

Electronic Disclosure Consent Statement

This agreement is made between you and Texas Bank and Trust Co. This statement asks for your consent for us to provide communications and information to you in electronic format. Before you decide whether or not you wish to provide your consent to receive electronic notices, disclosures, and/or sign documents electronically, you should read and consider the following information.

This statement contains important information that we are required by law to provide to you. You should keep a copy for your records. If you have any questions about electronic notices, disclosures, and/or electronic signatures that are not answered, feel free to communicate with us by following the procedures described below.

Scope of Consent

You are agreeing and consenting to receiving electronic notices, disclosures, and/or provide your electronic signature with all related and identified documents over the course of your relationship with Texas Bank and Trust. Your consent may include, but is not limited to:

- Periodic statements for your Accounts;
- Notice of change in account terms;
- Notice of fee changes;
- Updates or amendments to our Internet Banking and Bill Payment Agreement;
- Updates on system requirements to receive electronic notices, disclosures, documents or provide electronic signatures;
- Privacy notices;
- Other information related to your accounts. Accounts may include, but are not limited to: Deposit accounts such as Consumer and Business checking, money market and savings accounts, Safe Deposit Box Accounts and Loan Accounts.

You understand and agree that even though you have consented to receive notices, disclosures, and/or sign documents electronically, we may at our discretion continue to deliver periodic statements, legal notices, or other communications to you in paper form to your mailing address on record.

If any such account is a joint account, you agree that we may consider any notice or disclosure as being given to all account owners when such notice or disclosure is given to you in a manner considered by this consent.

You may at any point withdraw your consent by following the procedures described below.

Paper Copies

The decision to do business electronically is yours, however at any time, you may request from us a paper copy of any record provided or made available electronically to you by us. If you wish to receive paper copies in lieu of electronic documents you may request paper copies from Texas Bank and Trust by following the procedures outlined below for contacting us and provide to us:

- Your e-mail address;
- Full name;
- US Postal address; and
- Telephone number.

There may be additional charges associated with a request for paper documents and/or for conducting additional research regarding your request. Please see our fee schedule for more details.

Hardware and Software Requirements

In order to receive notices and disclosures and/or sign documents electronically, you must satisfy the hardware and software requirements detailed below. We will provide you an updated notice of any changes to these hardware and software requirements if the proposed change will adversely affect your ability to access, receive and retain subsequent electronic documents or prohibit you from electronically signing a document.

Operating Systems:	A computer with an operating system and all necessary telephone lines, Internet or other connections and equipment capable of supporting the foregoing requirements and necessary to access the Services.
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Browsers:	An internet web browser which is SSL-compliant and supports 128 bit encryption; current and prior major release for the following web browsers-Internet Explorer; Microsoft Edge; Firefox; Google Chrome; Safari (Mac/Apply users only).
PDF Reader:	Acrobat® or similar software may be required to view and print PDF files
Enabled Security Settings:	Allow per session cookies
Other:	Access to the internet; a valid e-mail account

Withdrawing your consent

If you consent to receive electronic notices and disclosures, or to sign documents electronically and later change your mind, you may withdraw your consent at any time. If you choose to withdraw your consent, this will mean that all future notices, disclosures or signatures will change to paper format.

You may choose to opt out through one or more of the channels you receive notices, disclosure and/or sign documents electronically through, however if you choose to stop all electronic notification, you must also notify Texas Bank and Trust in writing that you wish to withdraw consent by following the procedures described below.

Consequences of changing your mind

If you elect to receive required notices and disclosures only in paper format, or no longer wish to sign documents electronically, it may slow the speed at which transactions will be processed. This is because we will need to first send the required notices or disclosures to you in paper format, and then wait until we receive it back from you.

How to Update Your Contact Information

It is your responsibility to provide us with true, accurate and complete contact information, including a valid e-mail address related to your relationship with Texas Bank and Trust. To let us know of a change in your e-mail address or other contact information, you must contact us by one of the methods described below.

How to contact Texas Bank and Trust Company

You may contact us to let us know of changes as to how we may contact you electronically; to request paper copies of certain information from us; or to withdraw your prior consent to receive notices and disclosures electronically as follows:

- By e-mail send messages to: cservice@texasbankandtrust.com*
- By telephone at (903) 252-5500;
- In writing, by postal mail at P.O. Box 3188 Longview, TX 75606

*Any e-mail you send to us will not be effective until we receive it and have a reasonable opportunity to act on it. We therefore, strongly encourage you to report all matters requiring immediate attention (for example reports of alleged unauthorized payments, errors or fraud) to us by calling the above listed phone number. We recommend that you do not use e-mail to communicate confidential information since it may not be secure.

Acknowledging your access and consent to receive materials electronically

You understand that by selecting the "I agree" box, that you have read and affirmatively consent to the receipt of electronic notices, disclosures and/or providing your electronic signature.

You further acknowledge that you satisfy the hardware and software requirements discussed, as well as acknowledge that you reasonably demonstrate that you can access, receive and retain statements electronically in the formats used.