U | P | A | L
Utica Physicians' Association, Ltd.

To Enhance Member Service

UPAL PERSONAL INVESTMENT AND WEALTHBUILDER PROGRAM MOVING FROM BANK OF OKLAHOMA TRUST DEPARTMENT TO THE PRIVATE BANK

In an ongoing commitment between Bank of Oklahoma and UPAL to optimize the level of personal service to the UPAL members, account(s) in the UPAL WealthBuilder Program will be transferred to The Private Bank at Bank of Oklahoma effective July 1, 2011.

Joan Fields, a personal trust officer with The Private Bank, will be responsible for the administration of your account(s).

You will see little change with this move as all fees and investment objectives will remain the same. The most notable change will be on your statement which will begin to reflect Joan Fields as the new administrator on your July statement.

Joan Fields joined Bank of Oklahoma in 2004 and has been with The Private Bank since 2008. She is a Certified Financial Planner™ and enjoys working with clients to achieve their financial goals. Laura Lumley with UPAL will continue to serve as your main point of contact for your accounts.

PLEASE NOTE: UPAL will process all contributions, so please continue to send all contributions to UPAL.

We hope this transition will continue to demonstrate The Private Bank's ability to offer comprehensive wealth management services to UPAL members from banking to investment management. By positioning these accounts in The Private Bank, we feel that your experience will be enhanced, as we will be able to offer a host of services on the same platform. If you would like more information on any of The Private Bank's wealth management or estate planning services, please contact Joan at jfields@bokf.com or (918) 293-7596.