

## Mobile Banking Terms and Conditions



Box 1272, Enid OK 73702  
(580) 234-5151  
SNBee-Line (580) 237-6233

Thank you for using The Security National Bank of Enid Mobile Banking combined with your handheld's text messaging capabilities. Message and Data rates may apply. For help, text "HELP" to 99588. To cancel, text "STOP" to 99588 at any time. In case of questions please contact Online Banking Support at 580-616-7753 or visit [www.snbenid.com](http://www.snbenid.com).

### Program

The Security National Bank of Enid offers their customers mobile access to their account information (e.g. for checking balances and last transactions) over SMS, as well as the option to set up alerts for their accounts (e.g., low balance alerts.) Enrollment requires identification of the user's banking relationship as well as providing a mobile phone number. The mobile phone number's verification is done by the user receiving an SMS message with a verification code which they will have to enter on the website. Additionally, customers may select the type of alerts and other preferences which will determine, together with their account data, the frequency of alerts delivered to the customer. This program will be ongoing. Message and Data rates may apply. Customers will be allowed to opt out of this program at any time.

### Questions

You can contact us at 580-616-7753, or send a text message with the word "HELP" to this number: 99588. We can answer any questions you have about the program.

### To stop the program

To stop the messages from coming to your phone, you can opt out of the program via SMS. Just send a text that says "STOP" to this number: 99588. You'll receive a one-time opt-out confirmation text message. After that, you will not receive any future messages.

### Terms and Conditions

By participating in Mobile Banking, you are agreeing to the terms and conditions presented here.

Our participating carriers include (but are not limited to) AT&T, SpringPCS, T-Mobile®, U.S. Cellular®, Verizon Wireless and MetroPCS.

Mobile Banking and any software you may obtain from Mobile Banking ("Software") may not be available at any time for any reason outside of the reasonable control of the Security National Bank of Enid or any service provider.

### Privacy and User Information

You acknowledge that in connection with your use of Mobile Banking, The Security National Bank of Enid and its affiliates and service providers, including Fiserv, Inc. and its affiliates, may receive names, domain names, addresses, passwords, telephone and device numbers, the content of messages, data files and other data information provided by you or from other sources in connection with Mobile Banking or the Software (collectively "User Information"). The Security National Bank of Enid and its affiliates and service providers will maintain reasonable safeguards to protect the information from unauthorized disclosure or use, but reserve the right to use and disclose this information as reasonably necessary to deliver Mobile Banking and as otherwise permitted by law, including compliance with court orders or lawful instructions from a government agency, to protect the personal safety of subscribers or the public, to defend claims, and as otherwise authorized by you. The Security National Bank of Enid and its affiliates and service providers also reserve the right to monitor use of Mobile Banking and Software for purposes of verifying compliance with the law, these terms and conditions and any applicable license, but disclaim any obligation to monitor, filter, or edit any content.

## Restrictions of Use

You agree not to use Mobile Banking or the Software in or for any illegal, fraudulent, unauthorized or improper manner or purpose and will only be used in compliance with all applicable laws, rules and regulations, including all applicable state, federal, and international Internet, data, telecommunications, telemarketing, "spam", and import/export laws and regulations, including the U.S. Export Administration Regulations. Without limiting the foregoing, you agree that you will not use Mobile Banking or the Software to transmit or disseminate: (i) junk mail, spam or unsolicited material to persons or entities that have not agreed to receive such material or to whom you do not otherwise have a legal right to send such material; (ii) material that infringes or violates any third party's intellectual rights, rights of publicity, privacy, or confidentiality, or the rights or legal obligations of any wireless service provider or any of its clients or subscribers; (iii) material or data, that is illegal, or material or data, as determined by Security National Bank (in its sole discretion), that are harmful to minors or excessive in quantity, or materials the transmission of which could diminish or harm the reputation of Security National Bank or any third-party service provider involved in the provision of Mobile Banking; (iv) material of data that is alcoholic beverage-related (e.g., beer, wine, or liquor), tobacco-related (e.g., cigarettes, cigar, pipes, chewing tobacco), guns or weapons-related (e.g., firearms, bullets), illegal drugs-related (e.g., marijuana, cocaine), pornographic-related (e.g., adult themes, sexual content), crime-related (e.g., organized crime, notorious characters), violence-related (e.g., violent games), death-related (e.g., funeral homes, mortuaries), hate-related (e.g., racist organizations), gambling-related (e.g., casinos, lotteries), specifically mentions any wireless carrier or copies or parodies the products or services of any wireless carrier; (v) viruses, Trojan horses, worms, time bombs, cancelbots, or other computer programming routines that are intended to damage, detrimentally interfere with, surreptitiously intercept or expropriate any system, data, or personal information; (vi) an material or information that is false, misleading, or inaccurate; (vii) any material that would expose The Security National Bank, any third-party service provider involved in providing Mobile Banking, or any other third-party to liability; or (viii) any signal or impulse that could cause electrical, magnetic, optical, or other technical harm to the equipment or facilities of Fiserv or any third party. You agree that you will not attempt to: (a) access any software or services for which your user has not been

authorized; or (b) use or attempt to use a third party's account; or (c) interfere in any manner with the provision of Mobile Banking or the Software, the security of Mobile Banking or the Software, or other customers of Mobile Banking or the Software; or (d) otherwise abuse Mobile Banking or the Software.

## Use of Google Maps

You agree to abide by the Google terms and conditions of use found at

[http://maps.google.com/help/terms\\_maps.html](http://maps.google.com/help/terms_maps.html) and the

Google Legal Notices found at

[http://www.maps.google.com/help/legalnotices\\_maps.html](http://www.maps.google.com/help/legalnotices_maps.html),

or other URLs as may be updated by Google.