

TRUSTEE

- BOKF, NA

EFFECTIVE DATE

- Originally effective January 1, 2014. Restated May 1, 2019.

PLAN YEAR

- Calendar year

ELIGIBILITY

- You are eligible to participate in the Plan on the entry date following attainment of age 21 and after completion of three (3) consecutive months of service. If the service requirement is not met in the first consecutive period of months, you will also be eligible for the Plan if you complete one (1) year of eligibility service, provided that you are an eligible employee at the end of that period. Entry dates are on the first day of the calendar month coincident with or next following the time you meet the eligibility criteria.

COMPENSATION

- With limited exceptions, generally all wages, including overtime, bonuses and commissions are included for contribution purposes. Pay earned prior to participation in the Plan is excluded for Matching and Non-Elective Contribution purposes.

SALARY DEFERRAL CONTRIBUTION

- If you are eligible to make 401(K) contributions and you do not make a deferral election by your entry date, the Employer will automatically withhold 2% of your compensation as a pre-tax elective deferral unless you elect a smaller or greater percentage. If you are a previously eligible rehired employee you will be subject to automatic enrollment at 2% upon re-employment regardless of your prior deferral election.
- You can contribute up to 100% of your compensation (subject to other deductions from your pay), not to exceed the maximum calendar year dollar amount set by federal regulations.
- You have the option of making your Salary Deferral Contribution as either a traditional pre-tax contribution, a Roth (after-tax) contribution, or a combination of the two.

SALARY DEFERRAL CHANGES

- You can stop, reinstate, increase or decrease your salary deferral percentage at any time. Changes to your deferral percentage 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. You will need your User ID Number and your Personal Identification Number (PIN).

EMPLOYER CONTRIBUTIONS

- The Employer may, in its sole discretion, make a Matching Contribution on your behalf in an amount determined by the Employer.

- The Employer may, in its sole discretion, make a Profit Sharing Contribution on your behalf in an amount determined by the Employer. Such contribution, if made, will be allocated in an amount designated by the Employer to be allocated to similarly situated eligible participants. You must complete at least 1,000 Hours of Service during the Plan Year and be employed by the Company on the last day of the Plan Year in order to receive a Profit Sharing Contribution.

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 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.
- Under the automatic enrollment feature, if you do not turn in an Enrollment Form prior to your entry date, you will be automatically enrolled in the Plan. Your automatic 2% contribution will be invested in the Dimensional Target Date Fund that is designated for your projected retirement based on your year of birth unless you direct it to another fund or funds. A notice will be provided with details prior to the beginning of each Plan Year.
- During the 90 days after automatic contributions are first taken from your pay, you can stop your Salary Deferral Contributions and withdraw the prior automatic contributions by requesting an automatic enrollment distribution from the Plan. Contact your Human Resource Department or a Participant Services Representative at 800.876.9557 for the form for making this request.

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 15 days after the quarterly valuation dates.

VESTING SCHEDULE

- You are immediately 100% vested in your Rollover Contribution Account, Salary Deferral Account, Qualified Nonelective Contribution Account and Matching Account. You will become vested in any Discretionary Profit Sharing 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%

IN-PLAN ROTH TRANSFER PROVISIONS

- You may elect to transfer within the Plan fully vested pre-tax amounts in any contribution source in your Plan Account Balance to a corresponding Roth after-tax source under the Plan.
- The minimum amount that may be transferred is \$1,000.
- You may only transfer from Accounts that are fully vested.
- You will be required to pay regular federal and state (if applicable) income taxes with your individual tax returns on the taxable amount of the transfer.
- You may withdraw amounts of your Roth Transfer Accounts only when you are eligible for a distribution from the Plan Account that was the source of the transfer.

DISTRIBUTION PROVISIONS

- A distribution will be paid as soon as administratively practicable following your request.
- Methods of payment - lump sum, partial withdrawal of an amount not less than \$1,000, or installments only for required minimum distribution purposes only.
- Rollover Account - all or any portion can be withdrawn at any time.
- Employer Accounts - available upon separation from service or attainment of age 59 ½ (must be 100% vested).
- Pre-tax or Roth Salary Deferral Account - available upon separation from service, attainment of age 59 ½, or upon an immediate and heavy financial hardship.