum calendar year dollar amount set by federal regulations.
- You will always be 100% vested in your contributions to the Plan.

SALARY DEFERRAL CHANGES

- You can stop, reinstate, increase, or decrease your deferral contributions at any time. Changes will become effective as of the next reasonable payroll period. To make changes to your salary deferrals, contact a Participant Services Representative at 800.876.9557 or go to Start Right Online at www.startright.bokf.com and register for online access.

EMPLOYER CONTRIBUTIONS

- At this time the Employer does not intend to make a contribution to the Plan. It will be funded only with Employee pre-tax contributions.

INVESTMENT OF FUNDS

- The Plan is intended to comply with §404(c) of ERISA. If the Plan complies with §404(c), the fiduciaries of the Plan, including the Employer, the Trustees, and the Administrator, are relieved of any legal liability for any losses that are the direct and necessary result of the investment directions you give.
- You may change the investment directions for your future contributions or for your existing account balances at any time. To change your investment directions, contact a Participant Services Representative at 800.876.9557 or go to Start Right Online at www.startright.bokf.com and register for online access.

- You have the flexibility to select from investment options that range from more conservative to more aggressive, making it easy for you to develop a well-diversified investment portfolio. A complete description of the Plan's investment options, prospectuses and their performance, as well as planning tools to help you choose an appropriate mix, are available on the Start Right website at www.startright.bokf.com.

ALLOCATION DATES

- The Plan will be valued daily at which time contributions and net earnings will be allocated to your account. Your participant statement will be generated approximately 30 days after the quarterly valuation dates.

VESTING SCHEDULE

- You are immediately 100% vested in your Salary Deferral Contributions and Rollover Contributions. You will become vested in any Employer Contributions, if any, based on the following schedule. Years of service are based on Plan Years in which you work 1,000 hours of service.

0 to 2 years of service	-	0%
2 years of service	-	20%
3 years of service	-	40%
4 years of service	-	60%
5 years of service	-	80%
6 or more years of service	-	100%

DISTRIBUTION PROVISIONS

- A distribution will be paid as soon as administratively practicable following your request.
- Method of payment - lump sum and installments
- Rollover Account - all or any portion can be withdrawn at any time.
- Employer Contribution Accounts - available upon separation from service or attainment of age 65.
- Salary Deferral Contribution Account - available upon separation from service, upon attaining age 65, or upon incurring an immediate and heavy financial hardship.

PARTICIPANT LOANS

- Participant loans are not available under this Plan.