



MEMBER FDIC

ELECTRONIC DISCLOSURE and CONSENT TERMS AND CONDITIONS

This agreement, made between you and Texas Bank and Trust Company (TBT), gives your consent for TBT to provide communications and information to you via an electronic format. Please read and consider the following before consenting to receive electronic notices, disclosures, and/or signing documents electronically.

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 here, please contact us directly.

Scope of Consent

By signing this agreement, you are consenting to receiving electronic notices, disclosures, and/or providing 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 Digital Banking services (via desktop and mobile) 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 account(s). Accounts may include, but are NOT limited to: Deposit accounts such as Personal 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 withdraw your consent at any point by following the procedures described below.

Paper Copies

Though this consent is to authorize electronic notifications, you may request a paper copy of any record provided or made available electronically to you by TBT. If you wish to receive a paper copy in lieu of electronic documents, you may request paper copies from TBT, providing the following information:

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

www.texasbankandtrust.com
1-800-263-7013

PLEASE NOTE: 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.

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.

Browsers: An Internet web browser which is SSL-compliant and supports 128 bit encryption; current and prior major release for the following web browsers- Microsoft Edge; Firefox; Google Chrome; Safari (Mac/Apple 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 email account

Withdrawing your consent

At any time, you may choose to withdraw your consent. This will mean that all future notices, disclosures or signatures will revert back to paper format.

You may also choose to OPT OUT of one (1) or more of the channels you receive notices, disclosures, and/or sign documents 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 following the procedures below.

PLEASE NOTE: 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 the responsibility of Texas Bank and Trust accountholders to provide the bank with the most accurate and complete contact information, including a valid email address related to your relationship with TBT. Please review the contact methods below to let us know of a change in your contact information.

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 email to cservice@texasbankandtrust.com*
- By telephone at (903) 237-5500;
- In writing at P.O. Box 3188 Longview, TX 75606

Any email sent to TBT will NOT be effective until we receive it and have a reasonable opportunity to act on it. Therefore, we strongly encourage you to report all matters requiring immediate attention (for example reports of alleged unauthorized payments, errors, or fraud) to the bank by calling the contact number listed above. ***For your account information security, we recommend that you do NOT use email to communicate confidential information.**



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Acknowledging your access and consent to receive materials electronically

By selecting the “I agree” box, you are acknowledging that you have read and affirmatively consent to the receipt of electronic notices, disclosures, and/or to providing your electronic signature.

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