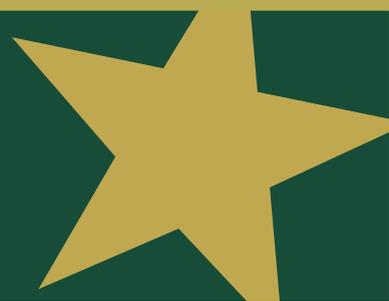


# Unlawful Internet Gambling Enforcement Act (UIGEA) of 2006



The UIGEA, signed into law in 2006, prohibits any person engaged in the business of betting or wagering (as defined in the Act) from knowingly accepting payments in connection with the participation of another person in unlawful Internet gambling. The Dept of Treasury and the Federal Reserve Board have issued a joint final rule, Regulation GG, to implement this Act.

As defined in Regulation GG, unlawful Internet gambling means to “place, receive or otherwise knowingly transmit a bet or wager by any means which involves the use, at least in part, of the Internet where such bet or wager is unlawful under any applicable Federal or State law in the State or Tribal lands in which the bet or wager is initiated, received or otherwise made”.

As a customer of Austin Bank, these restricted transactions are prohibited from being processed through your account or banking relationship with us. Restricted transactions generally include, but are not limited to, those in which credit, electronic fund transfers, checks or drafts are knowingly accepted by gambling businesses in connection with the participation by others in unlawful Internet gambling. If you do engage in an Internet gambling business and open a new account with us, we will ask that you provide evidence of your legal capacity to do so.

Banks are required to block unlawful Internet gambling debit and credit card transactions. Systems provided by card operators may not be able to distinguish lawful from unlawful Internet items. Therefore, it is likely that lawful Internet gambling transactions could also be blocked. The Bank is protected under regulation and assumes no liability in the event such lawful transactions are blocked.

Please contact one of our New Account Representatives if you would like additional information on UIGEA or Regulation GG.