



Message from the CEO

Since 1900, Oakwood Bank has been serving Texans. We are committed to exceeding your expectations when it comes to serving your financial needs. That is why we have chosen to partner with Community Bank of Snyder, a well-respected fellow Texas bank. Oakwood Bank and Community Bank of Snyder became one bank on January 1, 2020 and will now merge operating systems to bring both banks under one core operating system.

The conversion from Community Bank of Snyder's processing system to Oakwood Bank's system will begin at the close of business on Friday, September 11, 2020 and will be completed by Monday, September 14, 2020. To help you make the transition to the new system as smooth and seamless as possible, we have prepared this Guide as an overview of what to expect during the coming weeks. This Guide contains important information about how the system change directly affects you, including details regarding changes to your personal and/or business accounts, services, and important disclosures. FAQs are also included to address some of the most asked questions during the transition process.

We are truly excited about welcoming Community Bank of Snyder's customers and employees to the Oakwood family and are confident that you will enjoy the many enhancements this opportunity has to offer. We put our heart and soul into every relationship, every experience, and every customer interaction. You are our priority and we want to help you achieve financial success.

Should you have any questions, please contact your local branch, or call us at **469-687-2200**.

Sincerely,

A handwritten signature in blue ink that reads "Roy J. Salley".

Roy J. Salley
Chairman and CEO

Important Dates and Things to Do

THURSDAY, SEPT 10th	Bill Pay	Access to Bill Pay will be unavailable beginning at 5 pm CST.
FRIDAY, SEPT 11th	Branches	PLAN AHEAD: Oakwood Bank encourages you to do any banking you may have prior to the system's upgrade weekend.
	Online Channels	All electronic channels, including: Online Banking, Mobile Banking, and Phone Banking will be available in inquiry only mode through the duration of the systems upgrade, beginning at 5 pm CST. Bill pay will be unavailable.
SATURDAY, SEPT 12th & SUNDAY, SEPT 13th	Data Conversion	Electronic channels will be available in inquiry only mode. Bill Pay will be unavailable.
MONDAY, SEPT 14th	Branches &	All Branch locations will be open with regular business hours.
	Online Channels	Electronic channels will be available for enrollment and use.

Conversion FAQs

Important Information for All Customers

When does this transition happen?

The transition will take place 9/11/2020 – 9/14/2020. Please refer to the Important Dates and Things to Do as provided in this guide.

Will the bank's routing number change?

Yes. The new routing number will be 111907490. However, your current deposit slips and checks will continue to post with Community Bank of Snyder's routing number. For any new payments after September 11, 2020, please provide the new routing number.

Will my account number change?

In most cases your account number will not change. You may continue using your current checks. However, a small number of customers may have new numbers assigned. We will contact them in advance.

Will my type of account change?

Your account type may change. Please see the section on Personal and Commercial Deposit Accounts in this publication for changes to your current account. If you choose to change your account type after conversion, you may do so by contacting your branch.

Certificate of deposit and IRA CD accounts will remain the same until maturity/renewal and then will assume the rate and term in place at that time. IRA Money Market accounts will not change.

****SPECIAL NOTE TO FREEDOM CHECKING CUSTOMERS****

Your overdraft privilege feature will no longer be available effective 9/12/2020. Overdraft and insufficient items will be paid or returned according to Oakwood's ad hoc program. You will no longer have an overdraft allowance.

Is there anything I need to do to make sure my direct deposit, ACH, and automatic payments/transfers continue without interruption?

No. Your electronic and automatic transactions will continue without interruption. Any new payments you set up after 9/11/2020 will need to contain the Oakwood Bank routing number.

Will scheduled recurring transfers between my accounts remain active?

Yes.

Can I still use my checks and deposit slips?

Yes. When you reorder the next time the routing number will change. Until that time your current checks and deposit slips will work.

What about my loans?

Loan numbers, terms, and due dates will remain the same after conversion. Auto debit payments will continue to process as normal.

Can I still use my current ATM/Debit Card?

Yes. There will be no changes to ATM/Debit Cards. You will continue to use your existing card and PIN. Your ATM/Debit Card will work through the systems upgrade weekend; however, withdrawal amounts may be limited. When your card expires, your new card will have the Oakwood name.

Will my ATM/Debit Card limits change?

Yes. Our standard card limits will remain at \$500 per day for point of sale transactions and increase to \$500 cash withdrawals from an ATM per day. We will continue to honor higher limits previously approved by the Community Bank of Snyder.

Will I have to change any of my PINs or passwords?

Your Personal Online Banking password will not change. Neither will your ATM/Debit Card PIN. Business Online Banking customers will be provided separate instructions.

Will I receive multiple statements?

Yes. One will be a statement generated on 9/11/2020 and the other will be on your next regularly scheduled statement date. Interest will be paid and credited as accrued for both statement cycles. No service charges will be assessed for either statement cycle.

Will Community Bank of Snyder / Oakwood Bank be closed on the date of the Systems Upgrade?

Community Bank of Snyder and Oakwood Bank will be closed at our regular closing time on Friday, 9/11/2020 and open at our regular time on Monday, 9/14/2020. The bank will be closed during the weekend following our normal operating schedule.

What systems will be unavailable during the upgrade?

Beginning at 5 pm CST, all online channels including Personal Online Banking, and Telephone Banking will be available in inquiry only mode through the duration of the systems upgrade on Friday, 9/11/20 through Monday, 9/14/2020. Access to Bill Pay will be unavailable. All online channels will be updated and available on Monday 9/14/20 after 9 am CST.

What service disruptions should I expect during the systems upgrade weekend?

The only service disruptions you will experience will be to the Online Channels: Personal Online Banking, Business Online Banking, Mobile Banking, Telephone Banking and Bill Pay.

Will Online Banking change?

No. Personal Online Banking branding will change but will have the same functionality as before. You will, however, log in at www.oakwoodbank.com beginning 9/14/2020.

Business Online Banking customers will be contacted by Oakwood Bank staff to prepare for the implementation. See Important Information for Commercial Customers below.

Will my prior transaction history remain available?

Yes. You will have access up to 18 months of transaction history via online banking. Statements will also be provided upon request.

Do I need to re-enroll in Bill Pay?

Yes, you will need to re-enroll in Bill Pay. Any payees and payments saved in Bill Pay will not transfer so you will need to print a list of your payees and scheduled payment information before 5:00 pm CST on Thursday, 9/10/2020.

Bill pay will not be available through the weekend and re-enrollment will begin on Monday morning, 9/14/2020 at 9:00 CST. Once you have enrolled in Oakwood Bank's new bill pay service through CheckFree, you can set up your payees, make payments, and schedule future payments.

Will my scheduled payments in Bill Pay go through as scheduled?

All bill payments with a scheduled payment date of 9/10/2020 will be paid as scheduled. Please be aware that any payments with a payment date after 9/10/2020 will not be processed. Once you have re-enrolled in bill pay, you may submit new payment requests on Monday morning, 9/14/2020. We apologize for any inconvenience that this change may cause.

Do I need to re-enroll in eStatements?

Yes. You will need to re-enroll in eStatements.

Will Community Bank of Snyder's mobile app continue to work?

When you log in to Community Bank of Snyder's mobile app it will redirect you to download the new Oakwood Bank app in your preferred device app store.

Any alerts you have set up will need to be re-set up as there will be more robust alert choices with the new mobile banking app.

What if I find an error on my account after the systems upgrade is complete?

If you do encounter an error on your account, please contact your local branch at 325-573-2681 or call our main corporate number at 469-687-2200.

Who do I call with questions?

You may call your branch location at 325-573-2681 or the main corporate line at 469-687-2200.

Important Information for Personal Account Changes

Personal Deposit Accounts

Your current accounts at Community Bank of Snyder will convert to Oakwood products according to the charts below. Should you wish to change your account type you may do so after September 14, 2020.

If Your Current Community Bank of Snyder Bank account is:	Then Your New Oakwood Bank account will be: <u>Bolded items are changes to fees or interest payment</u>
<p>No Current Similar Account at CBOS</p>	<p><u>Oakwood E-Checking</u></p> <ul style="list-style-type: none"> • \$100 Minimum deposit to open this account • \$500 Minimum Daily Balance • Unlimited transactions • E-Statements required (no paper statement) • Monthly service fee of \$15 waived when minimum daily balance is maintained, 12 debit card transactions, and at least 2 ACH transactions (debits or credits) per statement cycle
<p><u>Consumer Checking</u></p> <ul style="list-style-type: none"> • \$100 Minimum deposit to open this account • Unlimited transactions • \$5.50 service charge if account balance remains above \$1,000.00 every day during statement cycle • \$6.50 service charge if account balance is at least \$750.00 but less than \$750.00 any day during statement cycle • \$7.50 service charge if account balance is less than \$500.00 any day during statement cycle 	<p><u>Oakwood Consumer Checking</u></p> <ul style="list-style-type: none"> • \$100 Minimum deposit to open this account • Unlimited transactions • \$5.50 service charge if account balance remains above \$1,000.00 every day during statement cycle • \$6.50 service charge if account balance is at least \$750.00 but less than \$750.00 any day during statement cycle • \$7.50 service charge if account balance is less than \$500.00 any day during statement cycle
<p>No Current Similar Account at CBOS</p>	<p><u>Oakwood Personal Checking</u></p> <ul style="list-style-type: none"> • \$100 Minimum deposit to open this account • \$750 Minimum Daily Balance • Unlimited transactions • Monthly service fee of \$15 waived when minimum daily balance is maintained

If Your Current Community Bank of Snyder Bank account is:	Then Your New Oakwood Bank account will be: <u>Bolded items are changes to fees or interest payment</u>
<p><u>Freedom Checking</u></p> <ul style="list-style-type: none"> • \$50 Minimum deposit to open this account • Unlimited transactions • No monthly service fees • Interest paid monthly • First order of 50 checks free • Overdraft privilege feature 	<p><u>Oakwood NOW Checking</u></p> <ul style="list-style-type: none"> • \$100 Minimum deposit to open this account • \$1,500 Minimum Daily Balance • Unlimited transactions • Monthly service fee of \$15 waived when minimum daily balance is maintained • Earns interest rate with maintained minimum daily balance • Interest rate paid monthly <p><u>**PLEASE NOTE THIS ACCOUNT WILL NO LONGER HAVE AN OVERDRAFT PRIVILEGE FEATURE**</u></p>
<p><u>Super NOW Checking</u></p> <ul style="list-style-type: none"> • \$100 Minimum deposit to open this account • \$2,000 Minimum Daily Balance • Unlimited transactions • Monthly service fee of \$10 waived when minimum daily balance is maintained • Earns interest rate with maintained minimum daily balance • Interest rate paid monthly 	<p><u>Oakwood NOW Checking</u></p> <ul style="list-style-type: none"> • \$100 Minimum deposit to open this account • \$1,500 Minimum Daily Balance • Unlimited transactions • Monthly service fee of \$15 waived when minimum daily balance is maintained • Earns interest rate with maintained minimum daily balance • Interest rate paid monthly
<p><u>Money Market</u></p> <ul style="list-style-type: none"> • \$100 Minimum deposit to open this account • \$2,000.00 Minimum Daily Balance • Monthly service fee of \$10 waived when minimum daily balance is maintained • Interest rate paid monthly • Limited to 6 debit transactions per month 	<p><u>Oakwood Money Market</u></p> <ul style="list-style-type: none"> • \$100 Minimum deposit to open this account • \$10,000 Minimum Daily Balance • Monthly service fee of \$15 waived when minimum daily balance is maintained • Tiered interest rate based on account balance and current market rates • Interest rate paid monthly • Excess debit transaction fee of \$10 each for more than 6 transfers to another account or third parties by preauthorized, automatic, telephone, computer transfer, debit card, check draft, or similar order

If Your Current Community Bank of Snyder Bank account is:	Then Your New Oakwood Bank account will be: <u>Bolded items are changes to fees or interest payment</u>
<u>Regular Savings</u> <ul style="list-style-type: none"> • \$100 Minimum deposit to open this account • \$100 Minimum Daily Balance • Monthly service fee of \$1 waived when minimum daily balance is maintained • Interest rate paid quarterly 	<u>Oakwood Savings</u> <ul style="list-style-type: none"> • \$100 Minimum deposit to open this account • \$300 Minimum Daily Balance • Monthly service fee of \$5 waived when minimum daily balance is maintained • Tiered interest rate based on account balance and current market rates • Interest rate paid quarterly • Excess debit transaction fee of \$5 each for more than 6 transfers to another account or third parties by preauthorized, automatic, telephone, computer transfer, debit card, check draft, or similar order

Safe Deposit Boxes

Based on availability. Fees are annual.

If Your Current Community Bank of Snyder Bank account is:		Then Your New Oakwood Bank account will be: <u>Bolded items are changes to fees or interest payment</u>	
<u>Safe Deposit Boxes</u>		<u>Safe Deposit Boxes</u>	
3 X 5	\$12.00	3 X 5	\$25.00
4 X 5	\$14.00	4 X 5	\$25.00
5 X 5	\$20.00	5 X 5	\$25.00
3 X 10	\$30.00	3 X 10	\$40.00
5 X 10	\$40.00	5 X 10	\$60.00
10 X 10	\$60.00	10 X 10	\$110.00
10 X 20	\$100.00	10 X 20	\$110.00

Important Information for Commercial Customers

Business Online Banking and Treasury Management

If you are currently using Business Online Banking or ACH origination, you will be contacted separately regarding the system upgrade of these services. Oakwood Bank has many new services to make your money work harder for you with products such as Remote Deposit Capture, Mobile Banking, ACH Origination, Merchant Services, and more. Our Treasury Management team will be contacting you prior to system conversion regarding your services.

Important Information for Commercial Account Changes

Commercial Deposit Accounts

Your current accounts at Community Bank of Snyder will convert to Oakwood products according to the charts below. Should you wish to change your account type you may do so after September 14, 2020.

If Your Current Community Bank of Snyder Bank account is:	Then Your New Oakwood Bank account will be:
<p>No Current Similar Account at CBOS</p>	<p><u>Oakwood Small Business Checking</u></p> <ul style="list-style-type: none"> • \$100 Minimum deposit to open this account • \$2,500 Minimum Daily Balance • Monthly service fee of \$15 waived when minimum daily balance is maintained • Up to 250 transactions each month at no charge (deposits, items deposited, checks/debits) • \$0.50 per transaction in excess of 250 transactions
<p><u>Commercial Checking</u></p> <ul style="list-style-type: none"> • \$100 Minimum deposit to open this account • Monthly service fee of \$10 • Analysis fees apply to this account • Fees for services may be offset by an earnings credit based on collected balances <ul style="list-style-type: none"> ○ .10 charge per debit transaction ○ Earnings credit of \$.05 per \$100.00 of average daily balance that will offset monthly service fee and per item charge 	<p><u>Oakwood Commercial Checking</u></p> <ul style="list-style-type: none"> • \$100 Minimum to deposit to open this account • Monthly service fee of \$20 • Analysis Transaction fees apply • Service fees may be offset by an earnings credit based on collected balances

If Your Current Community Bank of Snyder Bank account is:	Then Your New Oakwood Bank account will be:
<p><u>Commercial Super NOW</u></p> <ul style="list-style-type: none"> • \$100 Minimum deposit to open this account • Unlimited transactions • \$2000.00 Minimum Daily Balance • Monthly service fee of \$10 waived when minimum daily balance is maintained • Earns interest rate with maintained minimum daily balance of \$2,000.00 and above • Interest rate paid monthly • <u>Partnerships and Corporations cannot open a Super NOW account</u> 	<p><u>Oakwood Business Checking with Interest</u></p> <ul style="list-style-type: none"> • \$100 Minimum deposit to open this account • Unlimited transactions • \$1,500 Minimum Daily Balance • Monthly service fee of \$15 waived when minimum daily balance is maintained • Earns interest rate with maintained minimum daily balance of \$1,500 and above • Interest rate paid monthly • Up to 100 items (deposits, items deposited, checks/debits) each month at no charge. • \$0.50 per item in excess of 100
<p><u>Business Money Market</u></p> <ul style="list-style-type: none"> • \$100 Minimum deposit to open this account • \$2,000.00 Minimum Daily Balance • Monthly service fee of \$10 waived when minimum daily balance is maintained • Interest rate paid monthly 	<p><u>Oakwood Business Money Market</u></p> <ul style="list-style-type: none"> • \$100 Minimum deposit to open this account • \$10,000 Minimum Daily Balance • Monthly service fee of \$15 waived when minimum daily balance is maintained • Tiered interest rate based on account balance and current market rates • Interest rate paid monthly • Excess debit transaction fee of \$10 each for more than 6 transfers to another account or third parties by preauthorized, automatic, telephone, computer transfer, debit card, check draft, or similar order
<p><u>Business Savings</u></p> <ul style="list-style-type: none"> • \$100 Minimum deposit to open this account • \$100 Minimum Daily Balance • Monthly service fee of \$1 waived when minimum daily balance is maintained • Interest rate paid quarterly 	<p><u>Oakwood Business Savings</u></p> <ul style="list-style-type: none"> • \$100 Minimum deposit to open this account • \$300 Minimum Daily Balance • Monthly service fee of \$5 waived when minimum daily balance is maintained • Tiered interest rate based on account balance and current market rates • Interest rate paid quarterly • Excess debit transaction fee of \$5 each for more than 6 transfers to another account or third parties by preauthorized, automatic, telephone, computer transfer, debit card, check draft, or similar order

SCHEDULE OF FEES & SERVICE CHARGES EFFECTIVE 9/14/2020
PERSONAL AND BUSINESS ACCOUNTS

*** THIS FEE IS NEW OR CHANGED**

MISCELLANEOUS FEES AND CHARGES

ONLINE BANKING (ACCOUNT BALANCES & RECENT HISTORY) (WWW.OAKWOODBANK.COM).....	NO CHARGE
INTERNET BALANCE TRANSFERS.....	NO CHARGE
TELEPHONE TRANSFERS.....	NO CHARGE
ELECTRONIC BILL PAY	NO CHARGE
ELECTRONIC STATEMENTS.....	NO CHARGE
CHECK PRINTING.....	FEE DEPENDS ON THE QUANTITY OF CHECKS ORDERED

WIRE TRANSFERS

DOMESTIC INCOMING WIRE TRANSFER	\$10.00*
DOMESTIC OUTGOING WIRE TRANSFER.....	\$25.00*
DOMESTIC OUTGOING WIRE TRANSFER- <u>ONLINE</u>	\$17.50*
FOREIGN INCOMING WIRE TRANSFER.....	\$15.00*
FOREIGN OUTGOING WIRE TRANSFER	\$70.00*
FOREIGN OUTGOING WIRE TRANSFER- <u>ONLINE</u>	\$45.00*

ACCOUNT FEES

ACCOUNT CLOSED (WITHIN 180 DAYS OF OPENING)	\$25.00*
DORMANT ACCOUNT MONTHLY FEE (NO ACTIVITY FOR 6 MONTHS & BALANCE UNDER \$100.00)	\$15.00*
CHARGE BACK (RETURNED DEPOSITED ITEMS)	\$10.00*
STOP PAYMENT FEE	\$35.00*
STOP PAYMENT FEE - <u>ONLINE</u>	\$25.00*
OVERDRAFT FEE (EACH ITEM).....	\$35.00*
OVERDRAFT FEE DAILY MAXIMUM	5 ITEMS PER DAY
RETURN ITEM FEE (EACH ITEM).....	\$35.00*
RETURN ITEM FEE DAILY MAXIMUM.....	5 ITEMS PER DAY

AN OVERDRAFT CHARGE MAY BE IMPOSED FOR COVERING OVERDRAFTS CREATED BY 1) CHECK, 2) IN- PERSON WITHDRAWAL, 3) ATM WITHDRAWAL, OR 4) OTHER ELECTRONIC MEANS. WHETHER YOUR OVERDRAFTS WILL BE PAID IS DISCRETIONARY AND WE RESERVE THE RIGHT NOT TO PAY. FOR EXAMPLE, WE TYPICALLY DO NOT PAY OVERDRAFTS IF YOUR ACCOUNT IS NOT IN GOOD STANDING, OR YOU ARE NOT MAKING REGULAR DEPOSITS, OR YOU HAVE TOO MANY OVERDRAFTS. REPAYMENT OF THE OVERDRAFT AMOUNT IS EXPECTED IMMEDIATELY. YOU ARE REQUIRED TO BRING YOUR ACCOUNT TO A POSITIVE BALANCE AT LEAST ONCE EVERY 30 DAYS. ANY DEPOSITS YOU MAKE WILL FIRST BE APPLIED TO YOUR OVERDRAWN BALANCE.

VISA CHECK CARD

ATM FEE WITHDRAWALS (ATMS WE DO NOT OPERATE)	\$3.00*
ATM FEE INQUIRY (ATMS WE DO NOT OPERATE)	\$1.50*
ATM CARD REPLACEMENT **	\$10.00*

**** WE MAY WAIVE THIS FEE IF THERE IS FRAUD CONFIRMED BY VISA, WEAR FROM NORMAL USE OR CARD EXPIRATION.**

DEBIT CARD INTERNATIONAL TRANSACTION	\$2.00*
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SERVICES

RESEARCH FEE (PER HOUR, 1 HOUR MINIMUM).....	\$25.00*
RECONCILIATION FEE (PER HOUR, 1 HOUR MINIMUM)	\$25.00*
GARNISHMENT, EXECUTIONS OR LEVY.....	\$100.00*
NOTARY FEE (FREE FOR CUSTOMERS)	\$5.00*
COLLECTION ITEMS (CUSTOMERS)	\$15.00*
COLLECTION ITEMS (CANADIANS)	\$25.00*

OFFICIAL CHECKS

CASHIER'S CHECK (PER CHECK)	\$5.00*
MONEY ORDERS (OAKWOOD TX LOCATION ONLY)	\$2.00

*** THIS FEE IS NEW OR CHANGED- please refer to the product section for specific account pricing**

FACTS

WHAT DOES OAKWOOD BANK DO WITH YOUR PERSONAL INFORMATION?

Why?

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

What?

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security Number and Credit History
- Account Balances and Payment History
- Overdraft History and Checking Account Information

When you are *no longer* our customer, we continue to share your information as described in this notice.

How?

All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Oakwood Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Oakwood Bank share?	Can you limit this sharing?
For our everyday business purposes— such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes— to offer our products and services to you	No	We don't share
For joint marketing with other financial companies	No	We don't share
For our affiliates' everyday business purposes— information about your transactions and experiences	No	We don't share
For our affiliates' everyday business purposes— information about your creditworthiness	No	We don't share
For our affiliates to market to you	No	We don't share
For nonaffiliates to market to you	No	We don't share

Questions?

Call (469) 687-2200 or Email: CustomerHelp@oakwoodbank.com

Who we are

Who is providing this notice?	Oakwood Bank
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What we do

How does The Oakwood Bank protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
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How does The Oakwood Bank collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> ■ Open an Account or Apply for a Loan ■ Make Deposits or Withdrawals from your account or give us your Contact Information ■ Make a Wire Transfer <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
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Why can't I limit all sharing?	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> ■ sharing for affiliates' everyday business purposes—information about your creditworthiness ■ affiliates from using your information to market to you ■ sharing for nonaffiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.</p>
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Definitions

Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ■ <i>Oakwood Bank does not share with our affiliates.</i>
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Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ■ <i>Oakwood Bank does not share with nonaffiliates so they can market to you.</i>
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Joint marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> ■ <i>Oakwood Bank does not jointly market.</i>
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Other important information

For Texas Customers. Oakwood Bank is chartered, licensed or registered under the laws of the State of Texas and by the state law is subject to regulatory oversight by the Texas Department of Banking. Any Consumer wishing to file a complaint against Oakwood Bank should contact the Texas Department of Banking through one of the means indicated below: In person, or by US Mail: 2601 North Lamar Boulevard, Suite 300, Austin, TX 78705-4294; Telephone No., (877) 276-5554; Fax No., (512) 475-1313; E-Mail: consumer.complaints@dob.texas.gov; Website www.dob.texas.gov.

Terms and Conditions of Your Account

Contents:

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| <ul style="list-style-type: none"> (1) Important Information about Procedures for Opening a New Account (2) Agreement (3) Liability (4) Deposits (5) Withdrawals <ul style="list-style-type: none"> Generally Postdated Checks Checks and Withdrawal Rules A Temporary Debit Authorization Hold Affects Your Account Balance Overdrafts Multiple Signatures, Electronic Check Conversion, and Similar Transactions Notice of Withdrawal (6) Uniform Single-Party or Multiple-Party Account Selection Form Notice <ul style="list-style-type: none"> Single-Party Account Without "P.O.D." (Payable on Death) Designation Single-Party Account With "P.O.D." (Payable on Death) Designation Multiple-Party Account Without Right of Survivorship Multiple-Party Account With Right of Survivorship Multiple-Party Account with Right of Survivorship and "P.O.D." (Payable on Death) Designation Convenience Account Trust Account (7) Business, Organization, and Association Accounts (8) Stop Payments (9) Telephone Transfers (10) Amendments and Termination | <ul style="list-style-type: none"> (11) Notices (12) Statements <ul style="list-style-type: none"> Your Duty to Report Unauthorized Signatures, Alterations, and Forgeries Your Duty to Report Other Errors Errors Relating to Electronic Fund Transfers or Substitute Checks (13) Direct Deposits (14) Temporary Account Agreement (15) Setoff (16) Check Processing (17) Check Cashing (18) Truncation, Substitute Checks, and Other Check Images (19) Remotely Created Checks (20) Unlawful Internet Gambling Notice (21) ACH and Wire Transfers (22) Facsimile Signatures (23) Restrictive Legends or Indorsements (24) Account Transfer (25) Indorsements (26) Death or Incompetence (27) Fiduciary Accounts (28) Credit Verification (29) Legal Actions Affecting Your Account (30) Security (31) Telephonic Instructions (32) Monitoring and Recording Telephone Calls and Consent to Receive Communications (33) Claim of Loss (34) Early Withdrawal Penalties (35) Address or Name Changes (36) Resolving Account Disputes (37) Waiver of Notices (38) Additional Terms |
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(1) Important Information about Procedures for Opening a New Account. To help the government fight the funding of terrorism and money laundering activities, federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account.

What this means for you: When you open an account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

(2) Agreement. This document, along with any other documents we give you pertaining to your account(s), is a contract that establishes rules which control your account(s) with us. Please read this carefully and retain it for future reference. If you sign the signature card or open or continue

to use the account, you agree to these rules. You will receive a separate schedule of rates, qualifying balances, and fees if they are not included in this document. If you have any questions, please call us.

This agreement is subject to applicable federal laws, the laws of the state of Texas and other applicable rules such as the operating letters of the Federal Reserve Banks and payment processing system rules (except to the extent that this agreement can and does vary such rules or laws). The body of state and federal law that governs our relationship with you, however, is too large and complex to be reproduced here. The purpose of this document is to:

1. summarize some laws that apply to common transactions;
2. establish rules to cover transactions or events which the law does not regulate;

3. establish rules for certain transactions or events which the law regulates but permits variation by agreement; and
4. give you disclosures of some of our policies to which you may be entitled or in which you may be interested.

If any provision of this document is found to be unenforceable according to its terms, all remaining provisions will continue in full force and effect. We may permit some variations from our standard agreement, but we must agree to any variation in writing either on the signature card for your account or in some other document. Nothing in this document is intended to vary our duty to act in good faith and with ordinary care when required by law.

As used in this document the words "we," "our," and "us" mean the financial institution and the words "you" and "your" mean the account holder(s) and anyone else with the authority to deposit, withdraw, or exercise control over the funds in the account. However, this agreement does not intend, and the terms "you" and "your" should not be interpreted, to expand an individual's responsibility for an organization's liability. If this account is owned by a corporation, partnership or other organization, individual liability is determined by the laws generally applicable to that type of organization. The headings in this document are for convenience or reference only and will not govern the interpretation of the provisions. Unless it would be inconsistent to do so, words and phrases used in this document should be construed so the singular includes the plural and the plural includes the singular.

"Party" means a person who, by the terms of an account, has a present right, subject to request, to payment from the account other than as a beneficiary or agent.

(3) Liability. You agree, for yourself (and the person or entity you represent if you sign as a representative of another) to the terms of this account and the schedule of charges. You authorize us to deduct these charges, without notice to you, directly from the account balance as accrued. You will pay any additional reasonable charges for services you request which are not covered by this agreement.

Each of you also agrees to be jointly and severally (individually) liable for any account shortage resulting from charges or overdrafts, whether caused by you or another with access to this account. This liability is due immediately, and we can deduct any amounts deposited into the account and apply those amounts to the shortage. You have no right to defer payment of this liability, and you are liable regardless of whether you signed the item or benefited from the charge or overdraft.

You will be liable for our costs as well as for our reasonable attorneys' fees, to the extent permitted by law, whether incurred as a result of collection or in any other dispute involving your account. This includes, but is not limited to, disputes between you and another joint owner; you and an authorized signer or similar party; or a third party claiming

an interest in your account. This also includes any action that you or a third party takes regarding the account that causes us, in good faith, to seek the advice of an attorney, whether or not we become involved in the dispute. All costs and attorneys' fees can be deducted from your account when they are incurred, without notice to you.

(4) Deposits. We will give only provisional credit until collection is final for any items, other than cash, we accept for deposit (including items drawn "on us"). Before settlement of any item becomes final, we act only as your agent, regardless of the form of indorsement or lack of indorsement on the item and even though we provide you provisional credit for the item. We may reverse any provisional credit for items that are lost, stolen, or returned. Unless prohibited by law, we also reserve the right to charge back to your account the amount of any item deposited to your account or cashed for you which was initially paid by the payor bank and which is later returned to us due to an allegedly forged, unauthorized or missing indorsement, claim of alteration, encoding error or other problem which in our judgment justifies reversal of credit. You authorize us to attempt to collect previously returned items without giving you notice, and in attempting to collect we may permit the payor bank to hold an item beyond the midnight deadline. Actual credit for deposits of, or payable in, foreign currency will be at the exchange rate in effect on final collection in U.S. dollars. We are not responsible for transactions by mail or outside depository until we actually record them. We will treat and record all transactions received after our "daily cutoff time" on a business day we are open, or received on a day we are not open for business, as if initiated on the next business day that we are open. At our option, we may take an item for collection rather than for deposit. If we accept a third-party check for deposit, we may require any third-party indorsers to verify or guarantee their indorsements, or indorse in our presence.

(5) Withdrawals.

Generally. Unless clearly indicated otherwise on the account records, any of you, acting alone, who signs to open the account or has authority to make withdrawals may withdraw or transfer all or any part of the account balance at any time. Each of you (until we receive written notice to the contrary) authorizes each other person who signs or has authority to make withdrawals to indorse any item payable to you or your order for deposit to this account or any other transaction with us.

Postdated Checks. A postdated check is one which bears a date later than the date on which the check is written. We may properly pay and charge your account for a postdated check even though payment was made before the date of the check, unless we have received written notice of the postdating in time to have a reasonable opportunity to act. Because we process checks mechanically, your notice will not be effective and we will not be liable for failing to honor your notice unless it

precisely identifies the number, date, amount and payee of the item.

Checks and Withdrawal Rules. If you do not purchase your check blanks from us, you must be certain that we approve the check blanks you purchase. We may refuse any withdrawal or transfer request which you attempt on forms not approved by us or by any method we do not specifically permit. We may refuse any withdrawal or transfer request which is greater in number than the frequency permitted, or which is for an amount greater or less than any withdrawal limitations. We will use the date the transaction is completed by us (as opposed to the date you initiate it) to apply the frequency limitations. In addition, we may place limitations on the account until your identity is verified.

Even if we honor a nonconforming request, we are not required to do so later. If you violate the stated transaction limitations (if any), in our discretion we may close your account or reclassify it as a transaction account. If we reclassify your account, your account will be subject to the fees and earnings rules of the new account classification.

If we are presented with an item drawn against your account that would be a "substitute check," as defined by law, but for an error or defect in the item introduced in the substitute check creation process, you agree that we may pay such item.

See the funds availability policy disclosure for information about when you can withdraw funds you deposit. For those accounts to which our funds availability policy disclosure does not apply, you can ask us when you make a deposit when those funds will be available for withdrawal. An item may be returned after the funds from the deposit of that item are made available for withdrawal. In that case, we will reverse the credit of the item. We may determine the amount of available funds in your account for the purpose of deciding whether to return an item for insufficient funds at any time between the time we receive the item and when we return the item or send a notice in lieu of return. We need only make one determination, but if we choose to make a subsequent determination, the account balance at the subsequent time will determine whether there are insufficient available funds.

A Temporary Debit Authorization Hold Affects Your Account Balance. On debit card purchases, merchants may request a temporary hold on your account for a specified sum of money when the merchant does not know the exact amount of the purchase at the time the card is authorized. The amount of the temporary hold may be more than the actual amount of your purchase. Some common transactions where this occurs involve purchases of gasoline, hotel rooms, or meals at restaurants. When this happens, our processing system cannot determine that the amount of the hold exceeds the

actual amount of your purchase. This temporary hold, and the amount charged to your account, will eventually be adjusted to the actual amount of your purchase, but it could be three calendar days, or even longer in some cases, before the adjustment is made. Until the adjustment is made, the amount of funds in your account available for other transactions will be reduced by the amount of the temporary hold. If another transaction is presented for payment in an amount greater than the funds left after the deduction of the temporary hold amount, that transaction will be a nonsufficient funds (NSF) transaction if we do not pay it or an overdraft transaction if we do pay it. You will be charged an NSF or overdraft fee according to our NSF or overdraft fee policy. You will be charged the fee even if you would have had sufficient funds in your account if the amount of the hold had been equal to the amount of your purchase.

Overdrafts. You understand that we may, at our discretion, honor withdrawal requests that overdraw your account. However, the fact that we may honor withdrawal requests that overdraw the account balance does not obligate us to do so later. So you can NOT rely on us to pay overdrafts on your account regardless of how frequently or under what circumstances we have paid overdrafts on your account in the past. We can change our practice of paying, or not paying, discretionary overdrafts on your account without notice to you. You can ask us if we have other account services that might be available to you where we commit to paying overdrafts under certain circumstances, such as an overdraft protection line-of-credit or a plan to sweep funds from another account you have with us. You agree that we may charge fees for overdrafts. For consumer accounts, we will not charge fees for overdrafts caused by ATM withdrawals or one-time debit card transactions if you have not opted-in to that service. We may use subsequent deposits, including direct deposits of social security or other government benefits, to cover such overdrafts and overdraft fees.

Multiple Signatures, Electronic Check Conversion, and Similar Transactions. An electronic check conversion transaction is a transaction where a check or similar item is converted into an electronic fund transfer as defined in the Electronic Fund Transfers regulation. In these types of transactions the check or similar item is either removed from circulation (truncated) or given back to you. As a result, we have no opportunity to review the check to examine the signatures on the item. You agree that, as to these or any items as to which we have no opportunity to examine the signatures, you waive any requirement of multiple signatures.

Notice of Withdrawal. We reserve the right to require not less than 7 days' notice in writing before each withdrawal from an interest-bearing account other than a time deposit or demand deposit, or from any other savings account as defined by Regulation D. (The law requires us to reserve this right, but it is not our general

If you stop payment on an item and we incur any damages or expenses because of the stop payment, you agree to indemnify us for those damages or expenses, including attorneys' fees. You assign to us all rights against the payee or any other holder of the item. You agree to cooperate with us in any legal actions that we may take against such persons. You should be aware that anyone holding the item may be entitled to enforce payment against you despite the stop-payment order.

Our stop-payment cutoff time is one hour after the opening of the next banking day after the banking day on which we receive the item. Additional limitations on our obligation to stop payment are provided by law (e.g., we paid the item in cash or we certified the item).

(9) Telephone Transfers. A telephone transfer of funds from this account to another account with us, if otherwise arranged for or permitted, may be made by the same persons and under the same conditions generally applicable to withdrawals made in writing. Unless a different limitation is disclosed in writing, we restrict the number of transfers from a savings account to another account or to third parties, to a maximum of six per month (less the number of "preauthorized transfers" during the month). Other account transfer restrictions may be described elsewhere.

(10) Amendments and Termination. We may change any term of this agreement. Rules governing changes in interest rates are provided separately in the Truth-in-Savings disclosure or in another document. For other changes, we will give you reasonable notice in writing or by any other method permitted by law. We may also close this account at any time upon reasonable notice to you and tender of the account balance personally or by mail. Items presented for payment after the account is closed may be dishonored. When you close your account, you are responsible for leaving enough money in the account to cover any outstanding items to be paid from the account. Reasonable notice depends on the circumstances, and in some cases such as when we cannot verify your identity or we suspect fraud, it might be reasonable for us to give you notice after the change or account closure becomes effective. For instance, if we suspect fraudulent activity with respect to your account, we might immediately freeze or close your account and then give you notice. If we have notified you of a change in any term of your account and you continue to have your account after the effective date of the change, you have agreed to the new term(s).

(11) Notices. Any written notice you give us is effective when we actually receive it, and it must be given to us according to the specific delivery instructions provided elsewhere, if any. We must receive it in time to have a reasonable opportunity to act on it. If the notice is regarding a check or other item, you must give us sufficient information to be able to identify the check or item, including the precise check or item number, amount, date and payee. Written notice we give you is effective when it is deposited in the United States Mail with proper postage and

addressed to your mailing address we have on file. Notice to any of you is notice to all of you.

(12) Statements.

Your Duty to Report Unauthorized Signatures, Alterations, and Forgeries. You must examine your statement of account with "reasonable promptness." If you discover (or reasonably should have discovered) any unauthorized signatures or alterations, you must promptly notify us of the relevant facts. As between you and us, if you fail to do either of these duties, you will have to either share the loss with us, or bear the loss entirely yourself (depending on whether we used ordinary care and, if not, whether we contributed to the loss). The loss could be not only with respect to items on the statement but other items with unauthorized signatures or alterations by the same wrongdoer.

You agree that the time you have to examine your statement and report to us will depend on the circumstances, but will not, in any circumstance, exceed a total of 30 days from when the statement is first sent or made available to you.

You further agree that if you fail to report any unauthorized signatures, alterations or forgeries in your account within 60 days of when we first send or make the statement available, you cannot assert a claim against us on any items in that statement, and as between you and us the loss will be entirely yours. This 60-day limitation is without regard to whether we used ordinary care. The limitation in this paragraph is in addition to that contained in the first paragraph of this section.

Your Duty to Report Other Errors. In addition to your duty to review your statements for unauthorized signatures, alterations and forgeries, you agree to examine your statement with reasonable promptness for any other error - such as an encoding error. In addition, if you receive or we make available either your items or images of your items, you must examine them for any unauthorized or missing indorsements or any other problems. You agree that the time you have to examine your statement and items and report to us will depend on the circumstances. However, this time period shall not exceed 60 days. Failure to examine your statement and items and report any errors to us within 60 days of when we first send or make the statement available precludes you from asserting a claim against us for any errors on items identified in that statement and as between you and us the loss will be entirely yours.

Errors Relating to Electronic Fund Transfers or Substitute Checks (For consumer accounts only). For information on errors relating to electronic fund transfers (e.g., on-line, mobile, debit card or ATM transactions) refer to your Electronic Fund Transfers disclosure and the sections on consumer liability and error resolution. For information on errors relating to a substitute check you received, refer to your disclosure entitled Substitute Checks and Your Rights.

(13) Direct Deposits. If we are required for any reason to reimburse the federal government for all or any portion of a benefit payment that was directly deposited into your account, you authorize us to deduct the amount of our liability to the federal government from the account or from any other account you have with us, without prior notice and at any time, except as prohibited by law. We may also use any other legal remedy to recover the amount of our liability.

(14) Temporary Account Agreement. If the account documentation indicates that this is a temporary account agreement, each person who signs to open the account or has authority to make withdrawals (except as indicated to the contrary) may transact business on this account. However, we may at some time in the future restrict or prohibit further use of this account if you fail to comply with the requirements we have imposed within a reasonable time.

(15) Setoff. We may (without prior notice and when permitted by law) set off the funds in this account against any due and payable debt any of you owe us now or in the future. If this account is owned by one or more of you as individuals, we may set off any funds in the account against a due and payable debt a partnership owes us now or in the future, to the extent of your liability as a partner for the partnership debt. If your debt arises from a promissory note, then the amount of the due and payable debt will be the full amount we have demanded, as entitled under the terms of the note, and this amount may include any portion of the balance for which we have properly accelerated the due date.

This right of setoff does not apply to this account if prohibited by law. For example, the right of setoff does not apply to this account if: (a) it is an Individual Retirement Account or similar tax-deferred account, or (b) the debt is created by a consumer credit transaction under a credit card plan (but this does not affect our rights under any consensual security interest), or (c) the debtor's right of withdrawal only arises in a representative capacity, or (d) the debt is created by a home equity loan. We will not be liable for the dishonor of any check when the dishonor occurs because we set off a debt against this account. You agree to hold us harmless from any claim arising as a result of our exercise of our right of setoff.

(16) Check Processing. We process items mechanically by relying solely on the information encoded in magnetic ink along the bottom of the items. This means that we do not individually examine all of your items to determine if the item is properly completed, signed and indorsed or to determine if it contains any information other than what is encoded in magnetic ink. You agree that we have exercised ordinary care if our automated processing is consistent with general banking practice, even though we do not inspect each item. Because we do not inspect each item, if you write a check to multiple payees, we can properly pay the check regardless of the number of indorsements unless you notify us in writing that the check requires multiple indorsements. We must receive the notice in time for us to have a

reasonable opportunity to act on it, and you must tell us the precise date of the check, amount, check number and payee. We are not responsible for any unauthorized signature or alteration that would not be identified by a reasonable inspection of the item. Using an automated process helps us keep costs down for you and all account holders.

(17) Check Cashing. We may charge a fee for anyone that does not have an account with us who is cashing a check, draft or other instrument written on your account. We may also require reasonable identification to cash such a check, draft or other instrument. We can decide what identification is reasonable under the circumstances and such identification may be documentary or physical and may include collecting a thumbprint or fingerprint.

(18) Truncation, Substitute Checks, and Other Check Images. If you truncate an original check and create a substitute check, or other paper or electronic image of the original check, you warrant that no one will be asked to make payment on the original check, a substitute check or any other electronic or paper image, if the payment obligation relating to the original check has already been paid. You also warrant that any substitute check you create conforms to the legal requirements and generally accepted specifications for substitute checks. You agree to retain the original check in conformance with our internal policy for retaining original checks. You agree to indemnify us for any loss we may incur as a result of any truncated check transaction you initiate. We can refuse to accept substitute checks that have not previously been warranted by a bank or other financial institution in conformance with the Check 21 Act. Unless specifically stated in a separate agreement between you and us, we do not have to accept any other electronic or paper image of an original check.

(19) Remotely Created Checks. Like any standard check or draft, a remotely created check (sometimes called a telecheck, preauthorized draft or demand draft) is a check or draft that can be used to withdraw money from an account. Unlike a typical check or draft, however, a remotely created check is not issued by the paying bank and does not contain the signature of the account owner (or a signature purported to be the signature of the account owner). In place of a signature, the check usually has a statement that the owner authorized the check or has the owner's name typed or printed on the signature line.

You warrant and agree to the following for every remotely created check we receive from you for deposit or collection: (1) you have received express and verifiable authorization to create the check in the amount and to the payee that appears on the check; (2) you will maintain proof of the authorization for at least 2 years from the date of the authorization, and supply us the proof if we ask; and (3) if a check is returned you owe us the amount of the check, regardless of when the check is returned. We may take funds from your account to pay the amount you owe us, and if there are insufficient funds in your account, you still owe us the remaining balance.

(20) Unlawful Internet Gambling Notice. Restricted transactions as defined in Federal Reserve Regulation GG are prohibited from being processed through this account or relationship. Restricted transactions generally include, but are not limited to, those in which credit, electronic fund transfers, checks, or drafts are knowingly accepted by gambling businesses in connection with the participation by others in unlawful Internet gambling.

(21) ACH and Wire Transfers. This agreement is subject to Article 4A of the Uniform Commercial Code - Fund Transfers as adopted in the state in which you have your account with us. If you originate a fund transfer and you identify by name and number a beneficiary financial institution, an intermediary financial institution or a beneficiary, we and every receiving or beneficiary financial institution may rely on the identifying number to make payment. We may rely on the number even if it identifies a financial institution, person or account other than the one named. You agree to be bound by automated clearing house association rules. These rules provide, among other things, that payments made to you, or originated by you, are provisional until final settlement is made through a Federal Reserve Bank or payment is otherwise made as provided in Article 4A-403(a) of the Uniform Commercial Code. If we do not receive such payment, we are entitled to a refund from you in the amount credited to your account and the party originating such payment will not be considered to have paid the amount so credited. Credit entries may be made by ACH. If we receive a payment order to credit an account you have with us by wire or ACH, we are not required to give you any notice of the payment order or credit.

(22) Facsimile Signatures. Unless you make advance arrangements with us, we have no obligation to honor facsimile signatures on your checks or other orders. If we do agree to honor items containing facsimile signatures, you authorize us, at any time, to charge you for all checks, drafts, or other orders, for the payment of money, that are drawn on us. You give us this authority regardless of by whom or by what means the facsimile signature(s) may have been affixed so long as they resemble the facsimile signature specimen filed with us, and contain the required number of signatures for this purpose. You must notify us at once if you suspect that your facsimile signature is being or has been misused.

(23) Restrictive Legends or Indorsements. The automated processing of the large volume of checks we receive prevents us from inspecting or looking for restrictive legends, restrictive indorsements or other special instructions on every check. For this reason, we are not required to honor any restrictive legend or indorsement or other special instruction placed on checks you write unless we have agreed in writing to the restriction or instruction. Unless we have agreed in writing, we are not responsible for any losses, claims, damages, or expenses that result from your placement of these restrictions or instructions on your checks. Examples of restrictive legends placed on checks are "must be presented within 90 days" or "not valid for more

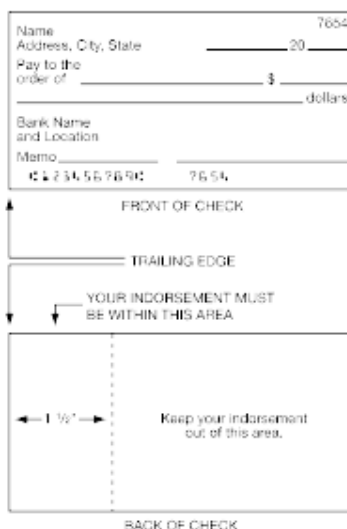
than \$1,000.00." The payee's signature accompanied by the words "for deposit only" is an example of a restrictive indorsement.

(24) Account Transfer. This account may not be transferred or assigned without our prior written consent.

(25) Indorsements. We may accept for deposit any item payable to you or your order, even if they are not indorsed by you. We may give cash back to any one of you. We may supply any missing indorsement(s) for any item we accept for deposit or collection, and you warrant that all indorsements are genuine.

To ensure that your check or share draft is processed without delay, you must indorse it (sign it on the back) in a specific area. Your entire indorsement (whether a signature or a stamp) along with any other indorsement information (e.g., additional indorsements, ID information, driver's license number, etc.) must fall within 1 1/2" of the "trailing edge" of a check. Indorsements must be made in blue or black ink, so that they are readable by automated check processing equipment.

As you look at the front of a check, the "trailing edge" is the left edge. When you flip the check over, be sure to keep all indorsement information within 1 1/2" of that edge.



It is important that you confine the indorsement information to this area since the remaining blank space will be used by others in the processing of the check to place additional needed indorsements and information. You agree that you will indemnify, defend, and hold us harmless for any loss, liability, damage or expense that occurs because your indorsement, another indorsement, or information you have printed on the back of the check obscures our indorsement. These indorsement guidelines apply to both personal and business checks.

(26) Death or Incompetence. You agree to notify us promptly if any person with a right to withdraw funds from your account(s) dies or is adjudicated (determined by the appropriate official) incompetent. We may continue to honor your checks, items, and instructions until: (a) we know of your death or adjudication of incompetence, and (b) we have had a reasonable opportunity to act on that knowledge. You agree that we may pay or certify checks drawn on or before the date of death or adjudication of incompetence for up to ten (10) days after your death or adjudication of incompetence unless ordered to stop payment by someone claiming an interest in the account.

(27) Fiduciary Accounts. Accounts may be opened by a person acting in a fiduciary capacity. A fiduciary is someone who is appointed to act on behalf of and for the benefit of another. We are not responsible for the actions of a fiduciary, including the misuse of funds. This account may be opened and maintained by a person or persons named as a trustee under a written trust agreement, or as executors, administrators, or conservators under court orders. You understand that by merely opening such an account, we are not acting in the capacity of a trustee in connection with the trust nor do we undertake any obligation to monitor or enforce the terms of the trust or letters.

(28) Credit Verification. You agree that we may verify credit and employment history by any necessary means, including preparation of a credit report by a credit reporting agency.

(29) Legal Actions Affecting Your Account. If we are served with a subpoena, restraining order, writ of attachment or execution, levy, garnishment, search warrant, or similar order relating to your account (termed "legal action" in this section), we will comply with that legal action. Or, in our discretion, we may freeze the assets in the account and not allow any payments out of the account until a final court determination regarding the legal action. We may do these things even if the legal action involves less than all of you. In these cases, we will not have any liability to you if there are insufficient funds to pay your items because we have withdrawn funds from your account or in any way restricted access to your funds in accordance with the legal action. Any fees or expenses we incur in responding to any legal action (including, without limitation, attorneys' fees and our internal expenses) may be charged against your account. The list of fees applicable to your account(s) provided elsewhere may specify additional fees that we may charge for certain legal actions.

(30) Security. It is your responsibility to protect the account numbers and electronic access devices (e.g., an ATM card) we provide you for your account(s). Do not discuss, compare, or share information about your account number(s) with anyone unless you are willing to give them full use of your money. An account number can be used by thieves to issue an electronic debit or to encode your number on a false demand draft which looks like and functions like

an authorized check. If you furnish your access device and grant actual authority to make transfers to another person (a family member or coworker, for example) who then exceeds that authority, you are liable for the transfers unless we have been notified that transfers by that person are no longer authorized. Your account number can also be used to electronically remove money from your account, and payment can be made from your account even though you did not contact us directly and order the payment. You must also take precaution in safeguarding your blank checks. Notify us at once if you believe your checks have been lost or stolen. As between you and us, if you are negligent in safeguarding your checks, you must bear the loss entirely yourself or share the loss with us (we may have to share some of the loss if we failed to use ordinary care and if we substantially contributed to the loss).

Except for consumer electronic fund transfers subject to Regulation E, you agree that if we offer you services appropriate for your account to help identify and limit fraud or other unauthorized transactions against your account, such as positive pay or commercially reasonable security procedures, and you reject those services, you will be responsible for any fraudulent or unauthorized transactions which could have been prevented by the services we offered, unless we acted in bad faith or to the extent our negligence contributed to the loss. If we offered you a commercially reasonable security procedure which you reject, you agree that you are responsible for any payment order, whether authorized or not, that we accept in compliance with an alternative security procedure that you have selected.

(31) Telephonic Instructions. Unless required by law or we have agreed otherwise in writing, we are not required to act upon instructions you give us via facsimile transmission or leave by voice mail or on a telephone answering machine.

(32) Monitoring and Recording Telephone Calls and Consent to Receive Communications. Subject to federal and state law, we may monitor or record phone calls for security reasons, to maintain a record and to ensure that you receive courteous and efficient service. You consent in advance to any such recording.

To provide you with the best possible service in our ongoing business relationship for your account we may need to contact you about your account from time to time by telephone, text messaging or email. However, we first obtain your consent to contact you about your account in compliance with applicable consumer protection provisions in the federal Telephone Consumer Protection Act of 1991 (TCPA), CAN-SPAM Act and their related federal regulations and orders issued by the Federal Communications Commission (FCC).

- ◆ Your consent is limited to your account, and as authorized by applicable law and regulations.
- ◆ Your consent is voluntary and not conditioned on the purchase of any product or service from us.

With the above understandings, you authorize us to contact you regarding your account throughout its existence using any telephone numbers or email addresses that you have previously provided to us by virtue of an existing business relationship or that you may subsequently provide to us.

This consent is regardless of whether the number we use to contact you is assigned to a landline, a paging service, a cellular wireless service, a specialized mobile radio service, other radio common carrier service or any other service for which you may be charged for the call. You further authorize us to contact you through the use of voice, voice mail and text messaging, including the use of pre-recorded or artificial voice messages and an automated dialing device.

If necessary, you may change or remove any of the telephone numbers or email addresses at any time using any reasonable means to notify us.

(33) Claim of Loss. If you claim a credit or refund because of a forgery, alteration, or any other unauthorized withdrawal, you agree to cooperate with us in the investigation of the loss, including giving us an affidavit containing whatever reasonable information we require concerning your account, the transaction, and the circumstances surrounding the loss. You will notify law enforcement authorities of any criminal act related to the claim of lost, missing, or stolen checks or unauthorized withdrawals. We will have a reasonable period of time to investigate the facts and circumstances surrounding any claim of loss. Unless we have acted in bad faith, we will not be liable for special or consequential damages, including loss of profits or opportunity, or for attorneys' fees incurred by you. You agree that you will not waive any rights you have to recover your loss against anyone who is obligated to repay, insure, or otherwise reimburse you for your loss. You will pursue your rights or, at our option, assign them to us so that we may pursue them. Our liability will be reduced by the amount you recover or are entitled to recover from these other sources.

(34) Early Withdrawal Penalties *(and involuntary withdrawals)*. We may impose early withdrawal penalties on a withdrawal from a time account even if you don't initiate the withdrawal. For instance, the early withdrawal penalty may be imposed if the withdrawal is caused by our setoff against funds in the account or as a result of an attachment or other legal process. We may close your account and impose the early withdrawal penalty on the entire account balance in the event of a partial early withdrawal. See your notice of penalty for early withdrawals for additional information.

(35) Address or Name Changes. You are responsible for notifying us of any change in your address or your name. Unless we agree otherwise, change of address or name must be made in writing by at least one of the account holders. Informing us of your address or name change on a check reorder form is not sufficient. We will attempt to communicate with you only by use of the most recent

address you have provided to us. If provided elsewhere, we may impose a service fee if we attempt to locate you.

(36) Resolving Account Disputes. We may place an administrative hold on the funds in your account (refuse payment or withdrawal of the funds) if it becomes subject to a claim adverse to (1) your own interest; (2) others claiming an interest as survivors or beneficiaries of your account; or (3) a claim arising by operation of law. The hold may be placed for such period of time as we believe reasonably necessary to allow a legal proceeding to determine the merits of the claim or until we receive evidence satisfactory to us that the dispute has been resolved. We will not be liable for any items that are dishonored as a consequence of placing a hold on funds in your account for these reasons.

(37) Waiver of Notices. To the extent permitted by law, you waive any notice of non-payment, dishonor or protest regarding any items credited to or charged against your account. For example, if you deposit a check and it is returned unpaid or we receive a notice of nonpayment, we do not have to notify you unless required by federal Regulation CC or other law.

(38) Additional Terms.

policy to use it.) Withdrawals from a time account prior to maturity or prior to any notice period may be restricted and may be subject to penalty. See your notice of penalty for early withdrawal.

(6) Uniform Single-Party or Multiple-Party Account Selection Form Notice. The type of account you select may determine how property passes on your death. Your will may not control the disposition of funds held in some of the following accounts. You may choose to designate one or more convenience signers on an account, even if the account is not a convenience account. A designated convenience signer may make transactions on your behalf during your lifetime, but does not own the account during your lifetime. The designated convenience signer owns the account on your death only if the convenience signer is also designated as a P.O.D. payee or trust account beneficiary.

Single-Party Account Without "P.O.D." (Payable on Death) Designation. The party to the account owns the account. On the death of the party, ownership of the account passes as a part of the party's estate under the party's will or by intestacy.

Single-Party Account With "P.O.D." (Payable on Death) Designation. The party to the account owns the account. On the death of the party, ownership of the account passes to the P.O.D. beneficiaries of the account. The account is not a part of the party's estate.

Multiple-Party Account Without Right of Survivorship. The parties to the account own the account in proportion to the parties' net contributions to the account. The financial institution may pay any sum in the account to a party at any time. On the death of a party, the party's ownership of the account passes as a part of the party's estate under the party's will or by intestacy.

Multiple-Party Account With Right of Survivorship. The parties to the account own the account in proportion to the parties' net contributions to the account. The financial institution may pay any sum in the account to a party at any time. On the death of a party, the party's ownership of the account passes to the surviving parties.

Multiple-Party Account With Right of Survivorship and "P.O.D." (Payable on Death) Designation. The parties to the account own the account in proportion to the parties' net contributions to the account. The financial institution may pay any sum in the account to a party at any time. On the death of the last surviving party, the ownership of the account passes to the P.O.D. beneficiaries.

Convenience Account. The parties to the account own the account. One or more convenience signers to the account may make account transactions for a party. A convenience signer does not own the account. On the death of the last surviving party, ownership of the account passes as a part of the last surviving party's estate under the last surviving party's will or by intestacy. The financial institution may pay funds in the account to a

convenience signer before the financial institution receives notice of the death of the last surviving party. The payment to a convenience signer does not affect the parties' ownership of the account.

Trust Account. The parties named as trustees to the account own the account in proportion to the parties' net contributions to the account. A trustee may withdraw funds from the account. A beneficiary may not withdraw funds from the account before all trustees are deceased. On the death of the last surviving trustee, the ownership of the account passes to the beneficiary. The trust account is not a part of a trustee's estate and does not pass under the trustee's will or by intestacy, unless the trustee survives all of the beneficiaries and all other trustees.

(7) Business, Organization, and Association

Accounts. Earnings in the form of interest, dividends, or credits will be paid only on collected funds, unless otherwise provided by law or our policy. You represent that you have the authority to open and conduct business on this account on behalf of the entity. We may require the governing body of the entity opening the account to give us a separate authorization telling us who is authorized to act on its behalf. We will honor the authorization until we actually receive written notice of a change from the governing body of the entity.

(8) Stop Payments. Unless otherwise provided, the rules in this section cover stopping payment of items such as checks and drafts. Rules for stopping payment of other types of transfers of funds, such as consumer electronic fund transfers, may be established by law or our policy. If we have not disclosed these rules to you elsewhere, you may ask us about those rules.

We may accept an order to stop payment on any item from any one of you. You must make any stop-payment order in the manner required by law; it must be made in a dated, authenticated record that describes the item with certainty. (Generally, a "record" is information that is stored in such a way that it can be retrieved and can be heard or read and understood - you can ask us what type of stop-payment records you can give us). We must receive it in time to give us a reasonable opportunity to act on it before our stop-payment cutoff time. Because stop-payment orders are handled by computers, to be effective, your stop-payment order must precisely identify the number, date, and amount of the item, and the payee.

You may stop payment on any item drawn on your account whether you sign the item or not. Your stop-payment order is effective for six months. Your order will lapse after that time if you do not renew the order in writing before the end of the six-month period. We are not obligated to notify you when a stop-payment order expires. A release of the stop-payment request may be made only by the person who initiated the stop-payment order.

Our Banking Locations

Corporate Office

8411 Preston Rd., Ste. 600 LB 35
Dallas, TX 75225
Phone: 469-687-2200

Preston Center Branch

8411 Preston Rd., Ste. 106, LB 35
Dallas, TX 75225
Phone: 469-687-2275

Lobby Hours

Mon. – Fri. 9 am – 4 pm

North Dallas Branch

17808 Dallas Parkway
Dallas, TX 75287
Phone: 469-687-3600

Lobby & Drive Thru Hours

Mon. – Fri. 9 am – 4 pm

Oakwood Branch

138 South Main St.
Oakwood, TX 75885
Phone: 903-545-2163

Lobby Hours

Mon. – Thurs. 9 am – 3 pm
Fri. 9 am – 4 pm

Community Bank of Snyder Branch

1715 25th St.
Snyder, TX 79549
Phone: 325-573-2681

Lobby Hours

Monday - Friday 9am- 3pm

Drive Thru Hours

Monday - Friday 8am - 5pm

