

Electronic Disclosure Agreement

Introduction

Certain laws require Texas National Bank (hereinafter may be described as, “The Bank”, “us”, “we” or, “our”) to provide notices and disclosures to you in writing. This E-Sign Agreement allows Texas National Bank to be able to deliver these notices to you electronically with your affirmative consent. The provisions of this agreement are listed below. Should you be concerned, confused or otherwise not informed of the requirements, we urge you not to consent to this agreement as this is your right. Consenting to electronic delivery of disclosures and/or notices will not change the status of any loan request or deposit agreement as this is not mandatory requirement of establishing an account with us. Texas National Bank does not charge a fee for electronic delivery of documents, but may at any time. You will be notified at least 30 days prior to any change that may occur.

Scope

This Agreement may apply to some but not all disclosures, notices, statements, receipts and terms and conditions related directly to your checking account, savings account, loan(s), or applications for loan(s), or another type of account you may have with us. If the account you have applied for, or already have with Texas National is an account with more than one party, we will accept your consent as long as at least one account owner has consented to the electronic delivery. A “Convenience Signer” or “Signer” of a deposit account will not be permitted to change consent preferences.

If you have more than one account or loan with us and you wish to affirmatively consent to electronic delivery for more than one account or loan, we will require a consent agreement for each account or loan.

Upon affirmative consent, this agreement will remain effective until you have expressly communicated to have your consent withdrawn. See “Withdrawing Your Consent” paragraph below. Once consent is withdrawn, electronic delivery of any of the listed items above will cease and we will provide a physical copy of above mentioned documents to you either by mail or hand delivery.

Paper Copies

Additional paper copies will not be provided to you after you have consented to this agreement unless you specifically request them. Texas National Bank does not charge a fee for physical copies (mail or hand delivery) of documents, but may at any time. You will be notified at least 30 days prior to any change that may occur.

Hardware & Software

In order to receive and view the content provided electronically you will need a minimum of the following:

- A primary e-mail address capable of sending and receiving e-mails.
- A Personal Computer or device capable of accessing the Internet and sufficient storage space necessary to save any content delivered.

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- An Internet web browser which is capable of supporting 128-bit SSL encrypted communications, which requires a web browser version of either Microsoft® Internet Explorer version 8.0 or greater and your system or device must have 128-bit SSL encryption software.
- You must have software which permits you to access PDF files, from software, such as Adobe® Acrobat Reader® version 8.0 and above (available for downloading at <http://www.adobe.com/products/acrobat/readstep2.html>).
- You may need software which permits you to access the most current version of Microsoft Word and/or Microsoft Excel.

Withdrawing Your Consent

If you need to withdraw your consent, you may contact any of your local branches by writing to us at the addresses provided:

Jacksonville (Main Branch) P.O. Box 710, Jacksonville, TX 75766

Rusk: P.O. Box 317, Rusk, TX 75785

Marshall: P.O. Box 999, Marshall, TX 75671

Bullard: P.O. 977, Bullard, TX 75757

Longview: P.O. Box 6630, Longview, TX 75608

Tyler: 2133 W. Grande Blvd., Tyler, TX 75703

When withdrawing your consent, you must include your Name and the account number that will be affected. Once affirmative withdrawal has taken place, the Bank would not consider your banking relationship to be terminated and you will notice the change on your next statement.

Updating Your Information

It will be your responsibility to notify Texas National Bank if there has been a change to your information (such as your primary e-mail address, etc.). Notification must be received at any of the addresses listed above. Please specify the information that will be changing and include your name, account number affected, and your prior information with the notice.

Name of Applicant or Borrower

Name of Co-Applicant or Co-Borrower

Signature

Date

Signature

Date

E-Mail Address

E-Mail Address