

E-SIGN CONSENT TO USE ELECTRONIC RECORDS AND SIGNATURES

IMPORTANT INFORMATION FOR OUR CUSTOMERS

From

**West Texas National Bank
#6 Desta Drive, Suite 2400
Midland, TX 79705
(432)685-6500**

You are entitled by law to receive certain information “in writing” from West Texas National Bank, hereafter referred to as the “Bank”. The federal E-SIGN Act allows the Bank to provide this information to you electronically, only with your prior consent. Your general consent to the use of electronic records and signatures is also required in order for the Bank to make certain electronic services and functionality available to you or otherwise communicate with you in relation to your consumer account(s). The Bank requires your consent to using electronic signatures and records prior to making these features and functionality available to you.

By consenting to the use of electronic records and signatures, you are consenting to each of the following terms. You are also confirming that: (i) you have the capabilities to receive and review electronic records, (ii) you have an active email account; and (iii) you have the authority to consent on behalf of all co-owners of your consumer account(s).

Scope of Your Consent

The Bank may provide certain information, statements, disclosures, notices and other documentation in connection with your account (collectively, “Disclosures”) to you in electronic format. We will continue to provide Disclosures in paper format to the extent we are required to do so by law, or at any time in our sole discretion, whether or not you have consented to receive such Disclosures electronically. We will continue to provide your tax statements in paper format unless you elect to receive them electronically.

We may, at our option, satisfy our obligation to provide you with an annual copy of our Privacy Policy by posting it on our website: www.wtnb.com.

Your consent extends to all transactions relating to your account(s) with us and remains in effect until you withdraw your consent, as described in the “*Withdrawing Your Consent*” section below.

Right to Receive Paper Copies

You may contact us to request a paper copy of any Disclosure, including your statements at any time. A \$4 per-statement fee (or similar charge with respect to other types of Disclosures) will be assessed to your account, provided that you may withdraw your consent as described in the “*Withdrawing Your Consent*” section below, and future statements and Disclosures will be provided in paper format at no charge. We will not charge a fee for paper copies where we elect to provide such Disclosure to you in paper format, absent a specific request from you.

Withdrawing Your Consent

You may withdraw your consent at any time by contacting us as described in the “*How to Contact Us*” section below. We will honor your request as soon as practicable. Withdrawing your consent will cause your statements to be mailed to you at the address associated with your account. There is no fee to reinstate paper Disclosures, discontinue your e-statement service and revert to receiving paper statements for your account(s).

Certain services offered by the Bank will not be available to you if you withdraw your consent. For example, e-statements are required for the Ultimate Checking account. Requesting to receive paper statements will result in the account being converted to a Gratis Checking account and forfeiture of interest.

Hardware and Software Requirements

In order for you to access and retain Disclosures we provide electronically, the following hardware and software is required:

- an Internet browser that supports 128-bit encryption
- a current version of a program that accurately reads and displays PDF files; a free version of Adobe reader is available at www.adobe.com/products/reader.html.
- a computer or mobile device and an operating system capable of supporting all of the above; and
- a printer or sufficient hard drive space to retain a copy of your Disclosures

In addition, you will need Internet access and an active email account.

Updating Your Contact Information

You are responsible for keeping your contact information associated with your account current, including your email address. You may update your contact information by contacting us in the manner described in the "How to Contact Us" section below.

How to Contact Us

You may contact the Bank:

- by calling us at 877-493-7862
- in writing at:
West Texas National Bank
#6 Desta Drive, Suite 2400
Midland, TX 79705
- by visiting any of our branches; or
- by logging into your online account and sending us a secure message through our message center.