

AUSTIN BANK, TEXAS, N. A.

ELECTRONIC DOCUMENT AGREEMENT

The owner(s) of the account(s) to be enrolled for eDocument services hereby accept and agree to the following:

- This agreement applies only to account statements and/or notices enrolled for eDocuments and available in electronic format. Notices NOT available for delivery in electronic format and other correspondence related to such accounts will typically be delivered by mail or other acceptable delivery method.
- The Account Reconciliation and Disclosure form that is typically printed on the back of statement pages will be available to you by going to Austin Bank Online Banking. Click on the button for Reconciliation Form to retrieve and print the form.
- By making an account statement or notice available in electronic format, Austin Bank (the "Bank") satisfies all requirements for production and distribution of the account document. Paper documents will NOT be printed for accounts that are enrolled for eDocument delivery.
- The customer can cancel this authorization or select different options at any time by providing written notice to the address shown below stating their desire to cancel or change receipt of specific electronic documents and to receive printed statements and/or notices. The request should state the customer's desire to cancel or change electronic statements and/or notices and receive printed documents, provide the account number(s) to be changed and the current address where the printed document(s) are to be mailed. An authorized owner on the account(s) must properly sign this notice. The Bank must have reasonable time to act on such request, which is typically two (2) business days from date of receipt.
- If a customer who receives electronic documents should later require a printed copy of their statement and/or notice, he/she can obtain such a copy by contacting Austin Bank Customer Service or by contacting a local office of Austin Bank.
- There is currently no specific Bank charge for receipt of the initial printed or electronic account statement or notice. However, research charges may be applicable for duplicate documents requested per the Banks Fee Schedule for Miscellaneous Services.
- A message will be sent to the e-mail address provided by the customer when documents for their account are available through Austin Bank On-line Banking. The customer is responsible for informing the Bank of any change in such e-mail address by updating their e-mail address in Online Banking under the User Options tab or sending notice to the address shown below. The notice must provide the name of the account(s), account number(s) and new e-mail address(s). An authorized owner on the account(s) must sign the notification. The Bank must have reasonable time to act on such request, which is typically two (2) business days from date of receipt.

- E-mails returned to the Bank as "Undeliverable" will be reviewed and reasonable attempts will be made by the Bank to identify a current e-mail or postal mail address. In this event, the Bank reserves the right to: (i) continue to produce electronic documents and download to the online system; (ii) discontinue electronic documents and begin producing and mailing physical statements and/or notices; (OR) (iii) place the customer's statements and/or notices on hold until such time as the customer contacts the Bank and provides a current mailing address for delivery of their documents.
- The customer can access their eDocuments by signing-on to On-line Banking and clicking on the Documents button. Links are then provided to access your account statements and/or notices. Click on the appropriate link for the document to be retrieved. Current rules for accessing Austin Bank On-line Banking require:
 - The customer has successfully completed First Time User Logon procedures and has selected a unique Access ID and Password. Austin Bank On-line Banking can be located on the Internet at www.austinbank.com
 - Current system requirements for best access to On-line Banking are detailed on the Austin Bank Home Page under the Internet Banking link or in the Help Screens available in Online Banking. Electronic Documents may be sent in either .html or .pdf format, at the Bank's discretion. Acrobat Reader is required to view, print and save electronic documents in .pdf format.
- The Bank reserves the right to suspend or cancel this service at any time for security or operational reasons, without prior notice to the customer. In the event the service is not available for three (3) business days or longer, statements or notices due during the period of time when the system is not operational will be printed and mailed to the customer's address of record at the Bank. All customers will be notified by e-mail and/or regular mail should the service be discontinued on a permanent basis.

**BANK CONTACT INFORMATION FOR ADDRESS CHANGES, E-MAIL ADDRESS
CHANGES OR CANCELLATION OF SERVICE:**

Austin Bank Local - (903) 759-3828
Attn: Customer Service Toll Free - (800) 644-9275
P. O. Box 6950
Longview, TX 75608

By submitting enrollment information you certify you are an authorized owner on the account(s) listed and have read and accept the conditions of this Electronic Document Agreement and that all information provided by you is true and correct to the best of your knowledge.