

## E-MAIL STATEMENT & ACCOUNT E-NOTICE/DISCLOSURE AGREEMENT

<b>Name:</b>	<b>Home Telephone #:</b>
<b>Street Address:</b>	
<b>City/State/ZIP:</b>	<b>Work Telephone #:</b>

System Requirements:

- Personal computer with Windows 98, Windows 2000, Windows ME, or Windows NT operating system
- Internet browser with 128-bit encryption
- Adobe Acrobat 4.0 or higher

E-Statement and Account E-Notice/Disclosure Agreement:

In consideration of the E-Statement and Account E-Notice/Disclosure service (SERVICES) to be provided by **Central National Bank** (BANK) as described from time to time in information distributed by BANK to its customers, the undersigned CUSTOMER agrees as follows:

1. The undersigned hereby requests and authorizes BANK to send notice of regular periodic account statement(s) to CUSTOMER or their agent, in lieu of a paper copy, in electronic format for all accounts designated in this agreement to be viewed through SERVICES via the BANK'S Online Banking Service or via E-mail Delivery Service with a Password. BANK will "prenote" CUSTOMER'S email address by sending a test email. BANK will require a notification from CUSTOMER if CUSTOMER does not receive the test email. By utilizing the SERVICES, CUSTOMER agrees to be bound to all rules and regulations applicable to CUSTOMER'S deposit account and any other contract for services at BANK as established and amended by BANK. Customer agrees to promptly review E-statement and notify BANK of any errors within 60 days as described in "In Case of Errors or Questions About Your Statement" disclosure.
2. CUSTOMER agrees to receive periodic account notice and disclosure information in an electronic format. BANK will provide this information in a clear, conspicuous manner that CUSTOMER can print and/or store. The consent granted by this paragraph applies to all accounts identified in this agreement. BANK will notify CUSTOMER of any material change in hardware or software required for retrieving or storing this disclosure information.
3. CUSTOMER understands their right to revoke this agreement and thereby withdraw consent to communicate with the BANK electronically. In order to withdraw consent and terminate this agreement, CUSTOMER must notify BANK in writing at the following address: **Central National Bank, Attn: Customer Service, P.O. Box 2525, Waco, TX 76702-2525**. There are no fees associated with rescinding this agreement.
4. CUSTOMER understands that CUSTOMER has a right to obtain a paper copy of any of the above-described E-Notice/Disclosures or E-Statements. To obtain a paper copy, CUSTOMER must make a specific request to the BANK at the above address. In some cases, research fees specified in the BANK'S Schedule of Fees and Charges may apply to CUSTOMER's request pursuant to this paragraph.
5. CUSTOMER agrees to notify the BANK immediately if CUSTOMER is unable to access any of the information that has been delivered by the BANK in an electronic form or manner.
6. CUSTOMER agrees to provide the BANK with signed, written notice if CUSTOMER's e-mail address changes.
7. **BANK shall not be responsible or liable for:**
  - *Consequential or incidental damages for negligent performance by BANK of its SERVICES.*
  - *Damages arising from unauthorized access to E-Statement Services.*
  - *Any costs associated with updating, modifying or terminating CUSTOMER'S software or hardware.*

**Please fill in the information below for each account you would like to receive an E-Statement or an E-Notice/Disclosure (a loan related notice, checking or savings account notice, CD interest or CD renewal notice) that is currently received by mail:**

Account #	Password	Email address to receive E-statement or E-Notice
1.		
2.		
3.		
4.		
5.		
6.		
7.		

**By signing below, you represent that you have read, understood, and agreed to the terms and conditions stated above. You must be an owner or signer on the requested account(s) to sign this agreement.**

Signature: \_\_\_\_\_ Date: \_\_\_\_\_

**This form must be returned to complete the enrollment process. When complete and signed, please return the form via fax to (254)751-3734 or mail it to the address below. You may contact us by phone at (254) 776-3800 with any question.**

**Central National Bank  
Attn: Customer Service  
P.O. Box 2525  
Waco, TX 76702-2525**

**Accounts Verified**  
By: \_\_\_\_\_  
Date: \_\_\_\_\_