



ENROLLMENT AGREEMENT

WHEN YOU ACCESS ANY OF YOUR ACCOUNTS FOR THE FIRST TIME THROUGH THE USE OF ONE OR MORE OF THE SERVICES DESCRIBED BELOW, YOU AGREE TO BE BOUND BY THE TERMS OF THIS AGREEMENT. IF YOU HAVE ANY QUESTIONS OR DO NOT UNDERSTAND ANY TERMS OF THIS AGREEMENT, PLEASE CONTACT US PRIOR TO YOUR USE OF THE SERVICES.

Please read the following agreement and select the "I Agree" at the end, if you agree to all of the information contained within.

FIRST NATIONAL BANK & TRUST COMPANY INTERNET BANKING SERVICES AGREEMENT

I. INTRODUCTION

This Internet Banking Services Agreement ("Internet Banking Agreement") lists the terms and conditions governing the Internet Banking Services offered through First National Bank & Trust Company. You should read this Internet Banking Agreement and the related information provided by the Bank prior to using Internet Banking. By using the Internet Banking Services, you agree to abide by the terms and conditions of this Internet Banking Agreement. The terms "we," "us," "our," and "Bank" refer to First National Bank & Trust Company. The words "you", "your", and "yours" mean each deposit account owner, authorized deposit account signer, and anyone authorized to act on behalf of a deposit account owner. You agree that the Bank may provide any notices required by law or by this agreement in electronic form.

II. ACCESSING YOUR BANK ACCOUNTS THROUGH INTERNET BANKING

You can access your First National Bank & Trust Company accounts through Internet Banking. Each of your accounts at the Bank is also governed by your Deposit Account Agreement and Disclosure, Funds Availability Act Disclosure, Electronic Funds Transfer Act Disclosure and related account agreements.

A. REQUIREMENTS

To access your personal and/or business accounts through Internet Banking, you must have an eligible Bank account (listed below), an internet bank user identification, and an internet banking password. First National Bank & Trust Company accounts that are accessible through Internet Banking include:

Checking, Money Market Accounts, Savings Accounts, Business Checking, Certificate of Deposit, Business and Consumer Loans, IRA Accounts, Cradle to College, Checking NOW Accounts, Health Savings Accounts and Safe Box Accounts.

B. FEES

There are no monthly fees for accessing your account(s) through First National Bank & Trust Company Consumer Internet Banking. Monthly fees may vary for accessing your account(s) through First National Bank & Trust Company Business Internet Banking. Certain fees may apply to additional services available to you. First National Bank & Trust Company may modify the fees charged at any time by giving you 30 days prior notice.

PLEASE NOTE THAT FEES FOR INTERNET ACCESS WILL BE ASSESSED AND BILLED SEPERATELY BY YOUR INTERNET SERVICE PROVIDER.

Corporate Office

P.O. Box 311
Weatherford, OK 73096
(580) 772-5575
FAX: (580) 772-1623

Cordell Branch

P.O. Box 570
Cordell, OK 73632
(580) 832-3352
FAX: (580) 832-5465

Hinton Branch

P.O. Box 981
Hinton, OK 73047
(405) 542-3925
FAX: (405) 542-3375

Morrison Branch

P.O. Box 177
Morrison, OK 73061
(580) 724-3511
FAX: (580) 724-3589

Stillwater -West Branch

4611 W. Sixth Street
Stillwater, OK 74074
(405) 533-3737
FAX: (405) 533-3805

Stillwater – East Branch

2100 E. Sixth Street
Stillwater, OK 74074
(405) 533-3037
FAX: (405) 533-4471



C. ELECTRONIC MAIL (E-MAIL)

Sending E-mail through Internet Banking is a way to communicate with the Bank. Internet Banking has provided E-mail capabilities for you to ask questions about your account(s) or to provide us comments on your banking service. This E-mail capability is accessible after you sign on with your password to a secure session with Internet Banking. Despite our best efforts, messages sent by E-mail may not be secure, may be intercepted by third parties and may not be immediately received by the appropriate department of First National Bank & Trust Company. Please do not use E-mail to send us communications which contain confidential information, information which we require in writing or information which needs our immediate attention. An Internet record that an E-mail has been "sent" or "received" is not verification that the E-mail has been received by First National Bank & Trust Company. You cannot use E-mail to initiate transactions on your account(s). For banking transactions, please use the appropriate functions within Internet Banking or call First National Bank & Trust Company Customer Service at (580)772-5575 or (800)774-8507.

D. NEW SERVICES

The Bank may, from time to time, introduce new Internet Banking Services. We shall update this Internet Banking Service Agreement to notify you of these new services. By using these services when they become available, you agree to be bound by the rules contained in this Agreement.

III. TERMS AND CONDITIONS

The first time you, or someone authorized by you on your behalf, access your Bank accounts through Internet Banking, the system confirms your agreement to be bound by all the terms and conditions of this Internet Banking Agreement and acknowledges your receipt and understanding of this disclosure.

A. ONLINE PASSWORD AND MULTI-FACTOR AUTHENTICATION

A user ID and password will all access to bank accounts through Internet Banking. The password must be changed within Internet Banking at least every 12 months. The password may also be changed at different increments within Internet banking, or by contacting the financial institution. For security purposes, it is recommended that the user memorize this Internet Banking password and do not write it down. The user is responsible for keeping his/her password and account data confidential.

The Internet Banking System will automatically lock out a user after 3 unsuccessful login attempts. A lock out requires the user to contact the bank to have the user credentials reset. As an added security measure, users will be "timed out" after 10 minutes in Internet Banking. The user must then log back in to continue working in Internet Banking.

The user will also be required to answer three challenge questions during the Internet Banking set-up proces. The user will then be asked to answer one challenge question upon each login attempt on a non-registered computer adding a second level of security in addition to the password. All security question answers may be changed within the Internet Banking application or by contacting the financial institution.

B. COMPUTER REQUIREMENTS

To use Internet Banking Services, you must have your own Internet Service Provider and the

Corporate Office	Cordell Branch	Hinton Branch	Morrison Branch	Stillwater -West Branch	Stillwater – East Branch
P.O. Box 311 Weatherford, OK 73096 (580) 772-5575 FAX: (580) 772-1623	P.O. Box 570 Cordell, OK 73632 (580) 832-3352 FAX: (580) 832-5465	P.O. Box 981 Hinton, OK 73047 (405) 542-3925 FAX: (405) 542-3375	P.O. Box 177 Morrison, OK 73061 (580) 724-3511 FAX: (580) 724-3589	4611 W. Sixth Street Stillwater, OK 74074 (405) 533-3737 FAX: (405) 533-3805	2100 E. Sixth Street Stillwater, OK 74074 (405) 533-3037 FAX: (405) 533-4471



necessary computer equipment required by the browser (Netscape Navigator 4.7 or later, Microsoft Internet Explorer 5.5 or later, with 128-bit encryption) which you select. The browser you select must support JavaScript and must have cookies enabled. You are responsible for the selection, installation, maintenance, and operation of your computer and software. Your computer system may include other financial services software which is not associated with the Bank and the Bank is not responsible for them.

C. OUR LIABILITY

Except as specifically provided in this Agreement or where the law requires a different standard, you agree that neither the service providers nor the Bank shall be responsible for any loss, property damage, or bodily injury, whether caused by the equipment, software, the Bank, or by Internet browser providers, or by Internet access providers or by online service providers or by an agent or subcontractor of any of the foregoing. Nor shall we or the service providers be responsible for any direct, indirect, special or consequential, economic or other damages arising in any way out of the installation, use or maintenance of the equipment, software, or Internet browser or access software even if we have been advised of the possibility of such damages. We are not responsible for any computer virus or related problems that may occur with your use of our Internet Banking Services.

WE MAKE NO WARRANTY, EXPRESS OR IMPLIED, IN LAW OR IN FACT, INCLUDING BUT NOT LIMITED TO AN IMPLIED WARRANTY OF FITNESS FOR A PARTICULAR PURPOSE OR OF MERCHANTABILITY, WITH RESPECT TO ANY COMPUTER PROGRAMS, EQUIPMENT OR SOFTWARE MADE AVAILABLE TO YOU.

D. BUSINESS DAYS

The term "business days" means Monday through Friday, excluding Saturday, Sunday and Federal banking holidays.

E. HOURS OF ACCESSIBILITY

You can access your Bank accounts through Internet Banking 24 hours a day, seven days a week. However, at certain times, some or all of the Internet Banking features may not be available due to system maintenance or reasons beyond the Bank's control. We specifically do not warrant that the services will be available at all times. During those times when Internet Banking features are not available, you may use Voice Access 24-hour telephone banking service or a Bank ATM to conduct transactions. A transfer initiated through Internet Banking before 2:00 P.M. (Central Time) on a business day is posted to your account the same day. All transfers completed after 2:00 P.M. (Central Time) on a business day or on a Saturday, Sunday or banking holiday will be posted on the next business day. Our business days are Monday through Friday, except for banking holidays. Our banking holidays shall meet all federal banking holidays. You will be notified of any changes to the above schedule at least 30 days prior to the change.

F. ADDITIONAL TERMS AND CONDITIONS

- 1. Obtaining Account Balance and Transaction History** - You can obtain balances and transaction history on all eligible accounts that are enrolled in Internet Banking. See Section II for specific accounts accessible through Internet Banking. Account balance and transaction history reflects activity through the close of the previous business day.

Corporate Office

P.O. Box 311
Weatherford, OK 73096
(580) 772-5575
FAX: (580) 772-1623

Cordell Branch

P.O. Box 570
Cordell, OK 73632
(580) 832-3352
FAX: (580) 832-5465

Hinton Branch

P.O. Box 981
Hinton, OK 73047
(405) 542-3925
FAX: (405) 542-3375

Morrison Branch

P.O. Box 177
Morrison, OK 73061
(580) 724-3511
FAX: (580) 724-3589

**Stillwater -West
Branch**

4611 W. Sixth Street
Stillwater, OK 74074
(405) 533-3737
FAX: (405) 533-3805

**Stillwater – East
Branch**

2100 E. Sixth Street
Stillwater, OK 74074
(405) 533-3037
FAX: (405) 533-4471



2. **Transferring Funds** - You may make transfers between your eligible accounts. You may transfer amounts up to the available balance in your account(s), however the number of transfers from savings or money market accounts may be limited as described in the applicable Deposit Account Agreement and Disclosure Agreement. No transfers may be made from an account that requires two or more signatures. Transfers cannot be made from time Certificates of Deposit, Cradle to College or IRA accounts. Although most transfers will be processed on the same business day if received prior to 2:00 P.M. (Central Time), some transfers may require off-line processing and are subject to available balance verification. The Bank reserves the right to limit the frequency and dollar amount of transactions from your accounts for security reasons.

We will not be liable for a failure to complete a transfer:

- if a hold has been placed on deposits made to an account from which you wish to transfer funds. You cannot transfer the portion of the funds held until the hold expires.
- if we are directed to prohibit withdrawals (such as the limitations required for savings and money market accounts) by applicable law or court order.
- if the money in your account is subject to a legal process or any other encumbrance or claim restricting the transfer.
- if the account is closed.
- if there are insufficient funds in your account, or the transfer would exceed the credit limit or any overdraft line you have with us. In those instances, we may decline to complete the transfer.
- if the system, computer or telephone was not working properly and you knew about the problem when you requested the transfer.
- if circumstances beyond our control such as fire, flood, computer breakdown or problems with the telephone line prevent the transfer despite reasonable precautions we have taken.
- if you have not properly followed the software manufacturer's recommendations or Internet Banking Services instruction on how to make a transfer.
- if you or anyone you permit to utilize the Services, commits any fraud or violates any law or regulation.
- if a transfer could not be completed due to systems unavailability.
- if you have not provided us with complete and correct information needed to conduct a transaction.

You agree to execute any additional documents and to provide any information (including information necessary to remake or reconstruct any deposit, transmission file or entry) that the Bank reasonably requests.

3. **Internet Banking Stop Payment Requests for Checks** - The following terms and conditions apply to online Stop Payment Requests for checks:

- a. **Item Description.** Upon your submittal of an Internet Banking Stop Payment request on a check, you warrant that the information describing the check, including: the check date, its exact amount, the check number and payee is correct. (You understand that the EXACT amount of the check is necessary for our computer to stop payment. If you give us the incorrect amount or any other incorrect information, we will not be responsible for failing to stop payment on the check.) We may ask you to confirm the Stop Payment Order in writing.

Corporate Office

P.O. Box 311
Weatherford, OK 73096
(580) 772-5575
FAX: (580) 772-1623

Cordell Branch

P.O. Box 570
Cordell, OK 73632
(580) 832-3352
FAX: (580) 832-5465

Hinton Branch

P.O. Box 981
Hinton, OK 73047
(405) 542-3925
FAX: (405) 542-3375

Morrison Branch

P.O. Box 177
Morrison, OK 73061
(580) 724-3511
FAX: (580) 724-3589

**Stillwater -West
Branch**

4611 W. Sixth Street
Stillwater, OK 74074
(405) 533-3737
FAX: (405) 533-3805

**Stillwater – East
Branch**

2100 E. Sixth Street
Stillwater, OK 74074
(405) 533-3037
FAX: (405) 533-4471



- b. **Agreement.** You agree that unless your Stop Payment Order is received by us within a reasonable time for us to act on your order prior to final payment, certification, or similar action on the check, we will not be responsible for stopping payment. You also agree that you may not stop payment on any point-of-sale EFT, cashier or certified check or any check or payment guaranteed by us. You understand that your stop payment request is conditional and subject to our verification that the check has not already been paid or that some other action to pay the check has not been taken by us.
- c. **Duration.** You understand that your stop payment order will be effective as follows: for a period of 14 days from the date of the request unless you release the order or stop in to First National Bank & Trust Company and sign a Stop Payment Order Request. Your signature will extend the Stop Payment for 6 months. You also understand there will be a charge for each stop payment order requested.
- d. **Indemnification.** You agree to indemnify, defend and hold us harmless from all costs, including attorney's fees, action, damages, or claims related to or arising from our action in refusing payments of the check including claims of any joint depositor, payee, or endorsee or in failing to stop payment of a check as a result of incorrect information provided by you. You also agree to notify us promptly upon the issuance of any duplicate check, this replaces the check subject to the order, or upon return of the original check.

Checks are processed in random order. It is, therefore, impossible for the Bank to determine, nor are we required to determine, if a check had been presented for payment on the same day a stop payment order is received. In addition, the check upon which you requested payment to be stopped may be posted over your instructions if:

- a. The check upon which payment is to be stopped has not been completely and accurately described.
- b. The stop-payment order is not received in time or manner to permit the Bank a reasonable opportunity to act upon the order.
- c. The Bank has accepted or certified the check.
- d. The Bank has paid the item for cash.
- e. The Bank has paid the item and no longer has a right to return the check.
- f. The item has been deposited or received for deposit for credit to an account of a depositor with our bank.

IV. GENERAL TERMS

A. CHANGES TO CHARGES FEES OR OTHER TERMS

We reserve the right to change the charges, fees or other terms described in this Internet Banking Agreement. When changes are made to any fees, charges, or other material terms we will update this Internet Banking Agreement, and either send a notice to you at the address shown on our records, or send you an electronic mail message (E-mail). The notice will be posted or sent at least thirty (30) days in advance of the effective date of any additional fees for online transactions, or of any stricter limits on the type, amount or frequency of transactions or any increase in your responsibility for unauthorized transactions, unless an immediate change is necessary to maintain the security of the system. If such a change is made, and it can be disclosed without jeopardizing the security of the system, we will provide you with electronic or written notice within

Corporate Office

P.O. Box 311
Weatherford, OK 73096
(580) 772-5575
FAX: (580) 772-1623

Cordell Branch

P.O. Box 570
Cordell, OK 73632
(580) 832-3352
FAX: (580) 832-5465

Hinton Branch

P.O. Box 981
Hinton, OK 73047
(405) 542-3925
FAX: (405) 542-3375

Morrison Branch

P.O. Box 177
Morrison, OK 73061
(580) 724-3511
FAX: (580) 724-3589

Stillwater -West Branch

4611 W. Sixth Street
Stillwater, OK 74074
(405) 533-3737
FAX: (405) 533-3805

Stillwater – East Branch

2100 E. Sixth Street
Stillwater, OK 74074
(405) 533-3037
FAX: (405) 533-4471



thirty (30) days after the change. As always, you may choose to accept or decline changes by continuing or discontinuing the accounts or services to which these changes relate. We also reserve the option, in our business judgment, to waive, reduce or reverse charges or fees in individual situations. Changes to fees applicable to specific accounts are governed by the applicable Deposit Account Agreement and Disclosure and Schedule of Fees and Charges.

B. DISCLOSURE OF ACCOUNT INFORMATION

You authorize First National Bank & Trust Company to disclose to third parties information you have provided or that we have obtained about your accounts and the transfers you make:

- To comply with laws, regulations, government agency or court orders or requests.
- To verify the existence and condition of your account for a third party, such as a credit bureau or merchant.
- Where it is necessary for completing transfers, bill payments or other Services you have requested.
- To provide services relating to your account or to offer other products and services; or
- If you otherwise give us your written permission.

C. OTHER AGREEMENTS

In addition to this Internet Banking Agreement you agree to be bound by and will comply with the requirements of the applicable Deposit Account Agreement and Disclosure including your signature card and any change of terms notices, the Bank's rules and regulations, the rules and regulations of any funds transfer system to which the Bank belongs, the terms of any credit agreements you have with the Bank and all applicable state and federal laws and regulations. We also agree to be bound by these terms.

You also warrant that your signature is on file at the Bank on the date of this agreement and are authorized to execute this agreement.

D. TERMINATION OF THIS AGREEMENT

Either you or we may terminate this Internet Banking Agreement at any time upon giving written notice of the termination to the other party. For good reason, including non-usage or inactivity, the Bank reserves the right to terminate this Internet Banking Agreement and your access to Internet Banking Services, in whole or in part, at any time without prior notice to you. Upon termination, we reserve the right to make no further payments or transfers from your account(s), including payments or transfers you have previously authorized. If you terminate your Internet Banking Services, you authorize the Bank to continue making transfers you have previously authorized until such time as the Bank has had a reasonable opportunity to act upon your termination notice. You agree that upon termination of your Internet Banking Services, either by you or by us, you will cancel all automatic or recurring transfers you have previously authorized, and that if you fail to do so, you are responsible for such payments.

E. ASSIGNMENT

The Bank may assign this Internet Banking Agreement to its parent corporation or to any now-existing or future direct or indirect subsidiary of its parent corporation.

You may not assign this Agreement to any other person without the express written consent of the Bank.

F. GOVERNING LAW

This Internet Banking Agreement will be governed by and interpreted in accordance with all applicable federal and state laws and federal regulations. To the extent there is no applicable

Corporate Office

P.O. Box 311
Weatherford, OK 73096
(580) 772-5575
FAX: (580) 772-1623

Cordell Branch

P.O. Box 570
Cordell, OK 73632
(580) 832-3352
FAX: (580) 832-5465

Hinton Branch

P.O. Box 981
Hinton, OK 73047
(405) 542-3925
FAX: (405) 542-3375

Morrison Branch

P.O. Box 177
Morrison, OK 73061
(580) 724-3511
FAX: (580) 724-3589

**Stillwater - West
Branch**

4611 W. Sixth Street
Stillwater, OK 74074
(405) 533-3737
FAX: (405) 533-3805

**Stillwater - East
Branch**

2100 E. Sixth Street
Stillwater, OK 74074
(405) 533-3037
FAX: (405) 533-4471



federal law or regulation, this Internet Banking Agreement will be governed by and interpreted in accordance with the laws of the State of Oklahoma.

G. SEVERABILITY

In the event any provision of these terms is held unenforceable, it will not affect the validity or enforceability of other provisions of this Internet Banking Agreement. The unenforceable provision will be replaced either by another enforceable provision contained either within this Internet Banking Agreement or other related Banking Agreement, or by an enforceable provision at law which most closely reflects the intention of the unenforceable provision.

H. RECORDING AND RETENTION OF INFORMATION

You agree that we may record the information and electronic messages you enter through your use of the Internet Banking Services. You also agree that all information submitted by you will become the property of the Bank.

V. PROTECTING YOUR ACCOUNT

A. PREVENTING MISUSE OF YOUR ACCOUNT

- 1. Periodic Statements** - Your role is extremely important in the prevention of any wrongful use of your account. You will receive a periodic statement for your accounts as described in the Deposit Account Agreement and Disclosure. This statement will include all transactions posted through your use of the Internet Banking Services. You must promptly examine your statement upon receipt. If you find that your records and ours disagree, you must immediately call First National Bank & Trust Company Customer Services at 580-772-5575 or 800-774-8507.
- 2. Protecting Personal Information** - In addition to protecting your account information, you must take precautions to protect your personal identification information, such as your Driver's License, Social Security Number, & User ID etc. This information, by itself or together with information on your account, may allow unauthorized access to your account(s). It is your responsibility to protect personal information with the same level of care that you protect your account information.
- 3. Taking Care of Your Internet Banking Password** - The password that is used to gain access to Internet Banking Services should be kept confidential. For your protection, we recommend that you change your Internet Banking password regularly. We recommend that you memorize that Internet Banking password and do not write it down. You are responsible for keeping your password, User ID, account number and other account data confidential.

YOU HEREBY AUTHORIZE US TO ACCEPT INSTRUCTIONS FROM ANYONE USING YOUR PASSWORD. WE SHALL HAVE NO LIABILITY FOR RESULTING DAMAGES WHEN THE PASSWORD HAS BEEN USED TO ACCESS THE INTERNET BANKING SERVICES. IF YOU BELIEVE THAT YOUR INTERNET BANKING PASSWORD MAY HAVE BEEN LOST OR STOLEN, OR THAT SOMEONE HAS TRANSFERRED OR MAY TRANSFER MONEY FROM YOUR ACCOUNT WITHOUT YOUR PERMISSION YOU AGREE TO NOTIFY FIRST NATIONAL BANK & TRUST COMPANY AT 580-772-5575 OR 800-774-8507 IMMEDIATELY. YOU WILL BE LIABLE FOR ANY INSTRUCTIONS AND OTHER COMMUNICATIONS INITIATED AFTER YOU KNEW OF THE SECURITY BREACH AND BEFORE THE BANK RECEIVED NOTICE AND HAD A REASONABLE OPPORTUNITY TO ACT ON IT.

Corporate Office

P.O. Box 311
Weatherford, OK 73096
(580) 772-5575
FAX: (580) 772-1623

Cordell Branch

P.O. Box 570
Cordell, OK 73632
(580) 832-3352
FAX: (580) 832-5465

Hinton Branch

P.O. Box 981
Hinton, OK 73047
(405) 542-3925
FAX: (405) 542-3375

Morrison Branch

P.O. Box 177
Morrison, OK 73061
(580) 724-3511
FAX: (580) 724-3589

**Stillwater -West
Branch**

4611 W. Sixth Street
Stillwater, OK 74074
(405) 533-3737
FAX: (405) 533-3805

**Stillwater – East
Branch**

2100 E. Sixth Street
Stillwater, OK 74074
(405) 533-3037
FAX: (405) 533-4471



The Bank may cancel your password at any time if necessary to maintain the security of your accounts.

B. UNAUTHORIZED TRANSACTIONS IN YOUR BANK ACCOUNTS

Only reveal your account number to a legitimate entity for a purpose you authorize (such as your insurance company for automatic payments). Notify us at once if you believe another person has improperly obtained your Internet Banking password. Also, notify us if someone has transferred or may transfer money from your account without your permission, or if you suspect any fraudulent activity on your account. You could lose all the money in your account plus the maximum amount of any unused credit on your overdraft credit line.

To notify us, call First National Bank & Trust Company Customer Service at 580-772-5575 or 800-774-8507, Monday through Friday 9:00 A.M. through 4:30 P.M. (Central Time) or write to First National Bank & Trust Company, P.O. Box 311; Weatherford Oklahoma 73096.

If your Internet Banking password has been compromised and you tell us within two (2) business days after you learn of the loss or theft, you can lose no more than \$50 if someone used your Internet Banking password without your permission to access a Bank deposit account. If you do NOT tell us within two (2) business days after you learn of the loss or theft and we could have stopped someone from taking money without your permission had you told us, you could lose as much as \$500.

Also, if your statement shows withdrawals, transfers or purchases that you did not make or authorize, please notify us at once. If you do not notify us within sixty (60) days after the paper or online statement was sent to you, and we could have stopped someone from taking money if you had told us in time, you may not get back any money lost after the sixty (60) days. If extenuating circumstances, such as a long trip or hospital stay, kept you from telling us, the time periods in this section will be extended.

C. IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS

In case of errors or questions about your electronic transfers, if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt, telephone us at 580-772-5575 or 800-774-8507, Monday through Friday 8:00 A.M. through 4:30 P.M. (Central Time) or write to First National Bank & Trust Company P.O. Box 311, Weatherford OK 73096. We must hear from you no later than 60 days after we sent the FIRST statement on which the problem or error appeared.

1. Tell us your name and account number (if any).
2. Describe the error or the transfer you are unsure about and explain as clearly as you can why you believe it is an error or why you need more information.
3. Tell us the dollar amount of the suspected error.
4. For an online bill payment, tell us the checking account number, payee name, date payment was sent, payment amount, reference number and payee's account number for the payment in question.

If you tell us orally, we may require that you send us your complaint or question in writing within 10 business days.

We will tell you the results of our investigation within 10 business days after we hear from you

Corporate Office	Cordell Branch	Hinton Branch	Morrison Branch	Stillwater -West Branch	Stillwater – East Branch
P.O. Box 311 Weatherford, OK 73096 (580) 772-5575 FAX: (580) 772-1623	P.O. Box 570 Cordell, OK 73632 (580) 832-3352 FAX: (580) 832-5465	P.O. Box 981 Hinton, OK 73047 (405) 542-3925 FAX: (405) 542-3375	P.O. Box 177 Morrison, OK 73061 (580) 724-3511 FAX: (580) 724-3589	4611 W. Sixth Street Stillwater, OK 74074 (405) 533-3737 FAX: (405) 533-3805	2100 E. Sixth Street Stillwater, OK 74074 (405) 533-3037 FAX: (405) 533-4471



and will correct any error promptly. If we need more time; however, we may take up to 45 days to investigate your complaint or question. If we decide to do this, we will credit your account within 10 business days for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not credit your account. If we decide that there was not an error; we will send you a written explanation within three business days after we finish our investigation. You may ask for copies of the documents that we used in our investigation.

VI. MISCELLANEOUS FEES AND CHARGES

Miscellaneous fees and charges will be charged in accordance with the Bank's Schedule of Fees and Charges provided at account opening.

VII. Alerts

- A. **Alerts.** Your enrollment in **First National Bank & Trust Company of Weatherford** Online Banking and/or Mobile Banking (the "Service") includes enrollment to receive transaction alerts and notifications ("**Alerts**"). Alerts are electronic notices from us that contain transactional information about your **First National Bank & Trust Company of Weatherford** account(s). Alerts are provided within the following categories:
1. **Mandatory Alerts** provide you with important account notifications, such as information about changes to your Online Banking password, PIN, or login information. You do not have the option to suppress these Mandatory Alerts.
 2. **Account Alerts** provide you with notification of important account activities or when certain changes are made to your Service accounts, such as scheduled payments made, scheduled payments cancelled and mobile deposits. These Alerts are automatically activated for you. Although you may suppress these Account Alerts, we strongly recommend that you do not do so because they provide important information related to your Service accounts.
 3. **Additional Alerts** must be activated by you to be enabled. These Additional Alerts can be accessed from the **Alerts** menu within First National Bank & Trust Company of Weatherford Online Banking and Alerts menu within **First National Bank & Trust Company of Weatherford Mobile Banking**.
 4. **Account Alerts and Additional Alerts** must be managed and/or added online through the Service. You cannot maintain all Alerts through your mobile device. We may add new Alerts from time to time, or cancel old Alerts. We usually notify you when we cancel Alerts, but are not obligated to do so. First National Bank & Trust Company of Weatherford reserves the right to terminate its Alerts service at any time without prior notice to you.
- B. **Methods of Delivery.** We may provide Alerts through one or more channels ("EndPoints"): (a) a mobile device, by text message, (b) a mobile device, by push notification; (c) an email account, by an e-mail message; or (d) your **First National Bank & Trust Company of Weatherford** Online Banking message in-box, by an e-mail message. You agree to receive Alerts through these EndPoints, and it is your responsibility to determine that each of the service providers for the EndPoints described in (a) through (c) above supports the email, push notification, and text

Corporate Office

P.O. Box 311
Weatherford, OK 73096
(580) 772-5575
FAX: (580) 772-1623

Cordell Branch

P.O. Box 570
Cordell, OK 73632
(580) 832-3352
FAX: (580) 832-5465

Hinton Branch

P.O. Box 981
Hinton, OK 73047
(405) 542-3925
FAX: (405) 542-3375

Morrison Branch

P.O. Box 177
Morrison, OK 73061
(580) 724-3511
FAX: (580) 724-3589

Stillwater -West Branch

4611 W. Sixth Street
Stillwater, OK 74074
(405) 533-3737
FAX: (405) 533-3805

Stillwater – East Branch

2100 E. Sixth Street
Stillwater, OK 74074
(405) 533-3037
FAX: (405) 533-4471



message Alerts provided through the Alerts service. Please be advised that text or data charges or rates may be imposed by your EndPoint service provider. Alert frequency varies by account and preferences. You agree to provide us a valid mobile phone number or email address so that we may send you Alerts. If your email address or your mobile device's number changes, you are responsible for informing us of that change. Your Alerts will be updated to reflect the changes that you communicate to us with regard to your primary and secondary email addresses or mobile device number.

- C. **Alerts via Text Message.** To stop Alerts via text message, text "**STOP**" to **99588** at anytime. Alerts sent to your primary email address will be unaffected by this action. To restore Alerts on your mobile phone, just visit the Alerts tab in **First National Bank & Trust Company of Weatherford** Online Banking and click the box next to your mobile number for the Alerts you'd like to receive again. For help with SMS text alerts, text "HELP" to **99588**. In case of questions please contact customer service at **580-772-5574**. Our participating carriers include (but are not limited to) AT&T, SprintPCS, T-Mobile®, U.S. Cellular®, Verizon Wireless, MetroPCS.
- D. **Limitations.** **First National Bank & Trust Company of Weatherford** provides Alerts as a convenience to you for information purposes only. An Alert does not constitute a bank record for the deposit or credit account to which it pertains. We strive to provide Alerts in a timely manner with accurate information. However, you acknowledge and agree that your receipt of any Alerts may be delayed or prevented by factor(s) affecting your mobile phone service provider, internet service provider(s) and other factors outside **First National Bank & Trust Company of Weatherford's** control. We neither guarantee the delivery nor the accuracy of the contents of each Alert. You agree to not hold **First National Bank & Trust Company of Weatherford**, its directors, officers, employees, agents, and service providers liable for losses or damages, including attorneys' fees, that may arise, directly or indirectly, in whole or in part, from (a) a non-delivery, delayed delivery, or the misdirected delivery of an Alert; (b) inaccurate or incomplete content in an Alert; or (c) your reliance on or use of the information provided in an Alert for any purpose.
- E. **Alert Information.** As Alerts delivered via SMS, email and push notifications are not encrypted, we will never include your passcode or full account number. You acknowledge and agree that Alerts may not be encrypted and may include your name and some information about your accounts, and anyone with access to your Alerts will be able to view the contents of these messages.

Corporate Office

P.O. Box 311
Weatherford, OK 73096
(580) 772-5575
FAX: (580) 772-1623

Cordell Branch

P.O. Box 570
Cordell, OK 73632
(580) 832-3352
FAX: (580) 832-5465

Hinton Branch

P.O. Box 981
Hinton, OK 73047
(405) 542-3925
FAX: (405) 542-3375

Morrison Branch

P.O. Box 177
Morrison, OK 73061
(580) 724-3511
FAX: (580) 724-3589

***Stillwater -West
Branch***

4611 W. Sixth Street
Stillwater, OK 74074
(405) 533-3737
FAX: (405) 533-3805

***Stillwater – East
Branch***

2100 E. Sixth Street
Stillwater, OK 74074
(405) 533-3037
FAX: (405) 533-4471