

Online Access Agreement

You agree that any information or disclosures or notices supplemental to or under this Agreement or by law or regulation or any amendments to this Agreement may be sent to you by electronic communication, including by E-mail to you or by posting on Security Bank of Crawford's website at <https://www.secbank.net/>.

Browser Security Requirements

Security Bank of Crawford uses 128-bit strong encryption to secure your transactions over the Internet. You will need a 128-bit strong encryption web browser to access Internet Banking. To learn your browser's current encryption level, please do the following:

Microsoft Internet Explorer users: In Internet Explorer, click the "Help" menu and select "About Internet Explorer." Look at the "Cipher Strength." If the Cipher Strength is anything lower than 128-bit, you'll need to upgrade your browser before using Security Bank of Crawford's Web. Windows 2000 users will need to also update their operating system encryption.

To obtain the latest version of your browser or to update your browser to support 128-bit encryption, visit your Internet Browser website.

For questions, please view our Privacy Policy.

I. Introduction

This Online Access Agreement for accessing your accounts via Security Bank of Crawford Online, which explains the terms and conditions governing the following online services and other banking services offered through Security Bank of Crawford Online Services. The accounts that may be accessed via the Online Services include only accounts maintained with Security Bank of Crawford. By using the Online Service, you agree to abide by the terms and conditions of this Online Access Agreement. Online Services will be governed by and interpreted in accordance with all applicable federal laws, regulations and the laws of the State of Texas. The following rules will apply to the extent there is no applicable federal law or regulation. The account or service you are accessing via Security Bank of Crawford will be governed by and interpreted in accordance with the laws of Texas. The terms "we," "us," "our," and "Bank" refer to Security Bank of Crawford. "You" refers to each signer on an account. The term "business day" shall mean every day except Saturdays, Sundays, and federal holidays.

Online Services can be used to access certain accounts through Security Bank Online. The applicable Terms and Conditions of our Account Agreement (your "Terms and Conditions Disclosure Agreement") also governs each of your accounts at the Bank.

II. Accessing Accounts Through Online Services

A. Requirements

To access your account through Online Services, you must have an eligible bank account (listed below) and an online password.

Accounts Accessible through Online Services

- Checking Accounts
- Money Market Accounts
- Savings Accounts
- Loans
- Certificate of Deposit

B. Fees

There are no monthly or transaction fees for accessing your account(s) through Online Services.

C. Electronic Mail (E-mail)

Sending E-mail through Online Services is a way to communicate with our customer service. To ensure the security of your account information, we recommend that you use E-mail when asking specific questions about your account(s).

You cannot use E-mail to initiate transactions on your account(s). For banking transactions, please use the appropriate functions within Online Services or call us at 254-486-0003.

D. New Services

Security Bank of Crawford may introduce new "Online Services", services from time to time. We will update this Online Access Agreement to notify you of the existence of these new services. By using these services when they become available, you agree to be bound by the terms contained in this Online Access Agreement.

E. Benefits of Using Online Services

Through Online Services, you can manage your eligible personal or business accounts from your home or office on your personal computer.

You can use Online Services to:

- View account balances and review transaction history
- Transfer money between your Security Bank of Crawford accounts
- Set up an Automatic Transfer to make monthly transfers from one of your Security Bank of Crawford accounts to another
- Communicate directly with our customer service via E-mail

F. Log In

The password used to log in to access Online Services' website is case sensitive. For added security, the program is sensitive to upper and lower case letters. For this reason, it is very important to remember how you logged on the first time.

III. Terms and Conditions

The first time you access any of your accounts through digital banking, Security Bank of Crawford confirms your agreement to be bound by all the terms and conditions of this Online Access Agreement and acknowledges your receipt and understanding of this disclosure.

A. Your Online Services Password

You will be given an online password that will give you access to your account(s). This password can be changed within Online Services. We recommend that you change your password regularly. We are entitled to act on instructions received under your password. For security purposes, it is recommended that you memorize this online password and do not write it down or give it to anyone. You are responsible for keeping your password and account data confidential.

B. Our Liability

Except as specifically provided in this Online Access Agreement or where the law requires different standards, you agree that neither we nor the service providers shall be responsible for any loss, property damage or bodily injury, whether caused by the equipment, software, the Bank, OR by Internet browser providers such as Netscape (Netscape Navigator browser) and Microsoft (Microsoft Explorer browser), 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, the Online Services, or Internet browser or access software.

C. Hours of Accessibility

You can access your accounts through Online Services seven days a week, 24 hours a day. However, at certain times, some or all of Security Bank of Crawford's online services may not be available due to system maintenance. During these times, you may use the ATM, or go to our banking facility during business hours.

A transfer initiated through Online Services by 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.

Every day is a business day except Saturdays, Sundays, and federal holidays.

D. Additional Terms and Conditions

Obtaining Account Balance and Transaction History - You can obtain balance and transaction history of all eligible accounts that are enrolled in Online Services. Section II lists specific accounts accessible through Online Services. Account balance and transaction history reflects activity through the close of the previous business day.

Transferring funds - The number of transfers from a savings account is limited as described in the applicable Terms and Conditions Disclosure Agreement. 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.

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 Online Access Agreement. When changes are made to any fees, charges, or other material terms, we will update this Online Access 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 fees or charges 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 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. The applicable Terms and Conditions Disclosure Agreement governs changes to fees applicable to specific accounts.

B. Disclosure of Account Information

You authorize the Bank 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 government agency or court orders or request; or
- To verify the existence and condition of your account for a third party, such as a credit bureau or merchant; or
- Where it is necessary for completing transfers; or
- To provide services relating to your account or to offer other products and services;
- If you give us your permission; or
- In accordance with the Bank's Privacy Policy which is attached to this Agreement

C. Questions or Error Correction on Security Bank of Crawford's Online Banking Transactions

In case of questions or errors about online funds transfers made through digital banking involving one of your bank accounts, you should do one of the following:

E-mail our Customer Service at customerservice@secbank.net

- Call Customer Service at 254-486-0003
- Write Security Bank of Crawford, Customer Service, P. O. Box 90, Crawford, Texas 76638, as soon as you identify any errors or discrepancies in your statement or transaction record, or if you need more information about a transaction listed on the statement or transaction record.

We must hear from you no later than sixty, (60) days after we have sent the first paper or online statement on which the problem or error appeared. If you notify us verbally, we may require that you send us your complaint or question in writing within ten, (10) business days.

When you tell us about the problem, please:

- Tell us your name and account number
- Describe the error or the transaction you are unsure about, and explain as clearly as you can why you believe it is an error or why you need additional information
- Tell us the dollar amount of the suspected error

We will determine whether an error occurred within ten (10) business days after we hear from you, and we will correct any error promptly. If we need more time, however, we may take up to forty-five (45) calendar days to investigate your complaint or question. If we decide to do this, we will credit your account within ten (10) business days for the amount you think is in error, so that you will have use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint in writing and we do not receive it within ten (10) business days, we may not credit your account while we complete our investigation. We will tell you the results of our investigation within three (3) business days after we complete our investigation. If we decide that there was not an error, we will send you a written explanation. You may ask for copies of the documents used in our investigation.

If we do not complete a transfer to or from your Bank account on time or in the correct amount according to our agreement with you, we will be liable for your losses or damages as provided elsewhere in this Agreement. However, there are some exceptions.

We will not be liable:

- If, through no fault of ours, you do not have enough money in your account to make a transfer
- If a legal order directs us to prohibit withdrawals from the account
- If your account has been frozen
- If your account is closed
- If you, or anyone you allow, commits any fraud or violates any law or regulation

- If any electronic terminal, telecommunication device or any part of the electronic fund transfer system is not working properly and you knew about the breakdown when you started the transfer
- If circumstances beyond our control (such as flood, fire or communication failure) prevent the transfer

Security Bank of Crawford cannot be responsible for customer errors or negligent use of the Online Services and will not cover losses due to:

- Input errors or misuse of the Online service
- Negligent handling or sharing of passwords leading to unauthorized access to your accounts
- Leaving your computer unattended during an Online Banking session-you must "Sign Off/Log Off" to end your session
- Failure to report known incidents of unauthorized account access within two (2) business days

D. Other General Terms

Other Agreements - In addition to this Online Access Agreement you agree to be bound by and will comply with the requirements of the applicable Terms and Conditions Disclosure Agreement, the Bank's rules and regulations, the rules and regulations of any funds transfer system to which the Bank belongs, and applicable state and federal laws and regulations. We agree to be bound by them also

Bank's Right To Terminate This Agreement - The Bank reserves the right to terminate this Online Access Agreement and your access to Online Services, in whole or in part, at any time.

V. Protecting your Account

A. Preventing Misuse of Your Account

Your role is very important in the prevention of any wrongful use of your account. You must promptly examine your statement upon receipt. If you find that your records and ours disagree, you must immediately call Customer Service at 254-486-0003 or write us at P. O. Box 90, Crawford, Texas 76638.

Protecting Personal Information - In addition to protecting your account information, you should take precautions to protect your personal identification information, such as your Social Security Number, driver's license number, etc. The disclosure of the information by itself or together with information regarding your account may allow unauthorized access to your account(s). It is your sole responsibility to protect personal information with the same level of care that you protect your account information.

Taking Care of Your Online Password - The password that is used to gain access to Online Services through digital banking should be kept confidential. For your protection, we recommend that you change your online password regularly. We recommend that you memorize this online password and do not write it down. You are responsible for keeping your password, account numbers and other data confidential. If you believe that your online password may have been lost or stolen, or that someone has transferred or may transfer money from your account without your authorization or permission, immediately notify Security Bank of Crawford Customer Service at 254-486-0003 or write us at P. O. Box 90 Crawford, TX 76638.

B. Unauthorized Transactions in Your Bank Accounts

Notify us immediately if you believe another person has improperly obtained your online password. Also notify us if someone has transferred or may transfer money from your Bank deposit account without your authorization or permission, or if you suspect any fraudulent activity on your account. Only reveal your account information number to a legitimate entity for a purpose you authorize (such as your utility company or insurance company for automatic payments). To notify us, call Customer Service at 254.486.0003 or write to Security Bank of Crawford, Customer Service, P. O. Box 90, Crawford, Texas 76638.

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

Also, if your statement shows transfers, withdrawals or purchases 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.

VI. Miscellaneous Fees and Charges

Security Bank of Crawford does not charge any monthly fees for Online Access to your accounts. For other account fees, please refer to our Account Disclosure Statement. Security Bank of Crawford reserves the right to change its fees for services.