

Security Bank Online Account Opening ESIGN Agreement

This agreement is made between you and Security Bank and provides you the notification requirements as set out in the federal Electronic Signatures in Global and National Commerce Act ("E-SIGN Act"). After reading and agreeing to these conditions, you will have the opportunity to consent to the electronic delivery of New Account Disclosures more specifically described as the Deposit Account Agreement and Disclosure, Funds Availability disclosure, Regulation E disclosure, product disclosure, Online Banking Agreement, and Privacy Statement as well as subsequent revision notifications to these new account disclosures for all deposit account types by placing a checkmark in the box on the webpage. The electronic versions of the New Account Disclosures will hereinafter be referred to as "eDisclosures".

You have the option to receive the eDisclosures in paper form, at any time, by request. To request a paper copy of eDisclosures, use the "Contact Us" link on our website www.mysbank.com or telephone us at 888-303-8298 or by mail at 600 N. Marienfeld, Ste. 200, Midland, TX 79701.

Please click on the HTML links to review the eDisclosures prior to continuing with your application. In order to retain, you may print the eDisclosures by selecting "File", then "Print" or you may select "Save" to retain a copy on your personal computer. If you are working on a public computer, you should not engage in online account opening.

If you do not want to receive eDisclosures electronically, you should exit this area of our website. If you do not consent to receiving the eDisclosures, you will not be able to open your account via our website.

To receive the eDisclosures you must have the following equipment and software:

- A personal computer or other device with sufficient speed and electronic storage capacity, operating system, and telecommunication connections to 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 Microsoft® Internet Explorer version 6.0 (to download the latest version, [click here](#)) 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.

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Once your account is opened, it will be necessary for you to enroll in Security Bank's Internet banking access software, NetTeller. You must enroll in NetTeller to engage in Internet banking. It is your responsibility to keep your email address updated on NetTeller. Email address updates may be made after first logging onto NetTeller from the bank's website, selecting the "Options" tab, and then providing us with your updated email address.

You have the right to withdraw your consent to receive eDisclosures and may do so by contacting us at the "Contact Us" link on our website www.mysbank.com or by telephone at 888-303-8298 or by mailing your consent withdrawal to us at 600 N. Marienfeld, Ste. 200, Midland, TX 79701. If you revoke consent to receiving the eDisclosures, you will not be able to open your account via our website or receive electronic notification of revisions.

This agreement is called the Online Account Opening ESIGN Agreement and is pertinent to the opening of your account online. It will not be replaced, modified, or affected in whole or in part by subsequent ESIGN disclosures between you and Security Bank unless a subsequent ESIGN disclosure specifically states it is replacing, modifying, or cancelling the Online Account Opening ESIGN Agreement.