



CONSENT AND AGREEMENT FOR
ELECTRONIC DELIVERY OF BANK
STATEMENT

American National Bank & Trust
Member FDIC

Welcome to American National Bank & Trust's E-Mail statement delivery service. Our goal is to provide you with an easy and convenient way to receive your monthly Bank statement.

We need your consent to begin sending your bank statement to you electronically. Please review the information below prior to giving your consent.

Your consent, which will be given by signing this Consent and Agreement and providing it to American National Bank & Trust, will authorize American National Bank & Trust to forward to you electronically your periodic bank statement and any other disclosures that American National Bank & Trust might send to you with your bank statement, such as Electronic Funds Disclosures or other required disclosures relating to your accounts. If you elect to receive your statement through electronic delivery, American National Bank & Trust will no longer send you a printed statement through the U. S. mail.

After you consent, you may request a paper copy of any statement or notice that you have agreed to receive electronically by writing, telephoning, or e-mailing us at the address listed at the end of this agreement.

By agreeing to have your bank statement sent electronically, you also agree to notify American National Bank & Trust immediately in writing at the address listed at the end of this agreement of any changes in your e-mail address, other contact information on file with us, or any errors or complications relating to the electronic receipt of your bank statement.

It is necessary to have Adobe Acrobat Reader 5.0 or above installed on your PC to view the statement. You can obtain a free copy of Adobe Acrobat Reader by visiting <http://www.adobe.com> Acrobat Reader is available by clicking the "downloads" link.

To discontinue this electronic service, you can send notice of your desire to discontinue this service to the address listed at the end of this agreement.

American National Bank & Trust may change, suspend or eliminate all or any aspect of this delivery service upon notice to you.

By enrolling, you agree to the terms stated above and are able to meet the minimum requirements for printing or retaining the information that is provided to you. You understand that you have a duty to exercise reasonable promptness in examining the electronic statement or the items referenced to determine whether any payment was not authorized because of an alteration of an item or because a purported signature on the account was not authorized.

The statute of limitations governing these responsibilities will commence at the time the email was sent by American National Bank & Trust to you.

This Agreement is binding for all accounts I currently hold or open in the future and can be withdrawn by sending a written request to American National Bank & Trust. Your withdrawal will become effective after we have received it and have had a reasonable opportunity to act on it.

I agree to the aforementioned terms and conditions and wish to sign up for E-Statements.

Current Internet Banking Customers:

Internet Banking Login ID: _____

Accounts: _____, _____, _____, _____, _____

Signature: _____

New Internet Banking Customers:

First Name: _____

Last Name: _____

Address: _____

City: _____

State: _____

E-mail Address: _____@_____

Social Security Number: ____-____-____

Accounts: _____, _____, _____, _____, _____

Signature: _____

Internal Use: Change Internet Banking Plan

Change CORE Field 804 to 2

Verify e-mail address Field 801

Initials: _____



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2732 Midwestern Parkway, Wichita Falls TX 76308
Telephone 940-397-2300, Fax 940-235-4176
www.amnat.com