



State National Bank

PO Box 1271 | 901 S Main | Big Spring, TX 79721-1271
(432) 264-2100 | www.statenational.bank

State National Bank of Big Spring ELECTRONIC NOTICE DISCLOSURE AGREEMENT

By accepting State National Bank of Big Electronic notice Disclosure Agreement”, you consent and agree that we may provide certain disclosures and notices to you in electronic form, in lieu of paper form, including electronic delivery of statements (e-Statements) for your deposit account(s).

❖ **Note:** Consenting to receive Communications under this Disclosure will not automatically enroll you in e-Statements.

The words “we,” “us,” and “our” refer to State National Bank, and the words “you” and “your” mean you, the individual(s) or entity identified on the Account(s). As used in the Disclosure, “Account” means the account you have with us. “Communication” means any customer agreements or amendments thereto, monthly billing or account statements, tax statements, disclosures, notices, responses to claims, transaction history, privacy policies and all other information related to the product, service or Account, including but not limited to information that we are required by law to provide to you in writing.

By selecting E-Statements in Online Banking, you will no longer receive paper statements for your Account(s), and you may also receive Disclosures regarding your Account(s) electronically and not in paper form.

COMMUNICATIONS PROVIDED IN ELECTRONIC FORM

- You agree that we may provide you with any Communications that we may choose to make available in electronic format, to the extent allowed by law, and that we may discontinue sending paper Communication to you, unless and until you withdraw your consent as described below.
- Your consent to receive electronic communications and transactions includes, but is not limited to:
 - All legal and regulatory disclosures and Communications associated with the Account or the product or service available through Online Banking for your Account.
 - Notices or disclosures about a change in the terms, or change in fees of your Account.
 - Online Banking Agreement
 - Privacy policies and notices
 - Monthly (or other periodic) billing or account statements for your Account(s)
 - Lending disclosures
- ❖ **Note:** Your consent to receive electronic communications does not automatically enroll you in e-Statements. You must complete a separate enrollment to stop receiving by U S. Mail paper account statements (and any other types of Communications we may include in e-Statements).

METHOD OF PROVIDING COMMUNICATIONS IN ELECTRONIC FORM

All Communications by the Bank to you in electronic form will be provided either:

1. Email,
2. Access to the Bank’s website will notify you that an email notice has been sent to you,
3. You may request a downloadable PDF file containing the Communication.

- ❖ **Note:**
- At our option, we may treat your provision of an invalid email address, or the subsequent malfunction of a previously valid email address, as a withdrawal of your consent to receive electronic Communications.

901 S Main • P. O. Box 1271 • Big Spring, TX 79721-1271 • (432) 264-2100 • Member FDIC
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- We will not impose any fee to process the withdrawal of your consent to receive electronic Communications; however, your access and use of Online Banking may be terminated.
- Any withdrawal of your consent to receive electronic Communications will be effective after a reasonable period of time to process your withdrawal.

HOW TO REQUEST PAPER COPIES

- The Bank will never send you a paper copy of any Communication which is available electronically, unless requested.
- You can obtain a paper copy of an electronic Communication by printing it yourself, or by requesting a mailed paper within a reasonable timeframe after first dispersed.
- To request a mailed paper copy, please call **432-264-2100** (toll free), or contact your account officer at the nearest Bank or branch location.
- The Bank may charge you a reasonable service charge for requested mailed copies, but will notify the customer of the charge prior to completing the request.
- The Bank reserves the right, but assume no obligation, to provide a paper (instead of electronic) copy of any Communication that you have authorized us to provide electronically.

UPDATING YOUR RECORDS

- You can update information through Online Banking by visiting www.statenational.bank, or by calling **432-264-2100** (toll free), or contact your account officer at the nearest Bank or branch location.
- It is the customer's responsibility to provide the Bank with accurate and complete email address and contact information.
- It is the customer's responsibility to maintain and update promptly any changes in your information.
- In the event email is returned undeliverable, notifications will be sent to the physical address on file at the Bank.

HARDWARE AND SOFTWARE REQUIREMENTS

To Participate in Online Banking and to access, view, and retain electronic Communications your system will need the following requirements:

- Sufficient electronic storage capacity on your computer's hard drive or other data storage unit;
- A working email account;
- A personal computer (PC: **1.5 GHz or higher** / macOS: **Intel processor** / mobile: working device running **iOS, Android or Windows Phone operating systems**), operating system and telecommunications connections to the Internet capable of receiving, accessing, displaying, and either printing or storing Communications received;
- Adobe Reader version 8.0 or higher;
- PC: Windows 7 or later version running either Microsoft Edge version **20** or higher; Google Chrome; or Firefox version **60.2.2** or higher / Macintosh: MacOS **X 10.2** or higher running Safari web browser.

- ❖ **Note:** The Bank is not responsible for any electronic virus or viruses a customer may encounter. It is the Banks recommendation for the customer to perform routine scans for your PC by using a virus protection product.



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COMMUNICATIONS IN WRITING

- All Communications in either electronic or paper format from the Bank to you will be considered “in writing.” You should print or download a copy of this Disclosure for your records and any other Communication that is important to you.

HOW TO CANCEL ELECTRONIC NOTICES

- You may withdraw your consent to receive Communications at any time in electronic form by:
 1. Calling the Bank at either **432-264-2100** (toll free)
 2. Contacting your Account officer at the nearest Bank or branch location.

TERMINATION / CHANGES

- The Bank reserves the right, in sole discretion, to discontinue the provision of your electronic Communications, or to terminate or change the terms and conditions on which we provide electronic Communications. The Bank will provide you with notice of any such termination or change as required by law.
- It may be necessary to change the terms or conditions regarding your statement access. In such an event, the Bank will notify you via email communications or written notification.

FEDERAL LAW

- You acknowledge and agree that your consent to electronic Communications is being provided in connection with a transaction affecting interstate commerce that is subject to the federal Electronic Signatures in Global and National Commerce Act, and that you and the Bank both intend that the Act apply to the fullest extent possible to validate our ability to conduct business with you by electronic means.

ADDRESS CHANGE

- In order to provide electronic disclosures, we must maintain your current email address at all times. It is your sole responsibility to provide us with your correct contact information, including your email address. You should notify the institution of any changes to your personal contact information through secure messaging in Online Banking or by calling 432-264-2100.

Proceed with Acceptance of Electronic disclosures

By clicking “ACCEPT” below, you agree to accept all account related disclosures and communications exclusively in an electronic format. You also agree that you have the necessary equipment for accessing and viewing the disclosures and communications and you agree to notify us if you change your email address or if you no longer want to receive such disclosures and communications electronically.

As part of the registration process, we may send you an email and ask you to confirm your email address, and your ability to access electronic disclosures.

If you do not want electronic disclosures, do not check the “I agree” box below.