


It's all about

YOU,
Colorado

Colorado State Bank and Trust Is Now  **BOK FINANCIAL**

IT'S ALL ABOUT YOU, COLORADO.

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TWO GREAT BANKS BECOME ONE.

**Colorado State Bank and Trust +
Colorado Business Bank = BOK Financial**

When it comes to furthering our state, it's not just business. It's personal. Which is why we merged two of Colorado's most trusted banks — to give you a financial partner that not only offers local decision making but the regional power and strength to keep pace with the growth of our state.

Welcome to a new kind of
banking experience.



With this name change, we'll have more ways to serve your needs and a continued commitment to Colorado.



15 banking centers and more than 600 free ATMs throughout Colorado, including access to more than 32,000 MoneyPass ATMs nationwide.



Our commitment to community and Colorado will not change — in fact, it will expand!



Our website and communications will now reflect the BOK Financial name — www.bokfinancial.com.

Basically, you can relax! These are the highlights. The rest of this document is full of great information and can be used as a resource if you have questions moving forward.

Dear Valued Client:

A couple of months ago, we let you know that we were growing in the Colorado market with the acquisition of CoBiz Financial, parent company of Colorado Business Bank. Both Colorado Business Bank and Colorado State Bank and Trust share the same goal with a dedication to helping individuals and businesses by providing solutions and services tailored to each client's needs.

Beginning Monday, March 25, all Colorado State Bank and Trust and Colorado Business Bank locations will be rebranded as BOK Financial.

Many of you may already be familiar with the BOK Financial name, as we use this brand in the market today for many of our commercial and wealth management services. The use of the BOK Financial brand name will now apply not only to our commercial and wealth management services but also to our consumer and mortgage services, providing a consistent name across Colorado.

Over the last few years, we have carefully balanced the need to position ourselves as a full-service regional financial services company while maintaining our commitment to local decision making and a personalized client experience. We will continue to strive to exceed your expectations as we expand and grow our capabilities for clients like you who are looking for more from your financial services provider.

And, like our clients, our bankers and advisors continue to share the same belief in the power of the local communities we serve. We all work, live and play in the same community and share a passion for supporting Colorado-based businesses and people.

We encourage you to take a few minutes to read through this booklet and learn more about our expanded services, locations and ATMs and ways in which we continue to be the financial institution of choice for Colorado. If you have any questions, please feel free to call or visit with your relationship manager, banker or advisor directly.

Thank you for being part of BOK Financial. We look forward to working with you.



Sincerely,

A handwritten signature in black ink that reads "William J. Sullivan". The signature is fluid and cursive, written over a light grey background.

William J. Sullivan
Colorado Market CEO
BOK Financial

OVERVIEW

Why are we adopting the BOK Financial name? Is Colorado State Bank and Trust still part of BOK Financial?

As you may know, BOK Financial Corporation is the parent company of Colorado State Bank and Trust. You may already be familiar with the BOK Financial brand, as many of our growing commercial and wealth management services have operated under the BOK Financial brand in this market for some time.

The acquisition of CoBiz Financial/Colorado Business Bank represented a unique opportunity to unite under the BOK Financial brand. This allows us to provide clarity to our clients, employees and partners as we continue to expand our mission as a strong, regional financial institution with an unwavering commitment to our communities.

Beginning in late March, all of our operations in Colorado – including consumer, mortgage and wealth – will be renamed to BOK Financial.

CURRENT NAME

NEW NAME

On March 25, 2019



**CoBiz Wealth and The Milestone Group will be rebranded to a BOK Financial brand later in 2019.*

Will the BOK Financial name be used in other markets?

In Arizona, BOK Financial and CoBiz Financial both have operations as Bank of Arizona, Arizona Business Bank, CoBiz Private Bank and CoBiz Insurance. All will also rebrand to BOK Financial.

How do I find out more about the parent company – BOK Financial Corporation?

You can visit www.bokf.com to find out more about our holding company. BOK Financial Corporation is a publicly traded corporation listed on the NASDAQ as BOKF.

How will things change? How will things stay the same?

Our bankers and clients share the same belief in the power of a healthy, vibrant community. We all work, live and play in the same community and share a passion for supporting Colorado's businesses and people.

We will continue to strive not only to meet but exceed your expectations as we expand and grow our capabilities for clients like you who are looking for more from your financial services provider. As our client, you remain our priority, and you'll continue to enjoy what we believe sets us apart:

- Personal Service – Outstanding service from relationship managers and bankers who believe in getting to know you, your business – and in doing the right thing.
- Local Decision Making – We'll continue to provide easy, creative solutions, local decision making and lending capabilities.
- Community Focus – We remain firmly committed to supporting the communities, individuals and businesses we serve, and we'll continue to give back to the community.
- Expanded Locations – After conversion, we will have 15 banking centers and more than 600 free ATMs throughout Colorado, including access to more than 32,000 MoneyPass ATMs nationwide.

What will happen over conversion weekend? Will I be able to access the bank?

All Colorado State Bank and Trust banking centers will remain open on Saturday, March 23 but will be rebranded to BOK Financial by Monday, March 25.

All Colorado Business Bank locations will be closed Saturday, March 23, and Sunday, March 24, in order to convert systems. Beginning Monday, March 25, it's business as usual, and you will be free to bank at any of our 15 BOK Financial banking centers. During the conversion, your debit card will work as usual.

What other changes can I expect to see?

Beginning in late March, we will begin making changes to our systems to reflect our new name.

- You will begin to see and hear our new name (BOK Financial) on bank systems and applications beginning in March.
- Our brochures, business cards and stationery will be updated to reflect the BOK Financial name. Be sure to check your mail for envelopes with our new name, BOK Financial, which may contain important information such as your monthly statement.
- Your monthly statements will change to reflect our new name, BOK Financial. Your mortgage statement will reflect the BOK Financial Mortgage name. Your personal trust statement will reflect the BOK Financial Private Wealth name.
- You'll see new, enhanced digital banking platforms (mobile and online).
- Our website – www.csbt.com – will automatically redirect you to www.bokfinancial.com, where you will be able to access online banking.
- For individual mobile banking, you will not be required to download a new app. The existing Colorado State Bank and Trust app will be rebranded to BOK Financial. When you update to the latest version of the app, you will see the new logo.
- ExpressBank (customer service) will have a new phone number: (844) 517-3308. This number will be operational on March 25.
- You can continue to contact your banker after conversion at the same email address and phone number that you use today. After conversion, your banker may have a new "@bokf.com" email address, but the prior email address also will continue to work.

When will the name change occur?

Our name will change from Colorado State Bank and Trust to BOK Financial on Monday, March 25, which is also when the conversion of Colorado Business Bank to BOK Financial systems will be effective.

When will banking center signs change?

Beginning in March, we will update our banking center signage and ATMs from Colorado State Bank and Trust to BOK Financial. Colorado Business Bank locations also will be updated to the BOK Financial name.

When can I conduct business at all of your banking center locations?

Beginning Monday, March 25, you can use any BOK Financial location to conduct your banking business.

PERSONAL BANKING

Will my Colorado State Bank and Trust debit card still work? Will I receive a new BOK Financial debit card?

Yes, your Colorado State Bank and Trust debit card will continue to work. Prior to your card expiring, we will send you a new BOK Financial debit card.

Can I keep using the same checks I have now?

Yes. Please continue to use your current supply of checks. The next time you order checks, your new supply will reflect the BOK Financial name and logo.

Will Colorado State Bank and Trust's routing number change?

No. Please continue to use the same routing number you use today.

What do I need to do about my accounts?

Your direct deposits and transfers will remain the same. There is nothing you need to do.

Will my account number(s) change?

Your checking, savings, money market, CD, IRA and loan account numbers will not change.

Will the terms of my loan(s) remain the same?

Your loans will continue under the same terms and conditions originally agreed upon.

Will rates on my IRAs and CDs change?

No. You will continue to earn the interest rate guaranteed on your IRA or CD. You can renew your IRA and CD account at current market rates at the time of maturity.

May I continue to use my existing Colorado State Bank and Trust credit card?

Yes. Please continue to use your existing Colorado State Bank and Trust credit card. Over the next several weeks, we will send you a new BOK Financial branded credit card.



Did you know you can schedule an appointment right from your phone?

Try it on or after March 25 at
www.bokfinancial.com/appointment

MORTGAGE

How will the servicing of my mortgage loan change?

There is no change to the servicing of your mortgage loan, nor is this a servicing transfer of your mortgage loan. Your payment address, mortgage Customer Service and other phone numbers remain the same.

If you are an existing mortgage customer, your mortgage will be handled and serviced exactly the same, so there is nothing you need to do moving forward.

Will I see the new BOK Financial Mortgage name on customer statements?

While we will officially become BOK Financial Mortgage in March, you will still see the Colorado State Bank and Trust Mortgage name on any communication and mortgage servicing systems used to service your mortgage loan, including your monthly mortgage statements through the first quarter of 2019. By the second quarter of 2019, all systems will reflect the new BOK Financial Mortgage name.

If you are working with us on closing a refinance or home loan purchase, you will begin seeing the BOK Financial name in March.

Will there be a new mortgage servicing website address to view details about my loan after the name change?

On March 25, your new website will be bokfinancialmortgage.ccn.com. If you have previously enrolled on Colorado State Bank and Trust Mortgage Customer CareNet (CCN), you don't need to do anything other than start using the new website. Your login information is saved and ready to go. If you have not enrolled on CCN, you will need to register under New User Enrollment. Be sure to have your loan number and Social Security number ready to create a new account.

To whom should I address my mortgage payment?

Starting March 25, any mortgage payments should be made in the name of BOK Financial Mortgage. The payment mailing address will not change. If you have set up recurring auto draft payments, these will continue without interruption.



Whom do I call if I need more information about my mortgage?

If you need additional information, feel free to contact Mortgage Customer Service at (866) 910-5224.

WEALTH MANAGEMENT

Will I have a different wealth advisory team?

It's business as usual. You'll continue to work with the same private bankers, trust officers and private wealth advisors you do today; however, we will now be known as BOK Financial Private Wealth. Institutional wealth and brokerage services will continue to be provided under the BOK Financial and BOK Financial Securities, Inc. brands.

TREASURY SERVICES

Will I be working with a different treasury team?

No, you'll be working with the same treasury team that you know and trust.

Will wires continue to be transmitted?

Other than the name change, there will be no changes or interruptions to your treasury services. It will be business as usual, so you can focus on what matters most – running your business.

Will future treasury communication change?

There will be no changes in the way you're receiving your treasury communications. All treasury communications will come from BOK Financial.

If I'm a TreasurySource or BusinessSource customer, will I need to download a new mobile app?

If you're a current TreasurySource customer, your mobile app remains the same. The existing BusinessSource app for Colorado State Bank and Trust will be rebranded to BOK Financial. When you update to the latest version of the app, you will see the new BOK Financial logo.

Who do I call if I have questions about my treasury products and services?

If you have questions or need help with your treasury services, feel free to call our commercial client services professionals and they will be ready to assist you:

Local: (303) 863-4457

Toll-Free: (866) 434-2084

COMMERCIAL LENDING

Are there any changes to my commercial loan payment processing, such as my loan number and address to send payments?

No, your loan number will not change and you can send payments to the same address.

OTHER INFORMATION

Deposits, Payments and Wires

Do I need to notify my employer or companies (e.g., insurance and/or utility companies) making automatic drafts or deposits to my checking account or savings account?

Our name change will not interrupt direct deposit or automatic payment services.

Will incoming wires continue to be transmitted?

Incoming wires will continue to be processed as received.

Digital Banking (Mobile and Online) for Individual Clients

As part of the conversion, the name and branding for online banking will change to BOK Financial. All other elements and functionality will remain the same.

For mobile banking, you will not be required to download a new app. The existing Colorado State Bank and Trust app will be rebranded to BOK Financial. When you update to the latest version of the app, you will see the new BOK Financial logo. If you are a digital banking customer, we will be sending you more detailed information closer to the conversion.

FDIC Insurance Coverage

Are my deposits still insured by the government?

Your deposits are protected up to \$250,000 per deposit ownership category, as defined by the FDIC, by the full faith and credit of the United States government. If your deposit requirements exceed \$250,000 per deposit ownership category, contact your banker to discuss.

What if I have been banking with both Colorado State Bank and Trust and Colorado Business Bank, and the consolidation of deposits puts me over the limit?

Colorado State Bank and Trust and Colorado Business Bank are now a single bank – BOK Financial – with only one FDIC insurance limit for each deposit ownership category. If you had deposit accounts at both banks, your deposits will be insured separately per deposit ownership category for 6 months after our integration date of March 23, 2019, in accordance with the FDIC. CDs will continue to be insured separately per deposit ownership category until the earliest maturity date after March 23, 2019. If you had a CD prior to merger that matured after March 23, 2019 and was renewed for the same term and dollar amount (including any compounded interest) before March 23, 2019, it will continue to be insured separately until the first maturity date after March 23, 2019.

WHAT IF I HAVE MORE QUESTIONS?

Can I still use the same phone numbers?

Yes, you can still use the same phone numbers you do today.

ExpressBank: BEFORE MARCH 25 – (877) 205-1710 | ON OR AFTER MARCH 25 - (844) 517-3308

Mortgage Customer Service: (866) 910-5224

Treasury Customer Service: (866) 434-2084

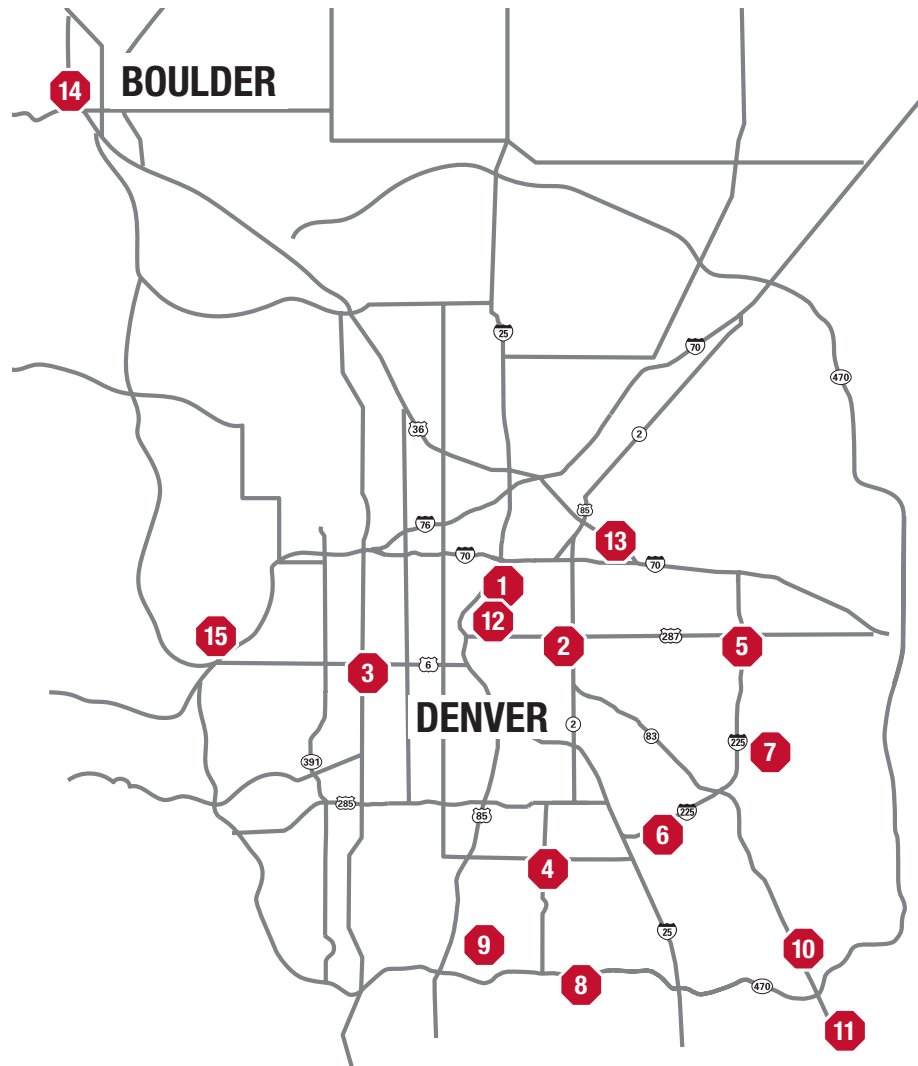
Can I still contact my relationship manager, banker or advisor through email?

Yes. You can still contact your partner through email using the same email address you use today.

LOCATIONS AND HOURS

What are your banking center hours?

- 1. Denver DT (Closed on Saturdays)**
1600 Broadway
Denver, CO 80202
- 2. Cherry Creek**
3610 E. 1st Ave.
Denver, CO 80206
- 3. Lakewood**
201 Wadsworth Blvd.
Lakewood, CO 80226
- 4. Cherry Hills**
5910 S. University Blvd.
Greenwood Village, CO 80121
- 5. City Center**
14575 E. Alameda Ave.
Aurora, CO 80012
- 6. Tech Center (Closed on Saturdays)**
8095 E. Belleview Ave.
Englewood, CO 80111
- 7. Mission Viejo**
15490 E. Hampden Ave.
Aurora, CO 80013
- 8. Highlands Ranch**
9561 S. University Blvd.
Highlands Ranch, CO 80126
- 9. Littleton (Closed on Saturdays)**
1600 W Mineral Ave.
Littleton Co 80120
- 10. Cottonwood**
17821 Cottonwood Drive
Parker, CO 80134
- 11. Parker Main**
19201 E. Main St.
Parker, CO 80134
- 12. Denver 1401 (Closed on Saturdays)**
1401 Lawrence St.
Denver, CO 80202
- 13. Stapleton (Closed on Saturdays)**
4695 Quebec St.
Denver, CO 80216
- 14. Boulder**
2025 Pearl St.
Boulder, CO 80302
- 15. Golden (Closed on Saturdays)**
15710 W. Colfax Ave.
Golden, CO 80401



LOBBY HOURS:

Monday - Friday: 9:00 am - 5:00 pm
Saturday: 9:00 am - 12:00 pm
Sunday: Closed

DRIVE-THRU HOURS:

(All locations except #12, #14, #15)

Monday - Friday: 9:00 am - 5:00 pm
Saturday: 9:00 am - 12:00 pm
Sunday: Closed



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