



E-SIGN Disclosure and Consent Addendum

This E-Sign Disclosure and Consent Addendum (the "Addendum"), applies to all communications for those products, services and accounts, including but not limited to, certain disclosures or documents in conjunction with your application for credit with Ozona Bank that are not otherwise governed by the terms and conditions of an electronic disclosure and consent. As a user of one or more of our electronic banking, financial, or other products or services (any such electronic product or service hereafter referred to as a "Service"), this Addendum is provided in order to obtain your agreement and consent to do Service business and exchange Service information with us electronically as we require or direct (including, if applicable, entering into any Service agreement or submitting any Service application electronically and using electronic signatures for the purpose of accepting terms, conditions and legal disclosures) and in order to obtain your consent to receive electronic records of information and legal disclosures that we are required by applicable law or regulation to provide to you in writing ("Legal Disclosures"). We reserve the right to furnish to you, and the right to require you to furnish to us, writings or paper copies of information, communications and/or Legal Disclosures relating to any Service, in lieu of and/or in addition to electronic records thereof, at any time in our discretion. This Addendum applies to all required initial and future disclosures and agreements related to a Service and will be effective until expressly withdrawn by you.

Electronic Delivery of Disclosures and Notices: By agreeing to the terms of this Addendum you are consenting to receive the disclosures, notices, statements, terms and conditions related to the opening and use of the account(s) electronically and agree that you will maintain your email address to enable you to receive these disclosures, notices and terms and conditions. The specific disclosures, notices, statements, terms and conditions will be provided electronically following your acceptance of this Addendum and confirmation of your ability to access the disclosures, notices, statements, terms and conditions. You understand that these documents will not be mailed to you unless you specifically request it. To request a paper copy of any disclosures, notices, statements, terms or conditions contact us at any of our Bank locations or call 877-847-8250. You also confirm that your computer or electronic device meets the specifications and requirements listed below, and permit you to access and retain the disclosures, notices, statements, terms and conditions electronically.

Requirements for E-Sign Documents:

- You will need a valid email address to receive electronic documents. It will be your responsibility to notify us if you change that email address in the future.
- You will need a computer with the capability to access the internet.
- You will need to use an Internet Browser that supports 128-bit encryption. Some supported browsers include current versions of Internet Explorer, Google Chrome, Fire-Fox and Apple Safari.
- You will need a current version of Adobe Acrobat Reader. You can get a free download of Adobe Acrobat Reader at www.adobe.com.

Scope of Consent: Subject to your right to withdraw your consent and/or obtain paper copies of Legal Disclosures, as provided below, in order to use the Service, you consent to receive in electronic form both (i) Legal Disclosures and (ii) any other Service information and communications that we elect to provide to you electronically ("Other Electronic Service Information"). You agree that electronic Legal Disclosures and Other Electronic Service Information will be sufficient as "writings" under applicable law or regulation. If you do not give your consent by clicking the "Accept" button below, you will not be permitted to use the Service. Your consent to receive Legal Disclosures electronically applies to all notices, agreements, Legal Disclosures, reports, documents, communications, and other records relating to your use of the Service which we are required by applicable law or regulation to provide or make available to you in writing (which may include, but not be limited to, any Service agreement, itself (or certain provisions thereof), notices of changes in terms, termination notices, the information that we provide to you as part of the applicable service (e.g., the electronic account statements) and any other Legal Disclosures that would ordinarily accompany such information if it were submitted to you in writing (e.g., notices about our privacy policies)). Your consent to receive Other Electronic Service Information applies to any and all other Service information or communications that we elect to provide to you electronically in our discretion.

Withdrawal of Electronic Acceptance of Disclosures and Notices: To withdraw your consent now, exit the session prior to agreeing to the terms and conditions. If you exit the session prior to agreeing to the terms and conditions of this Addendum, the Service(s) will not be opened. To withdraw your consent after the Service(s) is opened, you must notify us in one of the following ways:

- Access the Statement Preferences page to update consents for some or all of your service(s)
- Send a secure message through Online Banking
- Contact your banking location or our Online Banking Department by calling 877-847-8250.

Ozona
(325) 392-1300

Wimberley
(512) 847-8200

San Marcos
(512) 754-2600

San Antonio
(210) 319-3500

Consent: You acknowledge and agree that your consent to electronic Communications is being provided in connection with a transaction affecting interstate commerce that is subject to the federal Electronic Signatures in Global and National Commerce Act (the "Act"), and that you and we both intend that the Act apply to the fullest extent possible to validate our ability to conduct business with you by electronic means.

By clicking the "Accept" button, you (i) agree that this E-Sign Disclosure and Consent Addendum constitutes a part of any applicable Service agreement, (ii) agree that your use of electronic sounds, symbols or processes provided by us to establish your acceptance of or agreement to Service terms, conditions, and/or Legal Disclosures (e.g., an electronic "I Accept" button) constitutes your electronic signature and signifies your intent to be bound, (iii) consent to receive an electronic record of Legal Disclosures and/or Other Electronic Service Information in lieu of a hard or paper copy or version thereof (provided, that if you are a consumer customer, your consent to receive electronic Legal Disclosures may be withdrawn as described above), (iv) acknowledge and demonstrate your ability to access electronically this notice, Legal Disclosures, and Other Electronic Service Information and your satisfaction of the software and hardware requirements described above, (v) confirm and represent that you, in fact, have accessed and are able to view, save and print any sample electronic Legal Disclosures or other sample electronic records or information made available to you in order to demonstrate the applicable Service or as part of the Service enrollment process, and (vi) acknowledge and agree that your acceptance of this E-Sign Consent and Disclosure inures to the benefit of Ozona Bank, its affiliates, agents, successors and assigns. If you do not "accept" this agreement, you will not be permitted to use the applicable Service.

IMPORTANT: PLEASE PRINT AND RETAIN THIS CONSENT AND AUTHORIZATION