



LUBBOCK NATIONAL BANK . COMMERCE NATIONAL BANK ONLINE BANKING ENROLLMENT FORM

Once the form is received by the Electronic Banking Department, you will be contacted by e-mail within three business days with a set-up confirmation and login instructions. Please return the form to any branch or by fax or mail. For questions, please call the Electronic Banking Department: 806-792-1000.

Fax to: 806-792-0976, Attn: Electronic Banking or Mail to: Lubbock National Bank, Attn: Electronic Banking, P.O. Box 6100, Lubbock, TX 79493.

New User - **Personal Account** New User - **Business Account**

Adding another user / log in ID to my Online Banking

If this is a new company to Online Banking, a new user for a company or a new user being added to a personal profile, please list the name on the current profile or the new company name below. Then complete the information for the new user.

Name of Person or Company on Profile or New Company Name: _____

SS # / Company Tax ID #: _____

New User's Name _____ Soc. Sec. #: _____

Please list the user's name again in the box at the top of page 2.

New User's Logon ID: _____

Each user must have a unique ID. Logon ID's can be all letters or a combination of letters and numbers, beginning with a letter.

New User's Phone Numbers: _____

(At least one direct phone number is required, to allow the user to receive a Secure Access Code or when requesting automated help with a password lockout. The automated calls cannot be routed through a switchboard/answering service.)

New User's Email Address: _____

Street Address: _____

If this user is for a business, list the business address here.

City: _____ State: _____ Zip Code: _____

Transaction Access: *Please check the box next to each type of transaction this user will need access to, as well as the level of access to be allowed.*

Funds Transfer – transfer funds between LNB/CNB accounts.

Funds transfers created between the hours of 4:30 am and 6 pm on a business day or "Real Time" Transfers are processed when a user approves them within the Online Banking system.

Funds transfers created after 6pm will be processed on the next business day morning.

- Draft only - (Create transactions but requires 2nd user to Approve and transmit the transaction for processing.)
- Approve only - (Transmits the transaction for processing, but cannot create transactions.)
- Draft & Approve - (Create & transmit transactions for processing.)
- Cancel - (Cancel existing transactions.)

Transaction Limits: If you wish to limit the dollar amount of the funds transfers this user can create please complete the information below:

Maximum transaction amount: \$ _____ Maximum dollar amount per day: \$ _____

Bill Payment - Allows this user to create and send out bill payments. ***Dual control is not available for this option.***

Change of Address – Allows the user to change the mailing address on the accounts listed on this form.

Draft only Approve only Draft & Approve Cancel

Stop Payments - Allows this user to send a stop payment request to the Bank.

Draft only Approve only Draft & Approve Cancel

Wire Transfers – The wire transfer option is available to Business accounts. A separate contract is required to enable the wire transfer feature. Please contact the Wire Department (806-473-6259) for information about fees or to request a contract. *Wires must be entered into the Online Banking system before 1pm CST to be processed on that business day.*

User's Name: _____

Soc. Sec. #: _____

Please list the User Name again here.

Account Access: List all Lubbock National Bank / Commerce National Bank accounts that need to be available to this user online.

****FUNDS TRANSFERS or BILL PAYMENTS:** Check the WITHDRAWAL box next to the accounts that this user is allowed to use to make Funds Transfers and Bill Payments.

****eStatement Access:** Check the eStatement box next to each account number listed to enable eStatements for that account. Enabling eStatement will cause the paper statement to stop printing. By checking the eStatement box and signing this form, you are agreeing to the eStatement Consent and Authorization on pages 3 & 4 of this document.

Account Type	Account #	Account Name	Access Level
<input type="checkbox"/> Ck <input type="checkbox"/> Sv <input type="checkbox"/> CD <input type="checkbox"/> Loan <input type="checkbox"/> LOC	_____	_____	<input type="checkbox"/> View <input type="checkbox"/> Deposit <input type="checkbox"/> Withdrawal <input type="checkbox"/> eStatement access
<input type="checkbox"/> Ck <input type="checkbox"/> Sv <input type="checkbox"/> CD <input type="checkbox"/> Loan <input type="checkbox"/> LOC	_____	_____	<input type="checkbox"/> View <input type="checkbox"/> Deposit <input type="checkbox"/> Withdrawal <input type="checkbox"/> eStatement access
<input type="checkbox"/> Ck <input type="checkbox"/> Sv <input type="checkbox"/> CD <input type="checkbox"/> Loan <input type="checkbox"/> LOC	_____	_____	<input type="checkbox"/> View <input type="checkbox"/> Deposit <input type="checkbox"/> Withdrawal <input type="checkbox"/> eStatement access
<input type="checkbox"/> Ck <input type="checkbox"/> Sv <input type="checkbox"/> CD <input type="checkbox"/> Loan <input type="checkbox"/> LOC	_____	_____	<input type="checkbox"/> View <input type="checkbox"/> Deposit <input type="checkbox"/> Withdrawal <input type="checkbox"/> eStatement access
<input type="checkbox"/> Ck <input type="checkbox"/> Sv <input type="checkbox"/> CD <input type="checkbox"/> Loan <input type="checkbox"/> LOC	_____	_____	<input type="checkbox"/> View <input type="checkbox"/> Deposit <input type="checkbox"/> Withdrawal <input type="checkbox"/> eStatement access
<input type="checkbox"/> Ck <input type="checkbox"/> Sv <input type="checkbox"/> CD <input type="checkbox"/> Loan <input type="checkbox"/> LOC	_____	_____	<input type="checkbox"/> View <input type="checkbox"/> Deposit <input type="checkbox"/> Withdrawal <input type="checkbox"/> eStatement access
<input type="checkbox"/> Ck <input type="checkbox"/> Sv <input type="checkbox"/> CD <input type="checkbox"/> Loan <input type="checkbox"/> LOC	_____	_____	<input type="checkbox"/> View <input type="checkbox"/> Deposit <input type="checkbox"/> Withdrawal <input type="checkbox"/> eStatement access
<input type="checkbox"/> Ck <input type="checkbox"/> Sv <input type="checkbox"/> CD <input type="checkbox"/> Loan <input type="checkbox"/> LOC	_____	_____	<input type="checkbox"/> View <input type="checkbox"/> Deposit <input type="checkbox"/> Withdrawal <input type="checkbox"/> eStatement access
<input type="checkbox"/> Ck <input type="checkbox"/> Sv <input type="checkbox"/> CD <input type="checkbox"/> Loan <input type="checkbox"/> LOC	_____	_____	<input type="checkbox"/> View <input type="checkbox"/> Deposit <input type="checkbox"/> Withdrawal <input type="checkbox"/> eStatement access
<input type="checkbox"/> Ck <input type="checkbox"/> Sv <input type="checkbox"/> CD <input type="checkbox"/> Loan <input type="checkbox"/> LOC	_____	_____	<input type="checkbox"/> View <input type="checkbox"/> Deposit <input type="checkbox"/> Withdrawal <input type="checkbox"/> eStatement access

Non-Use Policy: Customers not active for 6 consecutive months will be removed from the Online Banking system. To re-establish your user ID you will need to complete a new enrollment form.

I believe the information given herein to be true and complete. I authorize you to verify it before allowing me to access the system. I understand that by requesting a Logon ID for any person and allowing that person to access my accounts, that I am assuming all responsibility for transactions created by this user. I agree to the terms and conditions of the Agreement and Disclosures, which have been provided to me. I understand that the terms and conditions of all other agreements and disclosures with the bank continue to apply notwithstanding anything in this agreement. I understand that you will retain this application whether or not the account is established.

Customer Signature: _____ Date: _____

BANK USE: CSR: _____ BRANCH: _____ DATE RECEIVED: _____
 ELECTRONIC BANKING: DATE REC'D: _____ MAINTENANCE: _____ DATE COMPLETED: _____ SET UP BY: _____

Welcome to E-Statements!

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 (last 18 Months) 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.

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 signs the Internet Banking Enrollment form. 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, and 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, 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 of the Account(s) being accessed. My 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 my consent and authorization has been authorized by each of the joint accountholders. All accountholders and/or 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. Requests in writing should be mailed to P.O. Box 6100, Lubbock, Texas 79493 or by e-mail to LNbmail@LubbockNational.com. I may also contact a Customer Service Representative in person at any branch location. The withdrawal of my consent should be received at least (5) business days before the end of my 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, if a physical copy is desired, I have and will maintain a printer capable of printing any E-Statements that are e-mailed to me and/or made available on Lubbock National Bank and/or Commerce National Bank website. Alternatively, I have and will maintain the ability to electronically save and visually display on my computer screen any E-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. Viewing or printing out my statements will require the most current version of Adobe Acrobat, which 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 Lubbock National Bank and/or Commerce National Bank branch location. 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, 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 reserve 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 Postal Service at the address Lubbock National Bank and/or Commerce National Bank currently has on file. 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. I agree it is my sole responsibility to protect my password from unauthorized persons. I agree that it is my responsibility to ensure that the electronic statements cannot be intercepted or viewed by others. I agree that the Bank has no control as to the persons who have access to my personal computer and/or my password once it is in my possession. The Bank will not be liable for any authorized or unauthorized access to my personal computer or my passwords. I understand that I have no expectation of privacy if I transfer any statement via e-mail to another person or entity using the World Wide Web. I 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 my employer or any other email address I have provided. By accepting the terms of this agreement, I hereby authorize Lubbock National Bank and/or Commerce National Bank to provide notification of periodic account statements and other periodic or special notices to me 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 the bank to provide to me. My authorization means that Lubbock National Bank and/or Commerce National Bank can provide me with periodic statements of my

account and special notices electronically. I am responsible for notifying the bank of any email address changes. Notification of any email changes should be received five (5) business days before the end of my normal statement cycle. I may notify the bank by email at LNBmail@LubbockNational.com or by calling (806) 792-1000 or 1-888-607-4277. I may also visit any branch location and speak with a Customer Service Representative for assistance. If my electronic mail is returned as undeliverable an attempt will be made to deliver the notification to an alternate e-mail address if I have provided the bank with one. If I have not provided the bank with an alternative email address, an attempt will be made to contact me. If contact cannot be made, a paper copy of my 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 my account. If I wish to have a paper copy of a statement or check, normal research fees may apply. My email address may be changed using the procedure described above by any authorized party to my 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. My E-Statement may be dated on or before the day I am notified by email (the e-mail date). I must promptly review my E-Statement and any accompanying items and notify the bank 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 branch location (within the applicable time periods specified in my deposit agreement) of any error, unauthorized signature, lack of signature, alteration or other irregularity. Any applicable time periods within which I must notify the bank of any errors on my account statement(s) shall begin on the e-mail date regardless of when I receive and/or open the statement. If I believe my E-Statement is lost or that someone has obtained access to my E-Statement without my permission, I may write to the bank at P.O. Box 6100, Lubbock, TX 79493. I may also contact a Customer Service Representative 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 or at any branch location. I understand I may cancel this authorization upon written request at any time, at which time 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 I 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 me, 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 this Email Statement Disclosure and I would like to receive E-Statement delivery.

Minimum System Requirements: To receive and review disclosures electronically, and to view, download, and print E-Statements, I will need Microsoft Internet Explorer version 11.X or higher, or Mozilla Firefox and Adobe Acrobat Reader DC or newer. For Macintosh users, the bank suggests the latest version of Safari or Mozilla Firefox. Cookies and JavaScript must be enabled in the browser options.

By signing the Internet Banking Enrollment Form, I agree to the terms and conditions of this Consent and Authorization as described above.

IMPORTANT: PLEASE PRINT AND RETAIN THIS CONSENT AND AUTHORIZATION