



*Complete the application and mail to: Security National Bank, Attention On-Line Banking
P.O. Box 1272, Enid, OK 73702
Or bring your completed application to any of our SNB locations.

APPLICATION FOR INTERNET BANKING SERVICE

*Separate application is needed per account owner requesting online access

Personal Account

Business Account

First Name M.I. Last Name
Mailing Address City State Zip
Social Security Number Date of Birth Mother's Maiden Name
Email Address
Home Phone Cell or Mobile Phone
Employer Work Phone
Account Number (s)

Check Here to Sign Up For E-Statements

You will only receive e-statements of accounts you are an owner and/or signer

Access ID is required for access to our online banking product. Your Access ID will be emailed to you at the address indicated above.

*Your password, terms and conditions for internet banking will be mailed to you at the address above upon activation. You will receive an email notification when your statement is available online or on the website. If you have any questions, please contact Customer Service at 580 234-5151.

X

Authorized Signature is required on application

Internet Banking Service Terms and Conditions

Please read these Terms and Conditions carefully and keep them for future reference.

Definitions. The words you and your refer to either and all of the persons signing the Application. The words we, us, and our refer to the financial institution identified in the Application. The words your accounts refer to the accounts with us identified in the Application. The words your loan accounts refer to the loan accounts with us on which either or all of you are obligated to us. The words your accounts refer to your accounts and your loan accounts. The words our internet service refer to our Internet Banking Service. The word terms refers to these Terms and Conditions. ACH refers to Automated Clearing House.

Security. We work hard to make our website secure. We will employ such security measures as in our reasonable judgment are appropriate to secure our website. You will not use our website for unauthorized purposes. We may monitor and audit transactions made through our website.

Access to Accounts Via the Internet. Subject to the terms set forth below, we will provide you with our internet service pursuant to which you can access your accounts by computer via the internet through our website using your username and password and providing such other information as may be required by our website to accomplish the following:

- Transfer funds between your accounts.
Make payments from your accounts to your loan accounts.
Transfer funds from SecurityLine you have with us, to your accounts.
Get information about your accounts, such as account balances or information on deposits or withdrawals.
In addition to any charges indicated elsewhere in this or other agreements or disclosures, we charge as follows for transfers pursuant to our internet service.

We will have no obligation to carry out any transfers or payments unless there are sufficient funds in the pertinent account or any overdraft line of credit on that account. We will promptly provide you with a username, password, the address of our website through which you can access your accounts, and such other information as you will need to participate in our internet service. You can arrange for a change of your password by calling the number set forth below. Please see the Limitations on Frequency of Transfers below.

Limitations on Frequency of Transfers. In addition to those limitations on transfers elsewhere described, if any, the following limitations apply: Regardless of anything else in this or other agreements, transfers and withdrawals from a money market checking account to another of your accounts or to third parties by preauthorized, automatic, telephonic, or computer transfer cannot exceed six per calendar month or statement cycle of at least four weeks with no more than three being by check, draft, debit card, or similar order to third parties.

For security reasons, there may be other limitations on the number of transfers you can make.

Hardware and Software Requirements. We will promptly provide you with a statement of the computer hardware and software requirements to participate in our internet service. We can change these requirements. Unless you comply with such changes, you will not be able to participate further in our internet service. You are solely responsible for setting up and maintaining your computer hardware and software and satisfying all hardware and software requirements.

Electronic Disclosures and Notices. This Disclosure describes the process that must occur before we can provide you with electronic disclosures and notices (such as by email or website). It also describes your rights in the event you consent to receiving electronic disclosures and notices. First we must inform you as to the computer hardware and software requirements to receive and keep the electronic disclosures and notices. You understand prior to giving your consent that:

- (1) Your consent applies to disclosures and notices regarding your accounts or our internet service, and it applies to your periodic account statements;

- (2) Unless you consent, you have the right to receive all required disclosures in paper or non-electronic form;
- (3) Even after consent, if you want to receive a paper copy of the disclosure in addition to the electronic disclosure you can obtain one free of charge by calling us;
- (4) You can withdraw your consent at any time by calling us;
- (5) You must promptly provide us with the information (such as an email address) needed to communicate with you electronically and update us as to any changes in such information by calling us.

We reserve the right to provide any disclosures or notices in writing, rather than electronically. Except as otherwise provided by law or in other agreements, you can give us all notices regarding your accounts, our internet service, or your periodic statements, except for stop payment orders, by email using our then current email address, regardless of anything in this agreement to the contrary; however, we reserve the right to have notices confirmed in writing upon our request.

Hours of Operation. You ordinarily can participate in our internet service 24 hours a day - 7 days a week. However, we reserve the right to suspend our internet service from time to time as we deem appropriate.

Transaction Posting. Transactions entered on our website on or before 6:00 P.M. on any business day will be posted on the same day. Transactions entered on our website on weekends, federal holidays or after 6:00 P.M. on a business day will be posted by the end of the next business day.

Assignment and Delegation. We can assign our interest and responsibilities under this agreement, delegate our responsibilities under this agreement, and use independent contractors to perform or assist in the performance of our responsibilities under this agreement, as we deem appropriate.

Termination. We can terminate your right to participate in our internet service at anytime if you fail to comply with these terms or the terms of your account agreements with us, including any failure to pay a required fee. Either you or we can terminate this agreement without cause upon 30 days advance notice.

Changes in Terms. We can change these terms by giving you notice as required by law. Continued use of our internet service by you after notice of a change in terms constitutes acceptance of the change.

Notices. Notices must be in writing and mailed or hand delivered, except that we can give them to you electronically if you have so consented. Notices to you are effective when given, regardless of whether you receive them. Notices to us are effective only when we actually receive them.

Irreconcilable Conflicts. These terms supersede those of your deposit or loan account agreements to the extent they cannot be reconciled. You expressly waive any deposit account agreement requirements of one or more signatures for withdrawal when using our internet service. Any one of the persons authorized to make withdrawals from your deposit accounts is authorized to make transfers pursuant to our internet service, even if your account agreements provide that multiple signatures are required for withdrawal

FINANCIAL INSTITUTION'S LIABILITY

Liability for Failure to Make Transfers. If we do not complete a transfer to or from your account on time and in a correct amount according to our agreement with you, we will be liable for your losses or damages. However, there are some exceptions. We will not be liable, for instance:

- (1) If, through no fault of ours, you do not have enough money in your account to make the transfer.
- (2) If you have an overdraft line, and the transfer would go over the credit limit.
- (3) If circumstances beyond our control such as interruption of telecommunication service, catastrophic or emergency conditions, or a natural disaster (such as a fire or flood) prevent the transfer, despite reasonable precautions that we have taken.
- (4) If the funds are subject to legal process or other encumbrance restricting the transfer.
- (5) There may be other exceptions stated in our agreement with you.

Except as expressly required by these terms or otherwise required by law, we will not be liable for any losses or damages resulting from:

- (1) Deficiencies in your computer hardware or software or in your ability or care in using them, or
- (2) Problems relating to your access to the internet.

CONFIDENTIALITY

• Sharing your information with nonaffiliated third parties as permissible by law -

We only make disclosures of our current and previous customers' nonpublic personal information to other nonaffiliated companies as permitted or required by law. These disclosures include but are not limited to sharing nonpublic personal information:

- When we have received your prior consent.
- When necessary to complete a transaction you have initiated, such as a credit or debit card purchase.
- With a reputable credit bureau or similar consumer reporting agency.
- As authorized or required by law or in response to the judicial process.

UNAUTHORIZED TRANSFERS

Consumer Liability. Tell us AT ONCE if you believe your code has been lost or stolen, or if you believe that an electronic fund transfer has been made without your permission using information from your check. Telephoning is the best way of keeping your possible losses down. You could lose all the money in your account (plus your maximum overdraft line of credit). If you tell us within 2 business days after you learn of the loss or theft of your code, you can lose no more than \$50 if someone uses your code without your permission.

If you do NOT tell us within 2 business days after you learn of the loss or theft of your code, and we prove we could have stopped someone from using your code without your permission if you had told us, you could lose as much as \$500.

Also, if your statement shows transfers that you did not make, tell us at once. If you do not tell us within 60 days after the statement was mailed to you or was provided electronically if you consented to receiving the statement that way, you may not get back any money you lost after the 60 days if we can prove that we could have stopped someone from taking the money if you had told us in time.

If a good reason (such as a long trip or a hospital stay) kept you from telling us, we may extend the time periods.

Error Resolution Notice In Case of Errors or Questions About Your Electronic Transfers, Call or Write us at the telephone number or address listed below, as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt. We must hear from you no later than 60 days after we sent you, or provided electronically to you if you consented to receipt that way, the FIRST statement on which the problem or error appeared.

- (1) Tell us your name and account number (if any).
- (2) Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
- (3) Tell us the dollar amount of the suspected error.

If you tell us orally, we may require that you send us your complaint or question in writing within 10 business days.

We will determine whether an error occurred within 10 business days (20 business days if the transfer involved a new account) after we hear from you, we will correct any error promptly. If we need more time, however, we may take up to 45 days (90 days if the transfer involved new account, a point of sale transaction, or a foreign-initiated transfer) to investigate your complaint or question. If we decide to do this, we will credit your account within 10 business days (20 business days if the transfer involved a new account) for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your question or complain in writing and we do not receive it within 10 business days, we may not credit your account. Your account is considered a new account for the first 30 days after the first deposit is made, unless each of you already has an established account with us before this account is opened.

We will tell you the results within three business days after completing our investigation. If we decide that there was no error, we will send you a written explanation. We may ask for copies of the documents that we used in our investigation.

For Bank Use Only	
Application Taken By: _____	Date _____
Activated By: _____	Date _____