

ONLINE ACCESS AGREEMENT FOR THE CITIZENS NATIONAL BANK ONLINE SERVICES

This Agreement revised and effective as of September 2013

I. Introduction

This Online Access Agreement (this "Agreement") contains terms that govern your use of the Citizens National Bank Online services. In this Agreement we will use the word "Service" to refer to the Citizens National Bank Online services.

You may use Service to access your Eligible Accounts (defined in section II of this Agreement) through the Internet. You may also use Service to access a number of Online Financial Services (defined in section V of this Agreement) through the Internet.

By using Service to access an Eligible Account or Online Financial Service you are accepting and agreeing to the terms of this Agreement.

In this Agreement, the words:

- "we," "us," "our", "bank" and "Citizens National Bank" are used to refer to Citizens National Bank, and any of their affiliates or direct or indirect subsidiaries, when they or the affiliates or subsidiaries provide an Online Financial Service;
- "you" or "your" is used to refer to the owner of an Eligible Account or an authorized representative;
- "consumer" is used to refer to a natural person who owns an Eligible Account with respect to which an Online Financial Service is requested primarily for personal, family or household purposes;
- "business" is used to refer to anyone other than a consumer who owns an Eligible Account with respect to which an Online Financial Service is requested; and
- "authorized representative" is used to refer to a person with authority of any kind with respect to an Eligible Account or an Online Financial Service.

Notwithstanding any other access agreement or terms and conditions with respect to your access to an Eligible Account established primarily for personal, family or household purposes, this Agreement shall have precedence in interpreting any inconsistencies in the provisions of such agreements.

II. Eligible Accounts

Each Citizens National Bank product you have with us is called an "Eligible Account". Eligible Accounts include deposit accounts, loans, and investment or other products you maintain with Citizens National Bank.

Your Eligible Accounts will continue to be subject to the agreements otherwise governing them, except where it is noted in this Agreement. Joint account owners have the right to any information or to make any request associated with their account. Please refer to your Deposit disclosure for more information. Additionally, each Eligible Account and Online Financial Service will be subject to the following:

- the terms or instructions appearing on the screen when using Service;
- Citizens National Bank's rules, procedures and policies applicable to each Eligible Account and each Online Financial Service;
- the rules and regulations of any funds transfer system used in connection with an Online Financial Service; and
- applicable state and federal laws and regulations.
- **WAIVER OF REQUIREMENT FOR TWO SIGNATURES.** You recognize that any requirement of verifying two signatures on checks, if such a requirement exists, does not apply to electronic or telephone transfers, and release Bank from liability when making such transfers. This means that any person who is authorized to act as a signer on your account shall be authorized by you to individually make electronic or telephonic transfers, even though that person's authority to transfer or withdraw funds from your account by some other means (e.g., by check) must be exercised jointly with one or more other persons.

III. Access to Eligible Accounts

You authorize Citizens National Bank to provide access to some or all Eligible Accounts through Service. For each Eligible Account to which access is provided, you may request removal of such access by sending a secure E-mail through Service or by calling Citizens National Bank Online Customer Service 903-657-8521 or 1-877-566-2621. You may access an Eligible Account at the Citizens National Bank website <http://www.cnbtxas.com> (called the "Website") to obtain balances, transaction history and other information. To access an Eligible Account or use an Online Financial Service you must have a User ID, password, other security/ authentication techniques and the required hardware and software. Subject to the terms of this Agreement, you will generally be able to access your Eligible Accounts through the Website seven days a week, 24 hours a day. A transfer completed through a Service before the transfer cutoff time on a business day will be posted to your Eligible Account the same day. All CNB inter-bank account transfers completed after the transfer cutoff time on a business day or on a day that is not a business day, will be posted on the next business day. The online transfer cutoff time is 6:00PM (Central Time). Every day is a business day except Saturdays, Sundays and federal holidays.

At certain times, Service may not be available due to system maintenance or circumstances beyond our control. During these times, you may use our Citizens National Bank automated teller machine ("ATM") to obtain information about your Eligible Accounts or use our automated phone system at 903-657-6262 or 1-800-530-5303.

IV. Electronic Mail (E-mail)

One way of communicating with us through Service is by sending a secure E-mail through Secure Support. Service has provided E-mail forms for you to ask questions about your account(s) or give comments on the Service. These E-mail forms are accessible after you sign on with your password to a secure session of Service. To ensure the security of your Eligible Account information, we recommend that you use only these E-mail forms when asking specific questions about your Eligible Account(s). You cannot use E-mail to initiate transactions on your Eligible Accounts. For transactions, please use the appropriate functions within Service or call 903-657-8521 or 1-877-566-2621.

V. Online Financial Services

You may use Service to obtain such products and services as are then available through Service as then disclosed at the Website (the "Online Financial Services"). With respect to your Eligible Accounts, this includes obtaining balance information, transaction history and other information. In some instances, balances and transaction history may only reflect activity conducted through the close of the previous business day.

Citizens National Bank may, from time to time, introduce new Online Financial Services. When this happens we will update our Website to include them. By using an Online Financial Service, you agree to be bound by the terms contained in this Agreement at that time.

VI. Bill Pay Service

See separate Terms and Conditions on Bill Pay application page or in the FAQs section while logged into Online Banking.

VII. Electronic Funds Transfer Provisions for Consumers

A. APPLICABILITY.

The provisions in this section VII apply only to electronic funds transfers that debit or credit a consumer's checking, savings or other asset account and are subject to the Federal Reserve Board's Regulation E ("EFT"). Citizens National Bank may, when applicable, rely on any exceptions to the provisions in this section VII that are contained in Regulation E. All terms not otherwise defined in this Agreement which are defined in Regulation E will have the same meaning when used in this section VII.

B. YOUR LIABILITY.

UNAUTHORIZED TRANSFERS

(a) Consumer liability.

• Generally. Tell us AT ONCE if you believe that an electronic fund transfer has been made without your permission. Telephoning is the best way of keeping your possible losses down. You could lose all the money in your account (plus your maximum overdraft line of credit). If you tell us within 2 business days after you learn of the loss or theft of your card and/or code, you can lose no more than \$50 if someone used your card and/or code without your permission.

If you do NOT tell us within 2 business days after you learn of the loss and we can prove we could have stopped someone from transferring funds without your permission if you had told us, you could lose as much as \$500.

Also, if your statement shows transfers that you did not make, tell us at once. If you do not tell us within 60 days after the statement was made available to you, you may not get back any money you lost after the 60 days if we can prove that we could have stopped someone from taking the money if you had told us in time.

If a good reason (such as a long trip or a hospital stay) kept you from telling us, we will extend the time periods.

(b) Contact in event of unauthorized transfer.

Call or write us at the telephone number or address listed in this brochure. You should also call the number or write to the address listed in this brochure if you believe a transfer has been made without your permission.

ERROR RESOLUTION NOTICE

In Case of Errors or Questions About Your Electronic Transfers, Call or Write us at the telephone number or address listed in this brochure, as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt. We must hear from you no later than 60 days after we sent the FIRST statement on which the problem or error appeared.

(1) Tell us your name and account number (if any).

(2) Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.

(3) Tell us the dollar amount of the suspected error.

If you tell us orally, we may require that you send us your complaint or question in writing within 10 business days.

We will determine whether an error occurred within 10 business days (20 business days if the transfer involved a new account) after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days (90 days if the transfer involved a new account, a point-of-sale transaction, or a foreign-initiated transfer) to investigate your complaint or question. If we decide to do this, we will credit your account within 10 business days (20 business days if the transfer involved a new account) for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not credit your account. Your account is considered a new account for the first 30 days after the first deposit is made, unless each of you already has an established account with us before this account is opened.

We will tell you the results within three business days after completing our investigation. If we decide that there was no error, we will send you a written explanation.

You may ask for copies of the documents that we used in our investigation.

CITIZENS NATIONAL BANK
CUSTOMER SERVICE
P.O. BOX 1009
HENDERSON, TEXAS 75653-1009
Business Days: Monday through Friday
Excluding Federal Holidays
Phone: 903-657-8521 or 877-566-2621

MORE DETAILED INFORMATION IS AVAILABLE ON REQUEST

VIII. Security

You will establish a User ID and a password, and other security/ authentication techniques that will give you access to your Eligible Accounts through the Service. We may also require the use or activation of specific internet browser software features, plug-ins and add-ons, such as JavaScript support and "cookies", in order to utilize the Service.

User ID requirements:

- Must be at least six characters long and no longer than 20 characters
- Cannot be all numbers (can be all letters or symbols)
- Can contain letters, numbers and the following symbols: @\$*_-=.!~
- Cannot contain any whitespace (spaces are not allowed: including before, in the middle of, or after the username)

Your User ID can be changed through the Service or by calling Citizens National Bank Customer Service at 903-657-8521 or 1-877-566-2621.

Password requirements:

- Minimum length is six characters and maximum is 32 characters
- Must be composed of two out of these three: letters, numbers and symbols (for example, @, %, &, #)
- Cannot contain part of username
- Cannot contain any whitespace

We recommend that you change your password regularly. We are entitled to act on instructions received under your password. For security purposes, it is recommended that you memorize the password and do not write it down. You are responsible for keeping your password and Eligible Account information confidential. Your password can be changed through the Service or by calling Citizens National Bank Online Customer Service at 903-657-8521 or 1-877-566-2621.

If you believe that your password may have been lost or stolen, or that someone has transferred or may transfer money from your account without your permission, or if you suspect any fraudulent activity on your account, notify Citizens National Bank, Online Customer Service at immediately at 903-657-8521 or 1-877-566-2621. See Section VII for additional notification requirements.

Information exchanged through the Service is protected by advanced encryption techniques while being transmitted. These security measures still require your responsible behavior in protecting your User ID and password for the Service. Please use maximum caution in protecting your User ID and password.

IX. Recommended System Requirements

The service is optimized with the use of the following recommended system requirements. By using different system options (i.e. browser, operating system), you may not be able to take full advantage of all the features within the Service.

- Recommended Browsers:
 - Microsoft Internet Explorer 9
 - Mozilla Firefox 4+
 - Google Chrome
 - Apple Safari 6

- Recommended Operating Systems:
 - Windows XP
 - Windows Vista
 - Windows 7
 - Macintosh OS X
- Adobe Acrobat Reader

Note: Your security settings may affect your ability to use the Service

X. Liability

A. OUR LIABILITY.

Our liability to you is explained in any agreements, notices, and disclosures that we separately provide to you from time to time regarding your Eligible Accounts and Online Financial Services. This section explains our liability to you only to the extent that our liability has not been separately disclosed to you by any of these agreements, notices, or disclosures. Under no circumstances will we have any liability to you for failing to provide you access to your Eligible Accounts or Online Financial Services through Service. Furthermore, unless otherwise required by applicable law, we will only be responsible for performing the Online Financial Services as expressly stated in this Agreement.

IN NO EVENT WILL WE HAVE LIABILITY FOR ANY CONSEQUENTIAL, SPECIAL, PUNITIVE OR INDIRECT LOSS OR DAMAGE WHETHER OR NOT ANY CLAIM FOR SUCH DAMAGES IS BASED ON TORT OR CONTRACT OR WE KNEW OR SHOULD HAVE KNOWN THE LIKELIHOOD OF SUCH DAMAGES IN ANY CIRCUMSTANCES.

We will not be obligated to honor, in whole or in part, any transaction or instruction which:

- is not in accordance with any term or condition applicable to the relevant Online Financial Service or Eligible Account;
- we have reason to believe may not be authorized by you or any third person whose authorization we believe is necessary or involves funds subject to a hold, dispute, restriction or legal process we believe prevents their withdrawal;
- would result in us exceeding any limitation of our intra-day net funds position established pursuant to present or future Federal Reserve guidelines;
- would violate any applicable provision of any risk control program of the Federal Reserve or any applicable rule or regulation of any other federal or state regulatory authority;
- is not in accordance with any other requirement of our applicable policies, procedures or practices; or
- we have reasonable cause not to honor for our or your protection.

B. INDEMNIFICATION.

Except to the extent that we are liable under the terms of this Agreement or an agreement that otherwise governs your Eligible Account, if you are an owner of an Eligible Account, you agree to indemnify and hold us, our directors, officers, employees and agents harmless from all loss, liability, claims, demands, judgments and expenses arising out of or in any way connected with an Eligible Account or the performance of an Online Financial Service. This indemnification is provided without regard to whether our claim for indemnification is due to the use of Service by you or your authorized representative.

C. THIRD PARTIES.

Except as specifically provided in this Agreement or where applicable law requires a different result, neither we nor our service providers or other agents will be liable for any loss or liability resulting in whole or in part from any act or failure to act of your equipment or software, or that of an Internet browser provider such as Microsoft (Microsoft Internet Explorer browser) or Mozilla (Mozilla Firefox browser), by an Internet access provider, by an online service provider or by an agent or subcontractor of any of them, nor will we or our service providers or other agents be responsible for any direct, indirect, special or consequential, economic or other damages arising in any way out of your access to or use of, or failure to obtain access to Online Financial Services through Service.

XI. General Provisions

A. TERMINATION.

Unless otherwise required by applicable law, Citizens National Bank may terminate this Agreement and/or your access to any Online Financial Service through Service, in whole or in part, at any time.

Access to the Online Financial Services through Service, in whole or in part, may be reinstated by us, at our discretion, at any time. If reinstated, the then current terms of this Agreement will control. You may request reinstatement of an Online Financial Service by calling Citizens National Bank Online Customer Service at 903-657-8521 or 1-877-566-2621.

If you do not access your Eligible Accounts via the Service for any three (3) month period, we may terminate your Service, including the Bill Pay Service.

If you wish to cancel any of your Online Financial Services, contact Citizens National Bank, Customer Service at 903-657-8521 or 1-877-566-2621 or send us cancellation instructions in writing to Citizens National Bank, P.O. Box 1009, Henderson, TX 75653-1009.

B. CHANGES.

Except as otherwise required by law, rule, or regulation, we may change the terms of this Agreement from time to time and at any time. When changes are made we will update this Agreement at the Website. The Website will be updated on the effective date, unless an immediate change is necessary to maintain the security of the system or unless a law, rule or regulation requires that it be updated at an earlier time. If such a change is made, and it can't be disclosed without jeopardizing the security of the system, this Agreement will be updated within thirty (30) days after the change. As always, you may choose to accept or decline changes by continuing or discontinuing your use of Service. Changes to fees or terms applicable to Eligible Accounts are governed by the agreement otherwise governing the applicable account.

C. ASSIGNMENT.

We may assign our interest in this Agreement to any now-existing or future direct or indirect subsidiary of Citizens National Bank. We may also assign or delegate certain of our rights and responsibilities under this Agreement to independent contractors or other third parties.

D. DISCLOSURE OF INFORMATION.

The circumstances under which we will disclose information about you, your Eligible Accounts, or your Online Financial Services is set forth in the information that has been separately disclosed to you in the contracts, notices, and disclosures that have been separately provided to you and in accordance with our policy disclosed at our Website.

XII. Fees

A. THE SERVICE.

There are no monthly fees or transaction fees for accessing CNB's Online Financial Services. Fees separately disclosed to you in connection with an Eligible Account or Online Financial Service still apply when using Service. Other fees may be assessed and billed separately by your Internet and/or telephone service provider.

IMPORTANT: PLEASE PRINT AND RETAIN THIS AGREEMENT FOR YOUR RECORDS