

DEPOSIT ACCOUNT CONSENT FORM FOR ELECTRONIC DELIVERY OF CERTAIN ACCOUNT OPENING DOCUMENTS

This Texas First Bank E-Sign Disclosure ("Disclosure") applies to the deposit account that you have requested. The words "we," "us," and "our" mean Texas First Bank, and the words "you" and "your" mean you, the individual(s) who have applied for the deposit account.

As used in this Disclosure, "Account Opening Documents" means all disclosures and documents listed under the scope related to your deposit account, including but not limited to information that we are required by law to provide to you in writing at the time of account opening. These documents will be presented to you prior to opening your account.

The Scope of Account Opening Documents to Be Provided in Electronic Form If you consent to electronic disclosures, you agree that we may provide you with certain Account Opening Documents relating to your deposit account in electronic format and that we will not provide you with paper Account Opening Documents unless you request us to provide them to you.

If you consent to electronic delivery of Account Opening Documents, you may withdraw that consent at any time. However, withdrawing your consent may result in a delay of your account opening.

Your consent to receive electronic Account Opening Documents includes:

1. Account Terms & Conditions
2. Truth in Savings Disclosures
3. ATM/Debit Card Safety Notice
4. Electronic Funds Transfer
5. Miscellaneous Fee Schedule
6. Privacy Notice
7. Funds Availability
8. Single/Multiple Party Selection Form
9. Substitute Checks
10. Visa Check Cardholder Agreement

Method of Providing Account Opening Documents to You in Electronic Form All Account Opening Documents that we provide to you in electronic form will be available to you on our website homepage at www.texasfirst.bank. Account Opening Documents are located at the bottom left of the home page under "Disclosures." In the event that there has been a change in terms since the date that your account was opened, you will need to request a paper copy as outlined under "Requesting Paper Copies." Please note the date of the disclosures is on the webpage so that you will know whether the document matches your account or whether there has been a change in terms since your account was opened.

How to Withdraw Consent If you wish to withdraw your consent to electronic disclosures, you may do so by calling us at (409) 948-1993. Should you decide you would like a paper copy of the disclosures already provided, you may request copies as described below under "Requesting Paper Copies."

Hardware and Software Requirements In order to access, view, and retain electronic Account Opening Documents that we make available to you, you must have access to a personal computer that has:

- Ability to access the Internet
- Software that permits you to receive and access Portable Document Format or "PDF" files, such as Adobe Acrobat Reader® version 8.0 or above

Since the disclosures are available on our website homepage, there is no need to update your records with us if your information changes. You can access the disclosures from any personal computer that meets the requirements outlined above.

Requesting Paper Copies We will not provide you with a paper copy of any Account Opening Documents unless you request it, or we otherwise deem it appropriate to do so. You can obtain a paper copy of an electronic Account Opening Document by printing it yourself or by requesting that we mail you a paper copy. To request paper copies, you can visit any Banking Center and ask a representative to print them for you. You can also contact us by telephone at (409) 948-1993, and we will mail them to you. We reserve the right, but we assume no obligation to provide a paper (instead of electronic) copy of any Account Opening Documents that you have authorized us to provide electronically.

Account Opening Documents in Writing All Account Opening Documents in either electronic or paper format from us will be considered "in writing." For your records, you should print or download a copy of your Account Opening Documents, and you should retain a copy of this consent when provided to you in paper form today.

Federal Law You acknowledge and agree that your consent to electronic Account Opening Documents is being provided in connection with a transaction affecting interstate commerce that is subject to the federal Electronic Signatures in the Global and National Commerce Act. We intend that the Act applies to the fullest extent possible to validate our ability to conduct business with you by electronic means.