

**TEXAS BANK AND TRUST COMPANY
ELECTRONIC DISCLOSURE & CONSENT
TERMS AND CONDITIONS**

This agreement is made between you and Texas Bank and Trust Co. and provides your request and consent to receive statements, disclosures, and notices, for your account(s) by electronic delivery. These electronic statements, disclosures, and notices are called “eSTATEMENTS”.

Consent to “eSTATEMENTS”:

By clicking on the “I agree” button below, you affirmatively consent to receive, and acknowledge that you can access, receive, and retain “eSTATEMENTS” electronically, whether sent by email or other electronic means, and not in paper or non-electronic form. Once enrolled, you will receive your next statement online only.

If any such account is a joint account, you agree that we may consider any Notice as being given to all account owners when such Notice is given to you in a manner contemplated by this Consent.

You further acknowledge that by accessing the initial statement that you satisfy the hardware and software requirements discussed more fully below and accordingly acknowledge that you reasonably demonstrate that you can access, receive and retain statements electronically in the formats used.

The decision to do business electronically is yours, however, you may obtain a paper copy of any periodic statement delivered with our “eSTATEMENTS” service, at any time by contacting us at (903) 237-5516 or cservice@texasbankandtrust.com, normal account research fees apply (statement research \$20.00/hr and \$5.00/statement copy).

There are currently no service charge fees for the use of “eSTATEMENTS” Service. However, you agree that Texas Bank and Trust has the right to institute or change the fees for “eSTATEMENTS” upon 30 days prior written notice to you. In addition, Texas Bank and Trust has the right to amend these terms and conditions from time to time providing you with written/electronic notice of the amended terms and conditions.

Receiving “eSTATEMENTS”:

We will send a notification email to an address that you designate to notify you that “eSTATEMENTS” are available. (Although, we plan to send an email notification –it is still your responsibility to log on to your Online Banking and view your “eSTATEMENTS”). You agree to notify us promptly if your mailing address, email address or other information changes by contact us at (903) 237-1881, cservice@texasbankandtrust.com, or by writing us at Texas Bank & Trust, P.O. Box 3188, Longview, Texas 75606-3188. You may also update your email address by selecting the Email option located online under the eSTATEMENTS tab. In order to view the documents, simply log on to Online Banking at www.texasbankandtrust.com. Once you have accessed your Online Banking Accounts, click the “eSTATEMENTS” tab located on the top toolbar to view your documents.

Hardware & Software Requirements:

In order to use the “eSTATEMENTS” Service and to access, receive and retain “eSTATEMENTS” electronically, you must satisfy the hardware and software requirements detailed below. We will provide you Notice of any change to these hardware and software requirements if the proposed change will adversely affect your ability to access, receive and retain subsequent electronic “eSTATEMENTS” from us.

The hardware & software requirements, which you must satisfy at your own expense, are as follows:

- ❖ A personal computer with at least 128 MB RAM, an operating system and all necessary telephone lines, Internet or other connections and equipment capable of supporting the foregoing requirement and necessary to access the Services;
- ❖ 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/Apple users only)
- ❖ Access to the Internet;
- ❖ An email account;
- ❖ Adobe Acrobat Reader software version 11.0 or higher.

Withdrawal to Consent to “eSTATEMENTS”:

If you agree to receive “eSTATEMENTS” electronically, you can withdraw your consent at any time by calling us at (903) 237-1881, writing us at Texas Bank & Trust, P.O. Box 3188, Longview, Texas 75606-3188 or visiting one of our branch locations during normal business hours. You will not be charged a separate fee if you choose to withdraw your Consent, however, the Services will automatically be terminated. Termination of this Consent will not affect the legal validity and enforceability of any “eSTATEMENTS” sent before the effective date of termination of Consent.

Any email you send to us will not be effective until we receive it and have a reasonable opportunity to act on it. We therefore strongly suggest that you report all matters requiring immediate attention (for example, reports of alleged unauthorized payments, errors or fraud) to us by calling us at (903) 237-1881 or (800) 263-7013. We recommend that you do not use email to communicate confidential information since Internet email may not be secure. To send a secure message, simply log on to your account(s) select the “Contact” button and then select “Add Message.”

YOU UNDERSTAND THAT BY CLICKING ON THE “I AGREE” BUTTON THAT YOU HAVE READ AND AFFIRMATIVELY CONSENT TO THE RECEIPT OF “eSTATEMENTS” - STATEMENTS/DISCLOSURES/NOTICES ELECTRONICALLY.

Please be aware that in keeping with our POLICY, we will NEVER request personal or account information such as passwords, social security number, ONLINE BANKING ID(s)/PIN(s), checkcard numbers or other confidential information via EMAIL. If we need to communicate any changes to you, it will be after you log in to our Online Banking secure site. PROTECT YOURSELF FROM FRAUD AND IDENTITY THEFT: never respond to an email requesting your personal information.