

American National Bank Online Service E-Sign Disclosure and Consent

We suggest you read this document carefully and print a copy for your reference.

The Online service E-sign Disclosure and Consent applies to all Communications for those products and services offered through the Online Service that are not otherwise governed by the terms and conditions of an electronic disclosure and consent.

The words “we,” “us,” and “our” refer to the American National Bank entity with whom you have your account, and the words “you” and “your” mean you, the individual(s) or entity identified on the Account(s). As used in this Disclosure, “Account” means the account you have with us.

“Communication” means any customer agreements or amendments thereto, disclosure, notices, responses to claims, transaction history, privacy policies and all other information related to the product or service, including but not limited to information that we are required by law to provide to you in writing. “Online Service” means American National Bank Online.

- 1. Scope of Communication to Be Provided in Electronic Form.** When you use a product or service to which this Disclosure applies, you agree that we may provide you with any Communications in electronic format, and that we may discontinue sending paper Communications to you, unless and until you withdraw your consent as described below. Your consent to received electronic communications and transactions includes, but is not limited to:
 - All legal and regulatory disclosures and communications associated with the product or service available through the Online Service for your Account
 - Notices or disclosures about a change in the terms of your Account or associated payment feature and responses to claims
 - Privacy policies and notices
- 2. Method of Providing Communications to You in Electronic Form.** All Communications that we provide to you in electronic form will be provided either (1) via e-mail, (2) by access to a web site that we will designate in an e-mail notice we send to you at the time the information is available, or (3) to the extent permissible by law, by access to a web site that we will generally designate in advance for such purpose.
- 3. How to Withdraw Consent.** You may withdraw your consent to receive Communications in electronic form by contacting us at **940-397-2300**. At our option, we may treat your provision of an invalid email address, or the subsequent malfunction of a previously valid email address, as a withdrawal of your consent to receive electronic Communications. We will not impose any fee to process the withdrawal of your consent to receive electronic Communications however your access and use of the Online Service will be terminated. Any withdrawal of your consent to receive electronic Communications will be effective only after we have a reasonable period of time to process the withdrawal.

- 4. How to Update Your Records.** It is your responsibility to provide us with true accurate and complete e-mail address, contact, and other information related to this Disclosure and your Account(s), and to maintain and update promptly any changes in this information. You can update information (such as your e-mail address) through the Online Service or by contacting our **Customer Service Department at 940-397-2300**.
- 5. Hardware and Software Requirements.** In order to access, view and retain electronic Communications that we make available to you, you must have:
- A personal computer or other device that is capable of accessing the Internet. Your access to this page verifies that your system/device meets these requirements.
 - An Internet web browser which is capable of supporting 128-bit SSL encrypted communications, which requires a minimum web browser version of either Microsoft Internet Explorer version 6.0 and your system or device must have 128-bit SSL encryption software. Your access to this page verifies that your browser and encryption software/device meets these requirements.
 - You must have software which permits you to receive and access Portable Document Format or "PDF" files, such as Adobe Acrobat Reader version 8.0 and above. Your access to this page verifies that your system / device has the necessary software to permit you to receive and access PDF files.
- 6. Requesting Paper Copies.** You have the ability to download and print any documents we send to you through the electronic signature system. To request paper copies of documents provide name, email, telephone number, date, and postal address to **American National Bank PO Box 4477 Wichita Falls, TX 76308** or call our **Customer Service Department at 940-397-2300**. Any fees associated with requesting paper copies will be disclosed by the Bank.
- 7. Consent.** By placing a checkmark in the box next to the "I have read and agree to the ESIGN Disclosure", you consent to the electronic delivery of the ESIGN terms and notices.