



Thank you for your interest in electronic account statements from Lubbock National Bank and/or Commerce National Bank. This service is available to you at no cost, and will allow you to view your current and past account statements for all of your accounts on a secure website. As part of the registration process, please read the following Consent and Authorization disclosure and indicate your acceptance at the bottom. Before you decide whether or not you wish to give your consent to receiving electronic notices and records, you should read and consider the following information. Then, if you decide to consent, you can click the I agree button at the bottom of this statement.

#### Consent and Authorization for Electronic Transmission of Regular Account Statements.

In this Consent and Authorization, the words "I," "Me," and "My" mean each person who electronically signs below. The words "Account Number" mean the account number that I entered to access this Consent and Authorization. The word "Account" means any and all accounts held at Lubbock National Bank and/or Commerce National Bank under the Account Number, including but not limited to accounts held under a suffix number, such as checking, savings, retirement, money market, certificate and loan accounts.

I understand that pursuant to My account and/or loan agreements with Lubbock National Bank and/or Commerce National Bank, I may be entitled to receive periodic account statements in connection with My Account, such as savings account statements and/or loan statements ("Account Statements"). By indicating my acceptance of these terms and conditions, I authorize Lubbock National Bank and/or Commerce National Bank to discontinue sending Me such periodic Account Statements via postal mail service for My Account and to instead deliver such periodic Account Statements to me electronically ("E-Statements"). I understand and agree that Lubbock National Bank and/or Commerce National Bank will send Me an e-mail on an ongoing basis to My primary e-mail address, as indicated below, notifying Me that My E-Statement account statement(s) are ready to be viewed on the Lubbock National Bank and/or Commerce National Bank website. I understand and agree that I will no longer receive paper copies of My periodic Account Statements.

I further understand and agree that:

1. I am the authorized signer [primary accountholder] of the Accounts being accessed. My electronic signature executed in conjunction with this Consent and Authorization of any electronic transaction on this Account shall be legally binding on all owners on the account including myself and such any transaction performed pursuant to this Consent and Authorization transaction shall be considered authorized by Me.
2. If the Account Number used to access this Consent and Authorization is a joint account, I acknowledge that I am the primary accountholder of the joint account and that My consent and authorization has been authorized by each of the joint accountholders. All joint accountholders owners on the account are legally bound by the terms and conditions of this Consent and Authorization.
3. My ongoing consent to receive subsequent Account Statements electronically is voluntary and may be withdrawn at any time. I may withdraw consent at any time in writing, by telephone or by sending Lubbock National Bank and/or Commerce National Bank an e-mail. If in writing to P.O. Box 6100, Lubbock, Texas

79493 or by e-mail at [LNBmail@LubbockNational.com](mailto:LNBmail@LubbockNational.com); You may also contact one of our Customer Service Representatives, in person at any branch location. The withdrawal of your consent should be received at least (5) business days before the end of your normal statement cycle and is subject to Lubbock National Bank and/or Commerce National Bank confirmation of My request, such withdrawal shall become effective no later than fifteen (15) days after receipt by Lubbock National Bank and/or Commerce National Bank. Upon termination, I understand and agree that I will no longer have access to My Account Statements online and that I will receive all Account Statements in paper form via postal mail service [subject to the fee as set forth in Lubbock National Bank's and/or Commerce National Bank's Schedule of Fees and Charges.

4. My computer system meets the minimum system requirements set forth below. In addition, I have and will maintain a printer capable of printing any E-Statements account statements that are e-mailed to Me and/or made available on Lubbock National Bank and/or Commerce National Bank website. In the alternative, I have and will maintain the ability to electronically save and visually display on My computer screen any E-Statements account statements that are e-mailed to Me and/or made available on Lubbock National Bank and/or Commerce National Bank website. I understand that Lubbock National Bank and/or Commerce National Bank recommends that I print a copy of any E-Statement and of this Consent and Authorization for My records. Printing out your statements, you will need to have the most current version of Adobe Acrobat available and is available free of charge as a download.

5. I agree to maintain a valid, active e-mail address. I must promptly notify Lubbock National Bank and/or Commerce National Bank of any change in My e-mail or postal address by contacting Lubbock National Bank and/or Commerce National Bank at 806-792-1000 or 1-888-607-4277 or at any of Lubbock National Bank and/or Commerce National Bank branch locations. Lubbock National Bank and/or Commerce National Bank is not liable for any third party-incurred fees, other legal liability, or any other issues or liabilities arising from E-Statements or notifications sent to an invalid or inactive e-mail address or postal address that I have provided.

6. I may also request a paper copy of any periodic regular Account Statement. A fee may be charged for any such paper copies, subject to the fee as set forth in Lubbock National Bank and/or Commerce National Bank Schedule of Fees and Charges.

7. I understand and agree that Lubbock National Bank and/or Commerce National Bank reserves the right to change the terms and conditions of this Consent and Authorization. Lubbock National Bank and/or Commerce National Bank will notify Me before the effective date of any change. This means Lubbock National Bank and/or Commerce National Bank will mail Me notice using the United States Post Office at the address Lubbock National Bank and/or Commerce National Bank currently has on file. By accessing My E-Statements after I receive any notice of change will constitute My agreement to such change(s). Lubbock National Bank and/or Commerce National Bank reserves the right to discontinue the E-Statements program at any time.

Security Procedures: I understand that I cannot sign up for the E-Statements program and cannot access My regular account statements without first signing up for and obtaining a Remote Access Password. I AGREE THAT USE OF A REMOTE ACCESS PASSWORD TO SIGN UP FOR THE E-STATEMENTS PROGRAM AND TO ACCESS MY ACCOUNT STATEMENTS CONSTITUTES A REASONABLE SECURITY PROCEDURE. I further understand that if I disclose My Remote Access Password to other people, they may also have the ability to access My regular account statements, and I will be responsible for any transactions they may complete. You agree it is your sole responsibility to protect your password from unauthorized persons. You agree that it is your responsibility to ensure that the electronic statements cannot be intercepted or viewed by others. You agree that the Bank has no control as to the persons who have access to your personal computer and/or your password once it is in your possession. The Bank will not be liable for any authorized or unauthorized access to your personal computer or your passwords. You understand that you have no expectation of privacy if you transfer any statement via e-mail to another person or entity using the World Wide Web. You further agree to release Lubbock National Bank and/or Commerce National Bank from any liability if the information is intercepted or viewed by unauthorized parties at your employer or any other email address you have provided. By

accepting the terms of this agreement, you hereby authorize Lubbock National Bank and/or Commerce National Bank to provide notification of periodic account statements and other periodic or special notices to you by electronic mail. Other periodic or special notices may include hold notices on availability of funds, error resolution notices, privacy notices or any other notice that federal laws and regulations from time to time may require us to provide to you. Your authorization means that we can provide you with periodic statements of your account and special notices electronically. You are responsible for notifying us of any email address changes. Notification of any email changes should be received five (5) business days before the end of your normal statement cycle. You may notify us by email at [LNBmail@LubbockNational.com](mailto:LNBmail@LubbockNational.com) or by calling (806) 792-1000 or 1-888-607-4277. You may also visit any of our locations and speak with one of our Customer Service Representatives for assistance. If your electronic mail is returned as undeliverable an attempt will be made to deliver the notification to an alternative e-mail address if you have provided us with one. If you have not provided us with one, an attempt will be made to contact you. If contact cannot be made, a paper copy of your statement will be sent by U.S. mail and an undeliverable E-Statement fee of \$5 will appear on a subsequent statement. There is no fee to request a paper copy of a regulatory notice or a copy of the changes of fees or terms on your account. If you wish to have a paper copy of a statement or check, normal research fees may apply. Your email address may be changed using the procedure described above by any authorized party to your account. THE BANK SHALL HAVE NO OBLIGATION OR LIABILITY TO ANY OF THE PARTIES TO A MULTIPLE-PARTY ACCOUNT IF THE EMAIL ADDRESS IS CHANGED USING THE PROCEDURES SET FORTH ABOVE. Your E-Statement may be dated on or before the day you are notified by email (the e-mail date). You must promptly review your E- Statement and any accompanying items and notify us in writing at P.O. Box 6100, Lubbock, TX 79493, via telephone at (806) 792-1000 or 1-888-627-4277 or in person at any of our locations (within the applicable time periods specified in your deposit agreement) of any error, unauthorized signature, lack of signature, alteration or other irregularity. Any applicable time periods within which you must notify us of any errors on your account statement(s) shall begin on the e-mail date regardless of when you receive and/or open the statement. If you believe your E-Statement is lost or that someone has obtained access to your E-Statement without your permission, write to us at P.O. Box 6100, Lubbock, TX 79493. You may also contact one of our Customer Service Representatives, in person at any branch location or call at (806) 792-1000 or 1-888-627-4277. I agree to notify Lubbock National Bank and/or Commerce National Bank immediately if I believe any of My accounts have been accessed or an Access Code has been used without My permission to access My accounts. The terms and conditions in this Consent and Authorization only apply to the E-Statements program. Provisions in other Lubbock National Bank and/or Commerce National Bank agreements and disclosures, including but not limited to Lubbock National Bank and/or Commerce National Bank Account Disclosure and in any and all loan agreements and disclosures, may be revised from time to time and remain effective for all other aspects of the accounts involved.

I am an authorized signer on this account. I understand Lubbock National Bank and/or Commerce National Bank will send me an e-mail on a monthly basis notifying me that my statement(s) are ready to be viewed. In order for Lubbock National Bank and/or Commerce National Bank to notify me of my E-Statement delivery, it is my responsibility to inform Lubbock National Bank and/or Commerce National Bank with any changes in my e-mail address on this site, by contacting them at 806-792-1000 or 1-888-627-4277 or by e-mail at [LNBmail@LubbockNational.com](mailto:LNBmail@LubbockNational.com) or any of our branch locations. I understand I may cancel this authorization at any time upon written request at any time, at which time the Lubbock National Bank and/or Commerce National Bank will resume mailing of all my future periodic statements and I will no longer have access to my statements online. All electronic statements shall be in full compliance with applicable laws and regulations. The provisions in this agreement are part of (and in supplement to) Lubbock National Bank and/or Commerce National Bank Terms and Conditions for Depository Accounts and are subject to all the provisions in the Terms and Conditions for Depository Accounts. Each Lubbock National Bank and/or Commerce National Bank account that you designate to be included within the E-Statement service and E-Statements program is also governed by the terms and conditions otherwise applicable to that kind of account as separately disclosed to you, either in the Terms and Conditions for Depository Accounts, applications and enrollment forms, the applicable personal or business fee schedules, credit or deposit agreements, our Privacy Policy or other written disclosures. I have read and agree to the terms of the Email Statement Disclosure and I would like to receive E-

Statement delivery. I understand that for the accounts listed above I will no longer receive a periodic statement sent by U.S. Mail or any special request for hold mail to be held by the bank.