

**The State National Bank of Big Spring
E-Statement Disclosure**

Agreement to Receive Electronic Statements and Account Notices

This disclosure applies to each account you have with us where electronic statements are available.

As used in this disclosure, notice, or other information related to your Account, including but not limited to information that we are required by law to provide to you in writing:

The words “we,” “us” and “our” means The State National Bank of Big Spring and the words “you” and “your” means you, the individual(s) or entity who is identified on the account as the owner or authorized signer as the account holder on the account(s).

The words “E-Statement” or “E-Account” means an account that you have selected to provide statements and disclosures via the bank internet delivery system. Some accounts the bank offers require E-statements, while other accounts provide E-statements as a free optional delivery system. Generally, E-statement accounts will be named with a prefix of “E-“, for example an E-Savings account would be an E-Statement account for this purpose, however, the term E-statement will cover any such account regardless of marketing term or account name.

Scope of Communications

When you open an account that requires E-Statements, you agree that we will provide you with any communications relating to that account in electronic format. If you request to receive your statement by electronic delivery, **you understand and agree that you will no longer receive a paper statement or the documents (i.e. checks or check images) enclosed with a paper statement.** Your consent to receive electronic communications and transactions includes, but is not limited to the following:

- Disclosures or agreements for your Account(s) of associated payment features
- Periodic disclosures or monthly statements for your Account(s)
- Notices or disclosures about a change in the terms of your Account(s) or associated payment feature.
- Privacy policies and notices
- Any other correspondence related to the account.

Method of Providing Communications

All communication that we provide to you in electronic form will be provided either (1) via e-mail address you specify on this disclosure, (2) by access to a web site that we will designate in an e-mail notice we send you notifying you when your statement becomes available to access, or (3) to the extent permissible by law, by access to the web site, www.statenb.com, that we have designated in advance for such purpose. You should print or download for your records a copy of your The State National Bank of Big Spring E-Statements and any changes to that authorization. You do have the ability to request a paper copy of an electronic communication by contacting us by telephone at (432)-264-2100. We may charge a reasonable fee for the delivery of paper copies of any communication provided to you electronically pursuant to this authorization.

Withdrawing Consent

You may withdraw your consent to receive communications in electronic form for any of your accounts by contacting us via email at custserv@statenb.com or by contacting us at (432) 264-2100. We may treat your

provision of an invalid email address or the subsequent malfunction of a previously valid address as a withdrawal of your consent to receive electronic communications. Any withdrawal of your consent to receive electronic communications will be effective only after we have a reasonable period of time to process your withdrawal. If you have an E-Statement account and discontinue E-Statements the account type will need to be changed, which will be subject to different fees and balance requirements. Charges may apply to receive paper statements.

Updating Information

It is your responsibility to provide us with accurate and complete information regarding e-mail address, contact, and other information related to this disclosure and your account(s), and to maintain and update promptly any changes in this information. You can update such information on our website by contacting us via email at custserv@statenb.com or by contacting us (432) 264-2100.

Termination or Changes of E-Statement Information

We reserve the right, in our sole discretion, to discontinue the provision of your electronic communications, or to terminate or change the terms and conditions on which we provide electronic communications. We will provide you with notice of any such termination or change as required by law.

Software and Hardware Required

You agree that you have or will have access at all times to a personal computer capable of supporting at your cost:

- Windows operating currently supported by Microsoft
 - Most current version of any of the following browsers: Microsoft Internet Explorer, Firefox, Opera, or Google Chrome.
- Mac OS currently supported by Apple
 - Most current version of any of any of the following browsers: Firefox, Safari, Camino, or Opera.
- Broadband or high-speed internet connection (DSL, Cable, T-1, etc.) is highly recommended. A dial-up connection may be too slow to download statement files. Statement size is also a factor in determining download capability.

To use The State National Bank of Big Spring's Online Banking and to receive your statements electronically, your computer must also have access to:

- An Internet web browser which is SSL-compliant and supports 128 bit encryption;
- Access to the Internet through an Internet or other service provider;
- Email account and email software capable of receiving attachments up to 1MB.
- A personal/business computer with at least 64 MB RAM, an operating system and all necessary telephone lines; and
- Adobe Acrobat Reader software version 6.00 or higher (this product is available free at www.adobe.com); sufficient electronic storage capacity on your computer's hard drive or other data storage unit, or a printer that is capable of printing from you Internet Web browser and email software.

You may not consent to receive your account statement(s) electronically under this agreement if you do not have the capacity to print or to retain the electronically delivered statements.

We will give 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 statements from us. You will have the right to withdraw your consent at that time at no cost to you.

Federal Law

You acknowledge and agree that your consent to electronic communications is being provided in connection with a transaction affecting interstate commerce that is subject to the Federal Electronic Signatures in global and National Commerce Act, and that you and The State National Bank of Big Spring both intend that the Act apply to the fullest extent possible to validate our ability to conduct business with you by electronic means.