

Terms and Conditions for Mobile Banking  
Terms and Conditions: The Security National Bank of Enid

Thank you for using The Security National Bank of Enid Mobile Banking combined with your handheld's text messaging capabilities. Message & 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 customer service at 580-234-5151 or visit <https://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 & Data rates may apply. Customers will be allowed to opt out of this program at any time.

**Questions**

You can contact us at 580-234-5151, 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 & 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, Sprint PCS, T-Mobile®, U.S. Cellular®, Verizon Wireless and Metro PCS

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 and 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 the 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 on 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 property 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 The Security National Bank of Enid (in its sole discretion), that is harassing, coercive, defamatory, libelous, abusive, threatening, obscene, or otherwise objectionable, materials that are harmful to minors or excessive in quantity, or materials the transmission of which could diminish or harm the reputation of The Security National Bank of Enid or any third-party service provider involved in the provision of Mobile Banking; (iv) material or data that is alcoholic beverage-related (e.g., beer, wine, or liquor), tobacco-related (e.g., cigarettes, cigars, 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) any material or information that is false, misleading, or inaccurate; (vii) any material that would expose The Security National Bank of Enid, 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 use 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/legal\\_notices\\_maps.html](http://www.maps.google.com/help/legal_notices_maps.html), or other URLs as may be updated by Google.

**Consumer Mobile Remote Deposit Capture Terms, Conditions & Funds Availability**

**Introduction- How it Works**

Using a mobile device with a camera and data service, you can deposit eligible checks into your eligible checking or savings accounts. You'll start by selecting an account, entering your check's information, endorsing the back and writing the words "For Mobile Deposit Only" and then submitting your check. After confirming and submitting your deposit, your deposit status will indicate "Deposit pending" until it is accepted by us. You must securely store the original check for 7 days after it has been submitted. During the 7-day time frame, you agree to promptly provide it to SNB upon request. Funds are normally received within one business day. Return later to view your deposit status. You'll have access to all of your Scan/Mobile Deposits for up to 45 days on the mobile device and 24 months thru your online banking history. You will not need to mail in your check or take it to a branch.

**Enrollment Requirements**

- You must be at least 18 years old
- You must be an individual person (not a business)
- Your accounts must be in good standing with no restrictions.

**Important Definitions**

- The words you and yours mean anyone who is identified in Security National Bank's deposit agreement and signature card and subsequent modification forms.

- The words we, us, our, SNB, and Bank mean Security National Bank of Enid.
- Business Day is every Monday through Friday, excluding Federal Reserve Holidays.
- "Service" refers to Security National Banks' Mobile Remote Deposit Capture Service also referred to as Mobile Deposit.

#### **Use of Service**

These Services allow you to deposit checks into eligible Security National Bank of Enid accounts from a remote location by scanning the items with a compatible mobile device which then delivers the images and associated deposit information to Security National Bank electronically. You may use this Service only for personal use in accordance with this Agreement. In order to use this Service, you must obtain and maintain, at your expense, compatible hardware. We are not responsible for the functionality or maintenance of any third party hardware or software you may need to use the Service.

#### **Agreement Acceptance**

This agreement applies to consumer accounts only. The acceptance of this Agreement and use of the Service means you agree to all terms and conditions in this Agreement in addition to the Account Agreements & Disclosures provided to you at account opening and/or when approved for other services. Please read this Agreement carefully and keep a copy for your records.

#### **Eligible Accounts**

Business accounts are not eligible.

#### **Limitations of Service**

When using this Service, you may experience technical or other difficulties. We do not assume liability for any technical or other difficulties that you may incur. We reserve the right to change, suspend, or revoke services immediately and at any time without prior notice to you. In the event this Service is not available to you, you acknowledge that you can deposit your check at a branch office location or by mail.

#### **Charges or Fees**

There is no charge to deposit a check within the Security National Bank Mobile Remote Deposit Capture Service. If an item you transmit for deposit is dishonored, rejected or otherwise returned unpaid, you agree that we may charge back the amount of the return to the account the check was originally deposited to and you will be assessed a fee in the amount shown on Security National Banks current fee schedule for returned deposit. If there are not sufficient funds in your account to cover the amount of the returned check, the account will be overdrawn, and you will be responsible for payment. You agree that Security National Bank may debit any account maintained by you in order to obtain payment of your obligations under this Agreement.

You acknowledge that wireless providers may assess fees, limitations, or restrictions. You agree that you are solely responsible for all such fees, limitations, and restrictions, and that we may contact you via your wireless device for any purpose concerning your accounts at Security National Bank, including but not limited to account servicing and collection purposes.

#### **Eligible Items**

You agree to scan and deposit only "checks" as that term is defined in Federal Reserve Regulation CC (Reg CC) and only those checks that are permissible under this Addendum or such other items as we, in our sole discretion, elect to include under this Service. You agree that the image of the check transmitted to us shall be deemed an "item" within the meaning of Article 4 of the Oklahoma Uniform Commercial Code.

#### **Ineligible Items**

You agree that you will not use this Service to scan and deposit any ineligible items including but not limited to:

- Checks or items payable to any person or entity other than you (no third party checks);
- Checks issued to multiple parties not authorized on the account deposit agreement;
- Post-dated checks or checks dated more than six (6) months prior to date of deposit;
- Check containing apparent alteration to any of the information on the front of the Check;
- Items drawn on financial institutions located outside the United States or not payable in United States currency;
- Items previously converted to a substitute check;
- Money orders and travelers checks;
- Starter checks;
- American Express Gift Cheques;
- Savings Bonds;
- Checks that require authorization;
- State-issued registered warrants;
- Checks from a closed account;
- A remotely created check (as defined in Reg CC);
- Redeposit a check previously deposited and returned to you.

#### **Image Quality**

The image of any Check transmitted to us using this Service must be legible and contain images of the front and the back of the Check. The image quality must comply with the requirements established from time to time by the American National Standards Institute, the Board of Governors of the Federal Reserve Board, or any other regulatory agency, clearing house or association. If we determine, in our sole discretion, that any image quality does not comply with the requirements as set forth above then we may choose to not accept the Item and return it to you and charge back your account.

#### **Endorsement Requirements**

You agree to endorse all items with your signature and the words "For Mobile Deposit Only". The Bank reserves the right to reject all items that are not endorsed as specified.

#### **Deposit Limits**

The maximum amount you may deposit with this service on any single Business Day is \$5,000.00. The maximum check amount for any one item is \$5,000.00.

#### **Receipt of Items**

We reserve the right to reject any item transmitted through this Service, at our discretion. We are not liable for items we do not receive or for images that are not transmitted completely.

#### **Availability of Funds**

You agree that items transmitted using Security National Bank Mobile Deposit are not subject to the funds availability requirements of Regulation CC. Funds deposited using Security National Bank Mobile Deposit normally will be available within one business day after receipt of the image of the item. Items must be deposited by 6:00 p.m. CST to be considered for next day availability.

#### **Disposal of Items**

You must securely store the original check for 7 days after it has been submitted. During the 7 day time frame, you agree to promptly provide it to SNB upon request. After the retention period, you must write "VOID" across the front of the check in black or blue ink and then destroy it by cross-cut shredding or another commercially acceptable means of destruction.

#### **Errors or Discrepancies**

Notify Security National Bank at 1-800-749-3698 or 580-234-5151 as soon as possible if you believe your statement is incorrect or if you need more information about a transaction listed on the statement. If you do not notify us within 60 days from the date your statement was sent, you may not be compensated for any losses.

#### **Security Requirements**

To prevent unauthorized usage of the Service, you agree to ensure the security of the personal computer and/or mobile device you own and use to access the Service.

**YOU UNDERSTAND AND AGREE THAT YOU WILL BE RESPONSIBLE FOR MAINTAINING SECURITY AND CONTROL OVER YOUR USER ID AND PASSWORD.**

#### *Liability, Limitations on Liability, Indemnification*

In the performance of this agreement, we shall be entitled to rely solely on the information, representations, and warranties provided by you pursuant to this Mobile Deposit Agreement and the use of our Service, and shall not be responsible for the accuracy or completeness thereof. We shall be responsible only for performing the services expressly provided for this Agreement, and shall be liable only for our gross negligence or willful misconduct in performing those services.

We shall not be responsible for your acts or omissions (including without limitation the amount, accuracy, timeliness of transmittal, or authorization of any deposit received from you) or those of any other person, including, without limitation, any Federal Reserve Bank, or transmission or communications facility, and no such person shall be deemed our agent.

We make no warranty of any kind, express or implied, including any implied warranty of merchantability or fitness for a particular purpose, the absence of any latent or patent defects, viruses, or the accuracy or freedom from error, of the data or the program used by or furnished to us or to you by licensor or others, in connection with any software or Service provided to you under this Agreement. Without limiting the generality of the foregoing, we make no representation or warranty, express or implied, against any infringement of any proprietary rights of any other party. You assume the entire risk as to the quality and performance of the software provided, and the suitability of our Service. This paragraph shall survive the termination of this Agreement by either you or us, and also limits the liability of any agent, employee, or affiliate of ours. We do not and cannot warrant that the software provided will operate without errors, or that any or all of the Service will be available and operational at all times.

**YOU AGREE TO INDEMNIFY US FOR ANY LOSS OR EXPENSE (INCLUDING ATTORNEY'S FEES AND EXPENSES OF LITIGATION) RESULTING FROM:**

- Your breach of any of the representations or warranties made by you pursuant to this Agreement;
- Any claim pertaining to any warranty or indemnity we make with respect to an Item under Check 21, Regulation CC, Article 4 of the Oklahoma Uniform Commercial Code or any other laws, regulations, industry standards and clearing house rules applicable to Items.

#### *Termination*

Either party may terminate our Mobile Deposit Service, with or without cause. In the event of termination of our Mobile Deposit Service, your rights and responsibilities as well as ours, shall continue through any applicable settlement period, including your responsibility to pay us for Mobile Deposit Service and with respect to transactions processed prior to the effective date of termination. If Mobile Deposit Service is terminated by us, we may accelerate all amounts due and to become due, and you agree to promptly make full payment to us of all amounts due and amounts incurred by you through your use of our Mobile Deposit Service.

Contact Us. For any questions or to report any problems with our Mobile Service product please call us at 800-749-3698 or 580-234-5151, or send an email to [ebanking@snbenid.com](mailto:ebanking@snbenid.com) or write to us at P.O. Box 1272, Enid, OK 73702.

#### *Governing Law*

This Agreement supplements the terms of your Account Agreements and Disclosures. Together they constitute the entire Agreement between you and Security National Bank with respect to the services. You may not assign this Agreement. This Agreement is governed by the laws of the State of Oklahoma and of the United States. A determination that any provision of this Agreement is unenforceable or invalid shall not render any other provision of this Agreement unenforceable or invalid. Unauthorized use of this Service is strictly prohibited.

#### *Touch ID™ for Mobile Banking*

Touch ID is an optional fingerprint sign-in method for Security National Bank of Enid Mobile Banking that is currently available for most Apple® devices that have a fingerprint scanner. To use Touch ID, you will need to save your fingerprint by going to "Settings > Touch ID & Passcode" on your Apple device to complete the setup (for more help with fingerprint scanning, contact Apple support at [apple.com/support](http://apple.com/support)). Fingerprints are stored on your device only and Security National Bank of Enid never sees or stores your fingerprint information. You acknowledge that by enabling Touch ID, you will allow anyone who has a fingerprint stored on your device access to your personal and payment account information within Security National Bank of Enid Mobile Banking. Security National Bank of Enid reserves the right to suspend or disable this feature at any time. Touch ID can only be associated with one Mobile Banking username at a time on a device. If your device doesn't recognize your fingerprint, you can sign in using your password. To use Touch ID for Mobile Banking on multiple devices, you will need to set it up for each device. You can enable or disable Touch ID anytime from the Services menu within Security National Bank of Enid Mobile Banking.

Apple and Touch ID are trademarks of Apple Inc. Currently, fingerprint sign-in for Security National Bank of Enid Mobile Banking is only available on compatible iOS devices.

#### *Card Controls Additional Terms*

The following supplemental Terms of Use ("Supplement") applies to the card controls feature ("Card Controls") within the Mobile Banking mobile application ("Mobile Banking App"), notwithstanding anything in the Agreement to the contrary. The Supplement only applies to Card Controls. If Card Controls are not available to you, then this Supplement does not apply. To the extent there is any conflict between the terms of the Agreement and this Supplement with respect to Card Controls, then the terms in this Supplement shall apply.

1. The Card Controls feature is only available for debit cards issued by Security National Bank of Enid that you register within the Mobile Banking App.
2. The Card Controls alerts and controls you set through use of the Mobile Banking App may continue to apply, even if you delete the Mobile Banking App or remove it from your mobile device. Please contact Security National Bank of Enid to discontinue the alerts and controls.
3. Certain Card Control functionality within the Mobile Banking App may not be available for all transactions. Controls and alerts based on the location of the mobile device where the Mobile Banking App is installed or the location of the merchant where the card is being attempted for use may not apply appropriately to card-not-present transactions or transactions where the actual location of the merchant differs from the merchant's registered address.
4. Card Controls may enable access to Security National Bank of Enid and third parties' services and web sites, including GPS locator websites, such as Google's. Use of such services may require Internet access and that you accept additional terms and conditions applicable thereto.
5. To the extent this Mobile Banking App allows you to access third party services, Security National Bank of Enid, and those third parties, as applicable, reserve the right to change, suspend, remove, or disable access to any of those services at any time without notice. In no event will we be liable for the removal of or disabling of access to any such services. We may also impose limits on the use of or access to certain services, in any case and without notice or liability.
6. THE MOBILE BANKING APP, THE SERVICES AND RELATED DOCUMENTATION ARE PROVIDED "AS IS" WITHOUT WARRANTY OF ANY KIND, EITHER EXPRESSED OR IMPLIED, INCLUDING, BUT NOT LIMITED TO, THE IMPLIED WARRANTIES OF TITLE, MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE, AND NON-INFRINGEMENT. IN PARTICULAR, WE DO NOT GUARANTEE CONTINUOUS, UNINTERRUPTED OR SECURE ACCESS TO ANY PART OF OUR SERVICE, AND OPERATION OF THE MOBILE BANKING APP OR THE SERVICES MAY BE INTERFERED WITH BY NUMEROUS FACTORS OUTSIDE OF OUR CONTROL. SOME STATES DO NOT ALLOW THE DISCLAIMER OF CERTAIN IMPLIED WARRANTIES, SO THE FOREGOING DISCLAIMERS MAY NOT APPLY TO YOU TO THE EXTENT THEY ARE PROHIBITED BY STATE LAW.
7. Limitation of Liability. YOU ACKNOWLEDGE AND AGREE THAT FROM TIME TO TIME, THE MOBILE BANKING APP AND THE SERVICES MAY BE DELAYED, INTERRUPTED OR DISRUPTED FOR AN INDETERMINATE AMOUNT OF TIME DUE TO CIRCUMSTANCES BEYOND OUR REASONABLE CONTROL, INCLUDING BUT NOT LIMITED TO ANY INTERRUPTION, DISRUPTION OR FAILURE IN THE PROVISION OF THE SERVICES, WHETHER CAUSED BY STRIKES, POWER FAILURES, EQUIPMENT MALFUNCTIONS, INTERNET DISRUPTION OR OTHER REASONS. IN NO EVENT SHALL WE OR OUR AFFILIATES OR LICENSORS OR CONTRACTORS OR THE EMPLOYEES OR CONTRACTORS OF ANY OF THESE, BE LIABLE FOR ANY CLAIM ARISING FROM OR RELATED TO THE SERVICES THAT IS CAUSED BY OR ARISES OUT OF ANY SUCH DELAY, INTERRUPTION, DISRUPTION OR SIMILAR FAILURE. IN NO EVENT SHALL WE OR OUR AFFILIATES OR

LICENSORS OR CONTRACTORS OR THE EMPLOYEES OR CONTRACTORS OF ANY OF THESE, BE LIABLE FOR ANY INDIRECT, SPECIAL, INCIDENTAL, CONSEQUENTIAL, PUNITIVE OR EXEMPLARY DAMAGES, OR LOSS OF GOODWILL OR LOST PROFITS (EVEN IF ADVISED OF THE POSSIBILITY THEREOF) ARISING IN ANY WAY OUT OF THE INSTALLATION, USE, OR MAINTENANCE OF THE MOBILE BANKING APP, OR THE SERVICES, OR THE WEBSITES THROUGH WHICH THE MOBILE BANKING APP OR THE SERVICE OFFERED, EVEN IF SUCH DAMAGES WERE REASONABLY FORESEEABLE AND NOTICE WAS GIVEN REGARDING THEM. IN NO EVENT SHALL WE OR OUR AFFILIATES OR LICENSORS OR CONTRACTORS OR THE EMPLOYEES OR CONTRACTORS OF ANY OF THESE BE LIABLE FOR ANY CLAIM, ARISING FROM OR RELATED TO THE MOBILE BANKING APP, THE SERVICES OR THE WEBSITE THROUGH WHICH THE APP OR THE SERVICES IS OFFERED, THAT YOU DO NOT STATE IN WRITING IN A COMPLAINT FILED IN A COURT OR ARBITRATION PROCEEDING WITHIN TWO (2) YEARS OF THE DATE THAT THE EVENT GIVING RISE TO THE CLAIM OCCURRED. THESE LIMITATIONS WILL APPLY TO ALL CAUSES OF ACTION, WHETHER ARISING FROM BREACH OF CONTRACT, TORT (INCLUDING NEGLIGENCE) OR ANY OTHER LEGAL THEORY. OUR AGGREGATE LIABILITY, AND THE AGGREGATE LIABILITY OF OUR AFFILIATES AND LICENSORS AND CONTRACTORS AND THE EMPLOYEES AND CONTRACTORS OF EACH OF THESE, TO YOU AND ANY THIRD PARTY FOR ANY AND ALL CLAIMS OR OBLIGATIONS RELATING TO THIS AGREEMENT SHALL BE LIMITED TO DIRECT OUT OF POCKET DAMAGES UP TO A MAXIMUM OF \$500 (FIVE HUNDRED DOLLARS). SOME STATES DO NOT ALLOW THE EXCLUSION OR LIMITATION OF INCIDENTAL OR CONSEQUENTIAL DAMAGES SO THE ABOVE LIMITATION OR EXCLUSION MAY NOT APPLY TO YOU.

8. Unless our account agreement with you states otherwise, this Agreement shall be governed by and construed in accordance with the laws of the State in which you reside, without regard to its conflicts of laws provisions. To the extent that the terms of this Agreement conflict with applicable state or federal law, such state or federal law shall replace such conflicting terms only to the extent required by law. Unless expressly stated otherwise, all other terms of this Agreement shall remain in full force and effect.

#### Security National Bank of Enid Alerts Terms and Conditions

The following Alerts terms and conditions ("Alerts Terms of Use") only apply to the Alerts feature (as defined below). If Alerts are not available to you, then this Alerts Terms of Use does not apply. To the extent there is any conflict between the terms of the Agreement and this Alerts Terms of Use with respect to Alerts, then the terms in this Alerts Terms of Use shall apply.

**Alerts.** Your enrollment in Security National Bank of Enid Online Banking and/or Mobile Banking (the "Service") includes enrollment to receive transaction alerts and notifications ("Alerts"). Alerts are electronic notices from us that contain transactional information about your Security National Bank of Enid account(s). Alerts are provided within the following categories:

- **Mandatory Alerts** provide you with important account notifications, such as information about changes to your Online Banking password, PIN, or login information. You do not have the option to suppress these Mandatory Alerts.
- **Account Alerts** provide you with notification of important account activities or when certain changes are made to your Service accounts. These Alerts are automatically activated for you. Although you may suppress these Account Alerts, we strongly recommend that you do not do so because they provide important information related to your Service accounts.
- **Additional Alerts** must be activated by you to be enabled. These Additional Alerts can be accessed from the More menu within Security National Bank of Enid Mobile Banking.

Account Alerts and Additional Alerts must be managed and/or added online through the Service. You cannot maintain all Alerts through your mobile device. We may add new Alerts from time to time or cancel old Alerts. We usually notify you when we cancel Alerts but are not obligated to do so. Security National Bank of Enid reserves the right to terminate its Alerts service at any time without prior notice to you.

#### *Methods of Delivery*

We may provide Alerts through one or more channels ("EndPoints"): (a) a mobile device, by text message; (b) a mobile device, by push notification; (c) an email account, by an e-mail message; or (d) your Security National Bank of Enid Online Banking message in-box, by an e-mail message. You agree to receive Alerts through these EndPoints, and it is your responsibility to determine that each of the service providers for the EndPoints described in (a) through (c) above supports the email, push notification, and text message Alerts provided through the Alerts service. Please be advised that text or data charges or rates may be imposed by your EndPoint service provider. Alert frequency varies by account and preferences. You agree to provide us a valid mobile phone number or email address so that we may send you Alerts. If your email address or your mobile device's number changes, you are responsible for informing us of that change. Your Alerts will be updated to reflect the changes that you communicate to us with regard to your primary and secondary email addresses or mobile device number.

#### *Alerts via Text Message*

To stop Alerts via text message, text "STOP" to 99588 at any time. Alerts sent to your primary email address will be unaffected by this action. To restore Alerts on your mobile phone, just visit the Alerts tab in Security National Bank of Enid Online Banking and click the box next to your mobile number for the Alerts you'd like to receive again. For help with SMS text alerts, text "HELP" to 99588. In case of questions please contact customer service at 580-234-5151. Our participating carriers include (but are not limited to) AT&T, SprintPCS, T-Mobile®, U.S. Cellular®, Verizon Wireless, MetroPCS.

#### *Limitations*

Security National Bank of Enid provides Alerts as a convenience to you for information purposes only. An Alert does not constitute a bank record for the deposit or credit account to which it pertains. We strive to provide Alerts in a timely manner with accurate information. However, you acknowledge and agree that your receipt of any Alerts may be delayed or prevented by factor(s) affecting your mobile phone service provider, internet service provider(s) and other factors outside Security National Bank of Enid's control. We neither guarantee the delivery nor the accuracy of the contents of each Alert. You agree to not hold Security National Bank of Enid, its directors, officers, employees, agents and service providers liable for losses or damages, including attorneys' fees, that may arise, directly or indirectly, in whole or in part, from (a) a non-delivery, delayed delivery, or the misdirected delivery of an Alert; (b) inaccurate or incomplete content in an Alert; or (c) your reliance on a use of the information provided in an Alert for any purpose.

**Alert Information.** As Alerts delivered via SMS, email and push notifications are not encrypted, we will never include your passcode or full account number. You acknowledge and agree that Alerts may not be encrypted and may include your name and some information about your accounts, and anyone with access to your Alerts will be able to view the contents of these messages.

<https://www.snbenid.com/sites/default/files/Privacy%20Disclosure.pdf>

#### Privacy and User Information - Data Analytics

You acknowledge that in connection with your use of Mobile Banking, Security National Bank of Enid and its affiliates and service providers, including Fiserv, Inc. and its affiliates, may receive data about your usage of the service (such as session length, number of transactions and geolocation), and other data and information provided by you or from other sources in connection with Mobile Banking or the Software. 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, perform analytics to improve the service, 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.

#### Fingerprint Login for Mobile Banking

Fingerprint Login is an optional fingerprint sign-in method for Security National Bank of Enid Mobile Banking that may be available for certain Android® mobile devices that have a built-in fingerprint scanner. To use Fingerprint Login, you will need to first save your fingerprint on your mobile device (for more help with fingerprint scanning, contact the manufacturer that supports your mobile device). Fingerprints are stored on your device only and Security National Bank of Enid never sees or stores your fingerprint information. You acknowledge that by enabling Fingerprint Login, you will allow anyone who has a fingerprint stored on your device access to your personal and payment account

information within Security National Bank of Enid Mobile Banking. Security National Bank of Enid reserves the right to suspend or disable this feature at any time. Fingerprint Login can only be associated with one Mobile Banking username at a time on a device. If your device does not recognize your fingerprint, you can sign in using your standard login credentials (e.g. password). To use Fingerprint Login for Mobile Banking on multiple devices, you will need to set it up for each device. You can enable or disable Fingerprint Login anytime within Security National Bank of Enid Mobile Banking.

Android is a trademark of Google Inc.