

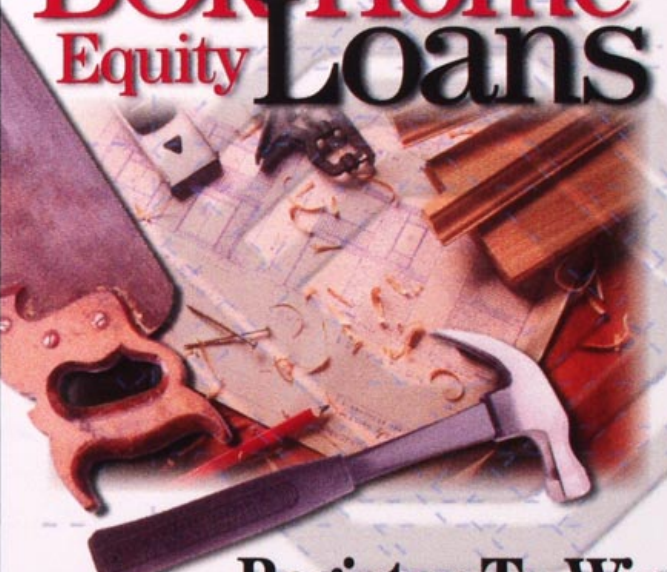
kurt poppenhouse



1507 Southwest Blvd. Apt. 16 F
Tulsa, OK 74107
(918) 585-9515
kpoppen@yahoo.com



BOK Home Equity Loans



\$1,000 Register To Win
Lowe's Gift Certificate

 **BANK OF OKLAHOMA**, N.A.
Member FDIC Equal Housing Lender
See Entry Blank For Details

 **LOWE'S**
Home Improvement Warehouse



Win A Trip To Treasure Island Resort in Las Vegas!



Ahoy Mate!

Bank of Texas is celebrating the grand opening of its new Grapevine location and we've got free checking, great CD rates and lots of loot to give away.

Follow the map to Bank of Texas' new location at 301 Park -- and don't forget to bring the key that's enclosed in this envelope! If your key unlocks our treasure chest, you'll win one of five trips for two to Treasure Island Resort in Las Vegas. You'll have lots of chances to win other great prizes such as DVD players, digital cameras, TVs and Certificates of Deposits too.

We'll have ice cream and other treats in the lobby all week and a balloon artist for the little buccaners on Saturday.

Join us for our grand opening celebration

*Monday - Saturday
August 6 - August 11*

9 a.m. to 4 p.m. Monday - Thursday

9 a.m. to 6 p.m. Friday

9 a.m. to 1 p.m. Saturday



BANK OF TEXAS
301 Park Blvd. • (817) 442-9364

Member FDIC Equal Opportunity Lender

BANK OF TEXAS
Equal Housing Lender



*unlock
A Trip To
Las Vegas!*

ECHELON
GOLD

特 特 特 特 特
S E E S
GOLD

Heritage
ASSOCIATION

O K L A H O M A

Heritage

ASSOCIATION

Oklahoma Heritage Association
Annual Membership Meeting and Awards Luncheon

Friday, March 21, 1997
11 a.m. Annual Membership Meeting
12 p.m. Awards Luncheon

Southern Hills Country Club
6101 and Lewis
Tulsa, Oklahoma

Bank of Oklahoma
invites you to the

BOk Golf Classic
Golf Club of Oklahoma
Monday, October 6, 1997

The logo is a circular emblem with a green border. Inside the circle, the words "Bank of Oklahoma" are written in a white, serif font along the top arc. In the center of the circle is a stylized golf ball with a hexagonal pattern. A green ribbon banner wraps around the bottom of the circle, featuring the words "Golf Classic" in a white, serif font.

Our Heritage Is *You!*

Bank of Oklahoma has been part of Oklahoma's rich history for more than 80 years. Strong roots provide the basis for success.

It has been the pioneers, the civic leaders, the philanthropists, and the everyday laborer who make up our heritage.

We are proud to salute this year's Oklahoma Heritage Association Hall of Fame honorees.



BANK OF OKLAHOMA N.A.

Member FDIC

PRIVATE FINANCIAL SERVICES



Deposit Services
Loan Services
Mortgage & Insurance Services
Investment Management &
Trust Services
Brokerage Services
Cash Management
International Services

 BANK OF OKLAHOMA

Are you open to saving money? Then visit Bank of Texas.

Open your free personal checking account and your first order of checks is FREE when you bring in this card. Visit any Bank of Texas location near you. For locations and hours, call (214) 987-8840, (800) 346-5312 or log on to www.bankoftexas.com.

Unlimited Check Writing
No Minimum Balance
Free Online Banking
Free Visa Check Card
Free 24-hour ExpressBank

 BANK OF TEXAS
Member FDIC



your education CONNECTION Checking Services

Bank of Oklahoma can help simplify your financial responsibilities with our Free Banking Account. All it takes is a minimum opening deposit of \$50 and a low monthly fee of \$5.00. And you receive these benefits:

- 10 Free checks per month, \$5.00 per check after 10.
- FREE unlimited BOK TransFund transactions at hundreds of locations statewide.
- NO monthly minimum balance requirement.
- Safekeeping for checks and deposit slips (4 free copies of items per year, \$4.00 each after 4).
- FREE Online Banking which allows you to check your balances, transfer funds between linked accounts and download account information and transfer checks.
- FREE access to BOK's 24-Hour ExpressBank - it's full-service banking by phone 365 days a year - even holidays. You can talk to an ExpressBanker about any BOK product, get current interest rates, open an account, apply for a loan, check on account and loan balances, transfer money between accounts and order checks.

Bank of Oklahoma can help you finance your education with a variety of loan options including Home Equity Loans and Lines of Credit plus Federal Student Loan programs. For more details, refer to the Student Lending Services on the reverse side.



BANK OF OKLAHOMA
Member FDIC/Equal Housing Lender
www.bankofoklahoma.com

PRIVATE LABEL CHECKING



*The Personalized
Financial Services
and Privileges
You Deserve*



BANK OF OKLAHOMA

CONIBOSTON 2002

HELPING THE
CHILDREN

SEPT. 21, 2002
10TH AND BOSTON
11 A.M. - 11 P.M.



PRESENTED BY THE
SOUTHEAST TUSSA JUNCEES
Printing provided by Inkjet Printing



**Account
Manager
Development
Program**

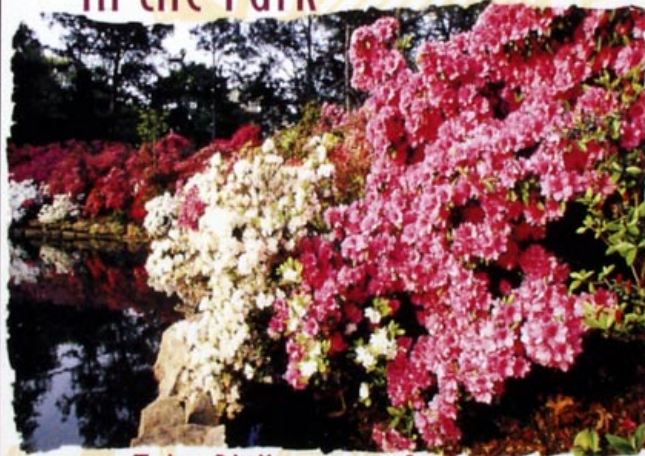
Our Future Is You!



**BANK OF
OKLAHOMA**

Symphony

in the Park



Tulsa Philharmonic Orchestra

Saturday, May 12, 2001 • 7:30 p.m.

Honor Heights Park • Muskogee, OK

MUSKOGEE
PARKS & RECREATION

 **BANK OF**
OKLAHOMA

Bank of Oklahoma
is proud to support the
Oklahoma City Philharmonic



BANK OF OKLAHOMA
www.bok.com

Member FDIC

Fewer Taxes.
Fewer Worries.



**BANCOKLAHOMA
INVESTMENT CENTER**
A division of Bank of Oklahoma, N.A.



BOSC, INC.
A subsidiary of Bank of Oklahoma, N.A.

Investments offered through BOSC, Inc., a registered broker/dealer, member NASD/SIPC. Insurance offered through First Institutional Marketing and Oklahoma City Life and Annuity. Investments and insurance are not insured by the FDIC, are not deposits or other obligations of, and are not guaranteed by any bank or any bank affiliate. Investments are subject to risks, including possible loss of principal amount invested.

Quick Reference Card

Setup	Connect	Payment
Install Setup	Get Data	Template Maint.
Comm. Setup	Refresh Current Day Data	Template Approval
Operator Setup	Refresh Previous Day	Template Groups
Events	Replace Previous Day	Initiate by Indiv.
Accounts	Online (Line by Line)	Initiate by Group
Account Groups		Modify/Delete Transaction
Launch Setup		Approve Trans.
Utilities	Reports	Send Transaction
Activity Log	Quick Reports	Payment Reports
Purge	Data Select	Resend Files
	Make Favorite	Pending Payment Notify
	View Favorite	

Using Information Reporting

- Receive Information Reporting data. Use the Connect service for manual download or receive data by automated download sessions (set up a schedule in the Events service).
- Review Reports. Use Quick Reports, Data Selection, or View Favorites services to view, print, or export report information.
- PC maintenance: Clean up old report data. Use the Purge service manually or use automated purge by setting up a schedule in the Events service.

Using Payments

- Initiate transactions by template group, individual template, or by complete data entry.
- Use the Payment Reports service to review transaction information. Use the Modify/Delete service to adjust transactions if necessary.
- Use the Approve Transactions service (if set up as a requirement).
- Send transactions to the bank. Use the Send service to mark transactions for transmission.
- Receive and Review transaction Acknowledgment Information. Use the Get Data service to receive information. Review information with a Transaction Report from the Payment Reports service.
- PC Maintenance: Clean up old transaction files. Use the Purge service manually or use automated purge by setting up a schedule in the Events service.



Avoid Financial Sand Traps



Pair Up With

CITIZENS BANK
of Northwest Arkansas

Fayetteville • 521-8000
Rogers • 636-0901

Member FDIC

BANK OF OKLAHOMA
N.A.



- 3815 S.E. Frank Phillips
- Downtown - 5th & Keeler
- Wal-Mart - 4000 Green Country Road
- Washington Park Mall
- Eastland Motor Bank

335-5300

Member FDIC

Put the BOK Brand on Your Investments



Bank of Oklahoma has an in depth understanding of the cattle industry and the commercial feedyard trade.

From revolving credit, term financing arrangements, cash management to investment and trust programs, BOK will tailor a competitive plan to meet your specific needs.

Put the BOK brand on your investments by calling 762-7576

BANK OF OKLAHOMA
N.A.
PONCA CITY
Member FDIC/Equal Opportunity Lender

Let BOK Help You Make Your Goal!



BANK OF OKLAHOMA
N.A.
The Home Advantage

Member FDIC

Let Citizens Put You In The Game



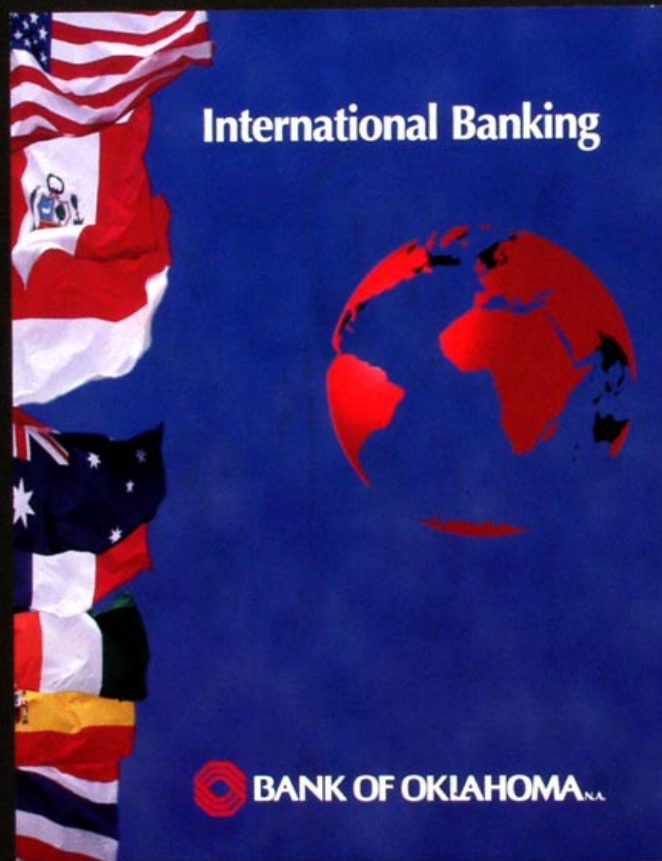
To be a winning team it takes dedication, teamwork, and the desire to be number one. It's this competitive spirit that sets Citizens Bank apart from other financial institutions.

We are proud to offer the most competitive rates and innovative products and services in the banking industry. Call 973-2660 or stop by any of 4 area locations.

Fayetteville: 3500 N. College, 11 N. College,
2025 N. Crossover. Rogers: 2000 W. Walnut

CITIZENS BANK
of Northwest Arkansas.

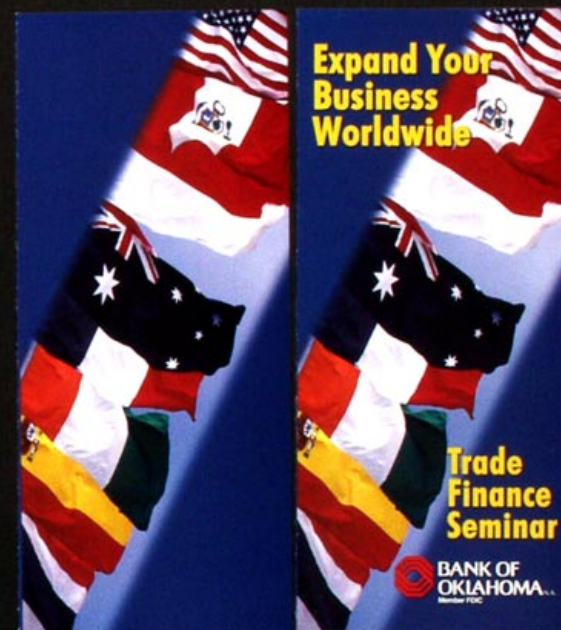
Member FDIC



International Banking

 **BANK OF OKLAHOMA**_{N.A.}

This advertisement features a dark blue background. On the left side, a vertical strip of various international flags is shown. In the center, a red silhouette of a globe is displayed. The text 'International Banking' is written in white at the top right, and the Bank of Oklahoma logo and name are at the bottom right.



Expand Your
Business
Worldwide

Trade
Finance
Seminar

 **BANK OF
OKLAHOMA**_{N.A.}
Member FDIC

This advertisement features a dark blue background with a vertical strip of international flags on the left. The text 'Expand Your Business Worldwide' is written in yellow at the top right, and 'Trade Finance Seminar' is written in yellow below it. The Bank of Oklahoma logo and name are at the bottom right.

OKLAHOMA STATE UNIVERSITY-OKMULGEE

*Ouray
Colorado*

Photography Landscape Workshop 2000



THURSDAY, NOVEMBER 2, 7:00 P.M.



CONOCO GALLERY
Refreshments Will Be Served

Ouray, Colorado Photography Landscape Workshop will run
through Wednesday, November 22th

Image by Kurt Poppenhouse

Did You Know?

Accelerated Career Track
Relationship Management Development Program
our future is yours!



BANK OF TEXAS
Member FDIC

Living la Vida Leisure?



BANK OF TEXAS
When You Need a Banker

Bank of Texas.
Great customer service
and a little
something extra...



BANK OF TEXAS

JAYCEES
The National Youth Organization
Men and women age 21 to 35,
creating a better community.

The Jaycee Creed

WE BELIEVE:

- That faith in God gives meaning and purpose to human life.
- That the brotherhood of man transcends the boundaries of nations.
- That economic justice can best be won by free men through free enterprise.
- That government should be of men rather than of men.
- That earth's great treasure lies in human personality.
- And that service to humanity is the best work of life.

www.tulsajay.org

Printed by Spectrum Media



BAND TOGETHER ON BOSTON 2002

KEITHA BRIDGMAN & JOE GARDNER
MARGALLOTT
ULTIMATE
REHANE
JOE & ELLEN
PROLODOVE
ED GOGGIN
LEE
GLARE
FULL FLAVA KINGS
TONY ROMANILLO BAND
BURNING HAZE
ADRIAL TWIN
ROYAL CRUSH
MIDWEST KINGS
RODY MCCOMB
SURREN
FRANCINE
FUZZ
MAD VERA
JDS

Budweiser Spectrum
media group

WB
TULSA

BAND TOGETHER ON BOSTON 2002

SEPTEMBER 21, 2002
10TH AND BOSTON
11 AM TO 11 PM

Budweiser Spectrum
media group

SERVICE LEAGUE OF BARTLESVILLE

TASTE OF THE TERRITORY



The Flair And Flavor Of Oklahoma!









College Information Hotline
 Call To Win \$16,000 in Scholarships 10 am - 9 pm
 1-800-204-INFO Saturday, January 29, 2000
 Housing • Applications • Scholarships • ACT/SAT • Majors • FAFSA
 Member FIDC/Small Business Lender
 Lender Code DE #809683

When You Refinance When You Get Married When You Need to Invest When You Need Cash
 When You Have a Baby When You Go to College When You Buy a House When You Start a Business
When You Need a Banker
BANK OF TEXAS
 Member FIDC

Could this be YOUR Magic Moment?

Just imagine! A new leather jacket... tickets to the theater... a DVD player — one of your next Visa® Check Card purchases could be FREE.

Every day's a new day to WIN

Each day from November 18 through December 26, 2001, there will be a one-second "magic moment" when Visa Check Card purchases are free. Just sign your name when you make Visa Check Card purchases, and you'll be automatically entered to win.* If the Visa processing date and time for your Visa purchase match that day's randomly selected moment, your purchase is free. A credit will appear on a future statement.

Thousands of winners

Whether it's groceries, dinner out, dry cleaning, or holiday gifts — your next purchase could be FREE, regardless of the amount. More than 18,000 Visa cardholders won during the last Visa Magic Moments®. Perhaps the next moment will be YOURS!

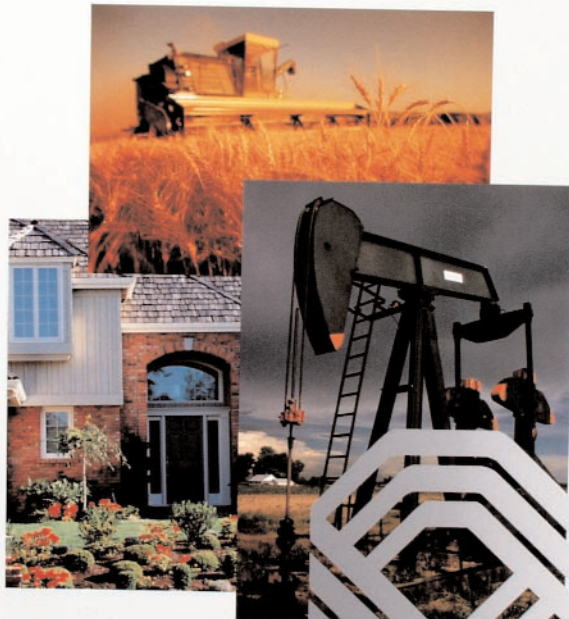
Use your Visa Check Card.

*PIN-based transactions are not eligible.
 No Purchase or Obligation Necessary to Enter or Win. Non-Purchase Entries and Purchase Entries have an Equal Chance of Winning. See Official Rules on back panel for details on non-purchase entries.

It works like a check, only better!

BANK OF TEXAS
 Small Business Vortex
 Member FIDC

Oil, Gas & Real Estate



 BOK FINANCIAL CORPORATION