

American Nation Bank Electronic banking Services Application

To get started with American Nation Bank TeleWeb, simply print, complete, sign, and return the enrollment form today. You may either mail the completed and signed application to the address below, or drop it off at one of our branch locations.

American Nation Bank
Attn: Customer Service
PO Box 5009
Ardmore, Ok. 73403

System Requirements: Connection to the Internet Electronic banking fees: No fees at this time.

Applicant Information:

Applicant: _____ Applicant SSN: _____

Co-Applicant: _____ Co-Applicant SSN: _____

Address 1: _____

Address 2: _____

City: _____ State: _____ ZIP: _____ - _____

Email Address: _____

Applicant Home Phone: _____ Applicant Work Phone: _____

Primary checking account number: _____ Consumer Commercial

As an Internet Banking customer, you will be able to view 12 months of statements with or without check images. And as such, you may not wish to receive a paper statement in the mail. Please check below if you do not want to receive your statement in the mail. You may change your decision at anytime and receive a paper statement. Simply call any customer service representative and request to have your statement mailed.

I do not wish to receive a paper statement. I will view and/or print my statements from my Internet Banking account.

I/we hereby authorize American Nation Bank to process transactions as requested through the American Nation Bank Electronic Banking Service (TeleWeb), including transfers and loan payments. I/we agree that my/our first use of the service will signify our acceptance of the American Nation Bank electronic Banking Agreement.

Signature: _____ Date: _____

Signature: _____ Date: _____

Affiliated Customers:

1. I / We authorize the TeleWeb customer named above, in the applicant section, to have access to all of my bank accounts accessible through the TeleWeb service via the Internet. Yes No (please mark the appropriate response)
2. If yes, what is your primary social security number on the accounts you wish to provide access? _____
3. Do you want the individual(s) named in the above applicant section of this form to have the ability to make transfers and payments to and from your accounts? Yes No (please mark the appropriate response).

I understand by answering yes to the above question number one (1) that I am authorizing the individual(s) named above, in the applicant section, access to all of my financial information accessible through the TeleWeb Service. I also understand that by answering yes to the above question number three (3) that I am authorizing the same individual(s) named above the ability to make my loan payments and transfer funds into or out of my accounts. It is also known by me that funds transferred from my account can be transferred to accounts not owned by me by the above mentioned individual(s).

All account owners must sign and date below to give authorization for the above. **American Nation Bank must receive your signed authorization before setting up your Electronic Banking accounts.**

Signature: _____ Date: _____

Signature: _____ Date: _____

Signature: _____ Date: _____

Signature: _____ Date: _____

Please print, complete the application, sign, and mail this application to the bank at the address below. You may also drop off the completed application at any American Nation Bank branch locations.

American Nation Bank
Attn: Customer Service
PO Box 5009
Ardmore, OK 73403

Attachments – please print and keep for your records:

EFT Disclosures

American Nation Bank Electronic Banking Agreement

ELECTRONIC FUND TRANSFERS YOUR RIGHTS AND RESPONSIBILITIES

American Nation Bank
1901 North Commerce
Ardmore, OK 73401
Phone: (580) 226-6222

The Electronic Fund Transfers we are capable of handling are indicated below, some of which may apply to your account. Please read this disclosure carefully because it tells you your rights and obligations for these transactions. You should keep this notice for future reference.

BUSINESS DAYS - Every day is a business day except Saturday, Sunday, and federal holidays.

TRANSFER TYPES AND LIMITATIONS - Terminal Transfers. You may use your card and/or code to make: (1) Cash withdrawals from checking accounts. (2) Cash withdrawals from savings accounts. (3) Transfers of funds between checking and savings accounts upon request. (4) Account balance inquiry of checking and savings accounts. Some of the services may not be available at all terminals.

Prearranged Transfers. You may arrange for us to: (1) Accept certain direct deposits to your checking account. (2) Accept certain direct deposits to your savings account. (3) Pay certain recurring bills from your checking account in the amounts and on the days you request.

Limitations On Frequency Of Transfers. Transfers from a money market deposit account or a savings account to another account or to third parties by preauthorized, automatic, or telephone transfer are limited to six per month or statement cycle with no more than three by check, debit card or similar order to third parties.

Limitations On Dollar Amounts Of Transfers. You may not exceed \$9,999.99 in transactions per day per card.

FEES - (1) We charge \$1.00 per transaction at in-state ATMs we do not own. (2) For out-of-state transactions, ATM owners may charge up to \$5.00. Otherwise, we do not charge for Electronic Fund Transfer.

"NOTICE REGARDING ATM FEES BY OTHERS. If you use an automated teller machine that is not operated by us, you may be charged a fee by the operator of the machine and/or by an automated transfer network."

RIGHT TO DOCUMENTATION - Preauthorized Credits - If you have arranged to have direct deposits made to your account at least once every 60 days from the same person or company, you can call us at the phone number shown above to find out whether or not the deposit has been made. **Periodic Statements** - You will get a monthly account statement from us, unless there are no transfers in a particular month. In any case you will get a statement at least quarterly. **Terminal Transfers** - You can get a receipt at the time you make any transfer to or from your account using one of our terminals.

STOP PAYMENT PROCEDURES AND NOTICE OF VARYING AMOUNTS - Right to Stop Payment and Procedure for Doing So - If you have told us in advance to make regular payments out of your account, you can stop any of these payments. Here is how: Call or write us at the phone number or address shown above in time for us to receive your request three business days or more before the payment is scheduled to be made. If you call, we may also require you to put your request in writing and get it to us within 14 days after you call. We will charge you \$25.95 for each stop payment order you give. **Notice of Varying Amounts** - If these regular payments may vary in amount, the person you are going to pay will tell you, 10 days before each payment, when it will be made and how much it will be. (You may choose instead to get this notice only when the payment would differ by more than a certain amount from the previous payment, or when the amount would fall outside certain limits that you set.) **Liability for Failure to Stop Payment of Preauthorized Transfer** - If you order us to stop one of these payments three business days or more before the transfer is scheduled, and we do not do so, we will be liable for your losses or damages.

OUR LIABILITY - Liability for Failure to Make Transfers - If we do not complete a transfer to or from your account on time or in the correct amount according to our agreement with you, we will be liable for your losses or damages. However, there are some exceptions. We will **NOT** be liable, for instance: (1) If, through no fault of ours, you do not have enough money in your account to make the transfer. (2) If the transfer would go over the credit limit on your overdraft line. (3) If circumstances beyond our control (such as fire or flood) prevent the transfer, despite reasonable precautions we have taken. (4) There may be other exceptions stated in our agreement with you.

DISCLOSURE OF ACCOUNT INFORMATION TO THIRD PARTIES - We will disclose information to third parties about

your account or the transfers you make: (1) where it is necessary for completing transfers; (2) in order to verify the existence and condition of your account for a third party, such as a credit bureau or merchant; (3) in order to comply with governmental agency or court orders; or (4) if you give us written permission.

UNAUTHORIZED TRANSFERS - Consumer Liability. Tell us AT ONCE if you believe your card and/or code has been lost or stolen. Telephoning is the best way of keeping your possible losses down. You could lose all the money in your account (plus your maximum overdraft line of credit). If you tell us within two business days, you can lose no more than \$50.00 if someone used your card and/or code without your permission. (If you believe your card and/or code has been lost or stolen, and you tell us within two business days after you learn of the loss or theft, you can lose no more than \$50.00 if someone used your card and/or code without your permission.) If you do NOT tell us within two business days after you learn of the loss or theft of your card and/or code, and we can prove we could have stopped someone from using your card and/or code without your permission if you had told us, you could lose as much as \$500.00. Also, if your statement shows transfers that you did not make, tell us at once. If you do not tell us within 60 days after the statement was mailed to you, you may not get back any money you lost after the 60 days if we can prove that we could have stopped someone from taking the money if you had told us in time. If a good reason (such as a long trip or a hospital stay) kept you from telling us, we will extend the time periods. **Contact In Event Of Unauthorized Transfer.** If you believe your card and/or code has been lost or stolen or that someone has transferred or may transfer money from your account without your permission, call or write us at the telephone number or address shown above.

ERROR RESOLUTION - In case of errors or questions about your electronic transfers, call or write us at the telephone number or address shown above, as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt. 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. 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 (20 business days if the transfer involved a point-of-sale transaction or a foreign initiated transfer) after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days (90 days if the transfer involved a point-of-sale transaction or a foreign initiated transfer) to investigate your complaint or question. If we decide to do this we will recredit your account within 10 business days (20 business days if the transfer involved a point-of-sale or a foreign initiated transfer) 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 questions in writing and we do not receive it within 10 business days, we may not recredit your account. If we decide that there was no 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.

Regulation E

**American Nation Bank Electronic Banking Agreement
Agreement for TeleWeb Banking Services**

1. INTRODUCTION

This agreement governs the following products/services offered by American Nation Bank:

TeleWeb Banking Service: American Nation Bank TeleWeb Banking Service allows you to access your American Nation Bank accounts via an Internet connection 24 hours a day, seven days a week. You can complete transfers between accounts in your name as well as obtain statement information for downloading to financial management software.

All Services: This agreement is a supplement to certain other share account agreements which you have already entered into with American Nation Bank. It supplements those Accounts which you and American Nation Bank have agreed will be accessed by the above service. This agreement supersedes all other share account agreements to the extent that there is a conflict.

"We", "our", "us", and "ANB" refer to American Nation Bank and "you" and "your" refer to anyone authorized to sign checks or make withdrawals on your account(s) and to anyone else you authorize to use the TeleWeb Banking Service issued to you on your behalf.

The provisions of this agreement apply to all transactions covered by this agreement except where otherwise noted.

To the extent permitted by law, you agree to receive all disclosures and notices under this agreement electronically.

2. PASSWORDS AND SECURITY

TeleWeb Banking Service: For the initial sign on, you must use a temporary password supplied by the bank to log onto our TeleWeb Banking Service. You will be prompted to change your password on the next screen. You may change your password at any time after using the TeleWeb banking service.

3. TYPES OF AVAILABLE ELECTRONIC TRANSFERS AND LIMITS

TeleWeb Banking Service: You or any persons you have authorized to use your Internet Banking Service and password may use your Internet Banking Service to perform the following transactions to accounts in your name:

Perform inquiries on ANB checking, savings, certificate of deposits, IRA and loan accounts.

Transfer funds between ANB checking and savings accounts.

Transfer funds from an ANB checking or savings account to make an ANB Loan payment.

All EFT Services Limitations:

Transfers which will overdraw or close your checking or savings account are not permitted.

Transfers cannot be made from any account in an unavailable status, such as a dormant or inactive account or from any account subject to legal process or other encumbrances restricting the transfer.

The maximum number of monthly transfers from a Savings and Money Market account is limited by regulation to six, which includes paid checks, pre-authorized transfers, and telephone transfers. No more than three (3) of the six (6) may be by check. ATM transactions are not included.

4. POSTING AND TIMING OF TRANSACTIONS AND DOCUMENTATION OF TRANSACTIONS

TeleWeb Banking Service: TeleWeb Banking account transactions performed Monday through Friday during regular business hours are posted to your account that day. Transactions completed after regular business hours and on Saturdays, Sundays and Holidays will be posted to your account(s) on the next business day. Transaction inquiries will contain the posting date. A record of these transactions will be fully disclosed on your periodic statement.

5. LIABILITY FOR FAILURE TO MAKE TRANSFERS

If we do not complete a transfer from or to your account(s) on time or in the correct amount, we will be liable for your direct losses or damages, except:

If there is a terminal or equipment failure of which you are made aware at the time you request a transfer.

If your telephone, PC, TeleWeb Banking Service was not working properly and the equipment failure should have been apparent to you when you attempted to authorize a transaction.

If you have not given us complete, accurate, or current account numbers or other identifying information so that we can properly credit your account.

If you have not properly followed the TeleWeb Banking instructions or have provided us with wrong or inaccurate information.

If, through no fault of ours, your account(s) does not contain enough money to make the transfer.

If the funds are subject to legal process or other encumbrances restricting such transfer.

If the transfer would go over the credit limit on an overdraft line of credit you may have.

If circumstances beyond our control (such as fire or flood) prevent the transfer, and we have taken reasonable precaution to avoid such circumstances.

6. LIABILITY FOR UNAUTHORIZED TRANSFERS

An unauthorized transfer is any transfer that you have not authorized, including loss or theft of your TeleWeb Password, if you believe that someone has transferred or may transfer money from your account without your permission, or if your account statement shows transfers you did not make. Contacting us by telephone is the best way of informing us and of keeping your possible losses down. You could lose all of the money in your account (plus your maximum overdraft line of credit). If you tell us within two business days of your discovery of an unauthorized transfer, you have no liability for the losses. If you do NOT tell us within two business days of your discovery of an unauthorized transfer, you could lose as much as \$50.00.

Notwithstanding the above, you may be liable for greater amounts than listed above to the extent allowed under applicable law only if we determine that you were grossly negligent or fraudulent in the handling of your account.

7. BILL PAYMENTS

Requirements - You must be signed up for TeleWeb to gain access to the Bill Payment service. This service is provided via TeleWeb by an independent third party, iPay Technologies. Terms and Conditions for using Bill Payment are presented online at the time of enrollment and require acceptance before your account is activated. The Terms and Conditions may also be accessed at any time on the iPay website.

8. WHO TO CALL FOR LOST AND STOLEN PINS, PASSWORDS OR UNAUTHORIZED TRANSFERS

If you believe that your TeleWeb Password or your TeleBank PIN has been lost or stolen or that someone has transferred or may transfer money from your account without your permission, you should call (580) 226-6222 or (800) 543-4795 if outside of Ardmore

9. BUSINESS DAYS OF AMERICAN NATION BANK

Our regular business days for posting Internet Banking transactions and Internet Bill Payment transactions to your account are Monday through Friday, except for holidays normally observed by the banking community in Ardmore, Oklahoma.

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

Telephone us at (580) 226-6222 or (800) 543-4795 if outside of Ardmore, or write us at:

American Nation Bank
PO Box 5009
Ardmore OK, 73403

Contact us as soon as you can if you think your statement is wrong, if you think that someone has transferred or may transfer money from your account without your permission, or if you need more information about a transfer listed on your statement. We must hear from you no later than 60 days after we sent you the FIRST statement on which the problem or error occurred. If you tell us orally, we may require that you send us your complaint or question in writing within 10 business days.

Tell us your name and account number(s).

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.

Tell us the dollar amount of the suspected error.

We will investigate your complaint and will correct any error promptly. If we take more than 10 days to do this, we will recredit your account 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.

11. DOCUMENTARY EVIDENCE CHARGES

If you request documentary evidence of a transaction on your account (for example, a verification of a withdrawal), we may pass along to you the cost to us of researching this evidence at a rate of \$15 per hour and a \$2 per item charge. No such charge will be imposed if the documentary evidence differs from the transaction as previously reflected on your statement.

12. CANCELLATION

TeleWeb Banking Services may be terminated by you at any time by notifying us in writing that you will no longer use the service.

ANB also reserves the right to terminate your TeleWeb or Telebank Banking Service at any time and without advance notice if you incur excessive NSF or overdraft transactions, or otherwise misuse the service(s). Any such termination by you or ANB applies only to TeleWeb Banking and Telebank service(s) and does not necessarily close any of your accounts or services.

13. DISCLOSURE OF ACCOUNT INFORMATION

We will disclose information to third parties about your account(s) or transfer(s):

In order to verify the existence and condition of your account for a third party, such as a credit bureau; or

In order to comply with government agency or court orders; or

If you give us your written permission.

14. APPLICABLE LAW

Except to the extent that Federal law is controlling, your rights, our rights, and the terms of this Agreement will be governed in all respects by Oklahoma State law.

15. DEPOSIT INSURANCE

Customers are insured by the Federal Deposit Insurance Corporation to a maximum of \$250,000.

16. AMENDMENTS

From time to time, we may amend this agreement. If an amendment results in increased cost or liability to you, decreases the type of electronic funds transfers available to you, or places stricter limitations on the frequency or dollar amount of transfers, written notice of the amendment will be mailed to your current address as shown on our records at least 21 days before the effective date of the amendment. However, if an immediate change in terms or conditions is necessary to maintain or restore the security of an electronic funds transfer system or account, we will provide written notice of the change to you on the next periodic statement or within 30 days, unless disclosure would jeopardize the security of the system or account.