

E-Statement Agreement

E-Statement Requirements:

- Ownership on all accounts you wish to access electronically.
- Personal Computer with Internet Access;
- Latest version of Adobe Reader;
- Online Banking access;

E-Statement Customer Agreement ("Agreement"):

In consideration of the E-Statement services ("Services") to be provided by First National Bank & Trust Co. ("Bank") as described from time to time in information distributed by the Bank to its customers, the Customer agrees as follows:

Customer hereby requests and authorizes Bank to send notice of regular periodic account statement(s) to Customer or their agent, in lieu of paper copy, in electronic format for all accounts designated through the enrollment process to be viewed through Bank's Online Banking Service.

By utilizing the Services, Customer agrees to be bound to all rules and regulations applicable to Customer's deposit account and any other contract for services at Bank as established and amended by Bank.

Customer agrees to receive initial and periodic account disclosure information in an electronic format. Customer agrees that E-Statements satisfy any and all requirements for the Bank to send periodic written statements or notices for this account. Bank will provide this information in a clear, conspicuous manner that the Customer can print and/or store using the hardware and software specified above. A copy of said disclosures may also be viewed at the Bank's Website, www.fnbokla.com. The consent granted in this paragraph applies to all accounts designated through the enrollment process. Bank will notify Customer of any material change in hardware or software required for retrieving or storing this disclosure information.

Customer understands their right to revoke this Agreement and thereby withdraw consent to communicate with Bank electronically. In order to withdraw consent and terminate this Agreement, Customer must notify Bank in writing. Termination of the Agreement will be effective within 30 days of the Bank's receipt of the written termination notice. There are no fees associated with terminating this Agreement.

Customer understands that Customer has a right to obtain a paper copy of any of the above described disclosures or e-statements. To obtain a paper copy, the Customer must make a specific request to the bank location where you have your account. In some cases, research fees specified in the Bank's Schedule of Fees and Charges may apply to the Customer's request pursuant to this paragraph.

Customer agrees to notify the Bank immediately if Customer is unable to access any of the information that has been delivered by the Bank in an electronic form or manner.

Customer may be required to provide the Bank with signed, written notice if Customer's electronic mail address changes. Customer agrees to keep the Bank informed of any e-mail address change. Allow 3 business days for your new e-mail address to be updated within the Bank's System.

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Customer understands the Bank will attempt to send E-Statement notification to the e-mail address Customer has provided one time per statement cycle. If the message is returned as "undeliverable," Bank will mail that statement to Customer via U. S. Postal Service and Customer's account will be reverted back to paper statements and notices.

Customer understands that if after 24 months of not accessing the Bank's online banking they will receive paper statements in place of e-statements. A new E-Statement agreement will need to be completed to receive an electronic statement. Bank shall not be responsible or liable for:

Consequential or incidental damages for negligent performance by Bank of its services;

Damages arising from unauthorized access to E-Statement Services;

Any costs associated with updating, modifying, accessing or terminating the Customer's software or hardware.

Additional Terms:

Customer represents and warrants to the Bank that each individual who is to have access to Customer accounts and information through the Services is hereby authorized to access this account information. Each Customer will also designate a password as required by various Services. Generally, passwords should consist of at least 6 digits. Once selected for each user, a password is to be used only by that individual and protected from use by others. Customer agrees that Bank's security procedures are commercially reasonable.

Unless otherwise noted, the meaning of terms used in this Agreement and in information incorporated herein shall be defined by the applicable provisions of the Oklahoma Uniform Commercial Code.

The laws of the State of Oklahoma shall govern this Agreement and all transactions hereunder. Customer acknowledges that he/she has reviewed this Customer E-Statement Agreement, understands the terms and conditions set forth herein, and agrees to be bound hereby.

This Agreement may be terminated or limited by the Bank upon reasonable notice for any reason at Bank's sole discretion.