



Electronic Banking Services Application

To get started with American Nation Bank TeleWeb, simply print, complete, sign, and return the enrollment form today. You may either mail the completed and signed application to the address below, or drop it off at any ANB banking center.

American Nation Bank
Attn: Customer Service
P.O. Box 5009
Ardmore, OK. 73403

System Requirements: Internet Connection Electronic banking fees: None

Application submitted for: (Check all that apply) *TeleWeb Services* *Mobile Deposit Capture*

Applicant Information:

Applicant: _____ Applicant SSN: _____

Co-Applicant: _____ Co-Applicant SSN: _____

Address: _____ City: _____ State: _____ Zip: _____

Email Address: _____

Applicant Phone: _____ Applicant Work Phone: _____

Primary checking account number: _____ Consumer Commercial

Electronic Statement Request

As an Internet Banking customer, you may view 12 months of statements with or without check images. And as such, you may not wish to receive a paper statement in the mail. Please check below if you do not want to receive your statement in the mail. You may change your decision at anytime and receive a paper statement. Simply call any customer service representative and request to have your statement mailed*.

I do not wish to receive a paper statement. I will view and/ or print my statements from my Internet Banking account.

*Does not apply to all accounts. Refer to account disclosure for details.

I/ we authorize American Nation Bank to process transactions as requested through the American Nation Bank Electronic Banking Services (TeleWeb / Mobile Deposit Capture), including transfers and loan payments. I / we agree that my/our first use of the service(s) will signify our acceptance of the American Nation Bank Electronic Banking Agreement.

I/ we have read and understand the foregoing ANB Mobile Deposit Capture User Agreement and agree to be bound by all its terms and conditions. In addition, I have been provided with a copy of the Agreement (Revision Date October 19,2016).

Applicant Signature: _____ Date: _____

Co-Applicant Signature: _____ Date: _____

ELECTRONIC FUND TRANSFERS YOUR RIGHTS AND RESPONSIBILITIES

**American Nation Bank
1901 N Commerce
Ardmore, OK 73401
(580) 226-6222**

Indicated below are types of Electronic Fund Transfers we are capable of handling, some of which may not apply to your account. Please read this disclosure carefully because it tells you your rights and obligations for the transactions listed. You should keep this notice for future reference.

Electronic Fund Transfers Initiated By Third Parties - You may authorize a third party to initiate electronic fund transfers between your account and the third party's account. These transfers to make or receive payment may be one-time occurrences or may recur as directed by you. These transfers may use the Automated Clearing House (ACH) or other payments network. Your authorization to the third party to make these transfers can occur in a number of ways. For example, your authorization to convert a check to an electronic fund transfer or to electronically pay a returned check charge can occur when a merchant provides you with notice and you go forward with the transaction (typically, at the point of purchase, a merchant will post a sign and print the notice on a receipt). In all cases, these third-party transfers will require you to provide the third party with your account number and financial institution information. This information can be found on your check as well as on a deposit or withdrawal slip. Thus, you should only provide your financial institution and account information (whether over the phone, the Internet, or via some other method) to trusted third parties whom you have authorized to initiate these electronic fund transfers. Examples of these transfers include, but are not limited to:

Preauthorized credits - You may make arrangements for certain direct deposits to be accepted into your checking or savings.

Preauthorized payments - You may make arrangements to pay certain recurring bills from your checking or savings.

Electronic check conversion - You may authorize a merchant or other payee to make a one-time electronic payment from your checking account using information from your check to pay for purchases or pay bills.

Electronic returned check charge - You may authorize a merchant or other payee to initiate an electronic funds transfer to collect a charge in the event a check is returned for insufficient funds.

TeleBank transactions - types of transactions - You may access your account by telephone using your personal identification number (PIN), social security number and touch tone phone to (1) transfer funds from checking, savings, or money market accounts at this bank to checking, savings, or money market accounts at this bank (2) make payments from checking, savings, or money market accounts at this bank to loans at this bank (3) get balance information about checking or savings (4) get withdrawal history about checking or savings (5) get deposit history about checking or savings (6) get transaction history about checking or savings.

You may access your account for telephone transactions at the following number(s) and during the following hours:
(580)223-8127 (24 hours)
(800)543-4795 (24 Hours)

VISA Debit Card ATM transactions - types of transactions - You may access your account(s) by ATM at any TransFund Network ATM, and American Nation Bank ATMS using your VISA Debit Card and your personal identification number (PIN) (as applicable) to (1) withdraw cash from checking or Savings, only at ATM (2) transfer funds from checking, savings, money market accounts, at this bank to checking, savings, money market accounts, at this bank (3) get balance information about checking or savings Some of these services may not be available at all terminals.

VISA Debit Card point-of-sale transactions - types of transactions - You may access your checking account(s) using your VISA Debit Card to do transactions that participating merchants will accept, including (1) purchase goods in person, by phone, or online (2) pay for services in person, by phone, or online (3) get cash from a participating merchant or financial institution.

Currency Conversion and International Transactions - When you use your VISA(R) debit card at a merchant that settles in currency other than US dollars, the charge will be converted into the US dollar amount. The currency conversion rate used to determine the transaction amount in US dollars is either a rate selected by Visa from the range of rates available in wholesale currency markets for the applicable central processing date, which rate may vary from the rate Visa itself receives, or the government-mandated rate in effect for the applicable central processing date. The conversion rate in effect on the processing date may differ from the rate in effect on the transaction date or posting date.

Visa USA charges us a 1% International Service Assessment on all international transactions, regardless of whether there is a currency conversion. If there is a currency conversion, the International Service Assessment is 1% of the transaction. The fee we charge you for international transactions/currency conversions is disclosed separately. An international transaction is a

transaction where the country of the merchant is outside the USA.

Advisory Against Illegal Use - You agree not to use your VISA Debit Card for illegal gambling or other illegal purposes. Display of a payment card logo by, for example, an online merchant does not necessarily mean that transactions are lawful in the jurisdiction in which you may be located.

Teleweb - types of transfers - You may access your accounts at www.bankanb.com and using your personal identification number (PIN) and customer identification number to (1) transfer funds from checking, savings, money market accounts held at this bank to checking, savings, money market accounts held at this bank (2) make payments from checking, savings, money market accounts held at this bank to loans held at this bank (3) get balance information about checking, savings, certificate of deposit, line of credit or Loans (4) get transaction history about checking, savings, certificate of deposit or line of credit

OnLine Bill Pay - types of transfers - You may access this service by computer at www.bankanb.com and using your user name and password. You may access this service to (1) make payments from your checking and savings account(s) to Any payee specified by the account holder. (Some payments made by paper check will not be subject to this Electronic Fund Transfers disclosure, as disclosed separately.)

American Nation Bank Mobile Banking - types of transfers - You may access your accounts remotely with your Cell phone or other mobile access device and using your User identification name, Password and Text messaging commands (available separately). You may use this service to (1) transfer funds from Checking or Savings to Checking or Savings (2) make payments from Checking or Savings to ANB Loans (3) get balance information about checking, savings, line of credit, certificate of deposit or Loans (4) get withdrawal history about checking, savings or line of credit (5) get deposit history about checking, savings or certificate of deposit (6) get transaction history about checking, savings, line of credit, certificate of deposit or Loans (7) Your mobile service provider's standard service fees, such as text message fees or similar charges, will apply to all transactions. Check with your service provider for information about these fees.

Limits and fees - Please refer to our fee disclosure for information about fees and limitations that may apply to these electronic fund transfers.

ATM Operator/Network Fees - When you use an ATM not owned by us, you may be charged a fee by the ATM operator or any network used (and you may be charged a fee for a balance inquiry even if you do not complete a fund transfer).

Documentation

Terminal transfers - You can get a receipt at the time you make a transfer to or from your account using an automated teller machine or point-of-sale terminal. However, you may not get a receipt if the amount of the transfer is \$15 or less.

Preauthorized credits - If you have arranged to have direct deposits made to your account at least once every 60 days from the same person or company, you can call us at (800)580-7232 to find out whether or not the deposit has been made.

Periodic statements - You will get a monthly account statement from us for your checking, money market, and savings that are tied to checking account(s).

You will get a monthly account statement from us for your savings account(s), unless there are no transfers in a particular month. In any case, you will get a statement at least quarterly.

Preauthorized Payments

Right to stop payment and procedure for doing so - If you have told us in advance to make regular payments out of your account, you can stop any of these payments. Here is how:

Call or write us at the telephone number or address listed in this disclosure in time for us to receive your request three business days or more before the payment is scheduled to be made. If you call, we may also require you to put your request in writing and get it to us within 14 days after you call.

Notice of varying amounts - If these regular payments may vary in amount, the person you are going to pay will tell you, 10 days before each payment, when it will be made and how much it will be. (You may choose instead to get this notice only when the payment would differ by more than a certain amount from the previous payment, or when the amount would fall outside certain limits that you set.)

Liability for failure to stop payment of preauthorized transfer - If you order us to stop one of these payments three business days or more before the transfer is scheduled, and we do not do so, we will be liable for your losses or damages.

Financial Institution's Liability

Liability for failure to make transfers - If we do not complete a transfer to or from your account on time or in the correct amount according to our agreement with you, we will be liable for your losses or damages. However, there are some exceptions. We will not be liable, for instance: (1) If, through no fault of ours, you do not have enough money in your account to make the transfer. (2) If you have an overdraft line and the transfer would go over the credit limit. (3) If the automated teller machine where you are making the transfer does not have enough cash. (4) If the terminal or system was not working properly and you knew about the breakdown when you started the transfer. (5) If circumstances beyond our control (such as fire or flood) prevent the transfer, despite reasonable precautions that we have taken. (6) There may be other exceptions stated in our

agreement with you.

Confidentiality

We will disclose information to third parties about your account or the transfers you make (1) where it is necessary for completing transfers; or (2) in order to verify the existence and condition of your account for a third party, such as a credit bureau or merchant; or (3) in order to comply with government agency or court orders; or (4) as described in our privacy policy disclosure, provided separately.

Unauthorized Transfers

(a) Consumer liability. (1) Generally. Tell us AT ONCE if you believe your card and/or code has been lost or stolen or if you believe that an electronic fund transfer has been made without your permission using information from your check. 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 two 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 two business days after you learn of the loss or theft of your card and/or code, and we can prove we could have stopped someone from using your card and/or code 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, including those made by card, code or other means, tell us at once. If you do not tell us within 60 days after the statement was mailed 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 period. (2) Additional Limit on Liability for VISA(R) card. Unless you have been grossly negligent or have engaged in fraud, you will not be liable for any unauthorized transactions using your lost or stolen VISA card. This additional limit on liability does not apply to ATM transactions outside of the U.S. or to transactions using your Personal Identification Number which are not processed by VISA. **(b) Contact in event of unauthorized transfer.** If you believe your card and/or code has been lost or stolen, call or write us at the telephone number or address listed in this disclosure. You should also call the number or write to the address listed in this disclosure if you believe a transfer has been made using the information from your check 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 disclosure, 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 (5 business days for point-of-sale transactions processed by Visa and 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 (5 business days if the transfer involved a point-of-sale transaction and 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 the 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. If you have inquiries regarding your account, please contact us at:

American Nation Bank

PO Box 5009

Ardmore, OK 73403

BUSINESS DAYS: Monday, Tuesday, Wednesday, Thursday and Friday Holidays are not included.

PHONE: (800)580-7235 or (580)226-6222

American Nation Bank Electronic Banking Agreement for TeleWeb Banking Services

1. INTRODUCTION

This agreement governs the following products/services offered by American Nation Bank:

TeleWeb Banking Service: American Nation Bank TeleWeb Banking Service allows you to access your American Nation Bank accounts via an Internet connection 24 hours a day, seven days a week. You can complete transfers between accounts in your name as well as obtain statement information for downloading to financial management software.

All Services: This agreement is a supplement to certain other account agreements which you have already entered into with American Nation Bank. It supplements those Accounts which you and American Nation Bank have agreed will be accessed by the above service. This agreement supersedes all other account agreements to the extent that there is a conflict.

"We", "our", "us", and "ANB" refer to American Nation Bank and "you" and "your" refer to anyone authorized to sign checks or make withdrawals on your account(s) and to anyone else you authorize to use the TeleWeb Banking Service issued to you on your behalf. The provisions of this agreement apply to all transactions covered by this agreement except where otherwise noted. To the extent permitted by law, you agree to receive all disclosures and notices under this agreement electronically.

2. PASSWORDS AND SECURITY

TeleWeb Banking Service: For the initial sign on, you must use a temporary password supplied by the bank to log onto our TeleWeb Banking Service. You will be prompted to change your password on the next screen. You may change your password at any time after using the TeleWeb banking service.

3. TYPES OF AVAILABLE ELECTRONIC TRANSFERS AND LIMITS

TeleWeb Banking Service: You or any persons you have authorized to use your Internet Banking Service and password may use your Internet Banking Service to perform the following transactions to accounts in your name:

- Perform inquiries on ANB checking, savings, certificate of deposits, IRA and loan accounts.
- Transfer funds between ANB checking and savings accounts.
- Transfer funds from an ANB checking or savings account to make an ANB Loan payment.

All EFT Services Limitations:

Transfers which will overdraw or close your checking or savings account are not permitted.

Transfers cannot be made from any account in an unavailable status, such as a dormant or inactive account or from any account subject to legal process or other encumbrances restricting the transfer.

The maximum number of monthly transfers from a Savings or Money Market account is limited by regulation to six, which includes paid checks, pre-authorized transfers, and telephone transfers. No more than three (3) of the six (6) may be by check. ATM transactions are not included.

4. POSTING AND TIMING OF TRANSACTIONS AND DOCUMENTATION OF TRANSACTIONS

TeleWeb Banking Service: TeleWeb Banking account transactions performed Monday through Friday during regular business hours are posted to your account that day. Transactions completed after regular business hours and on Saturdays, Sundays and Holidays will be posted to your account(s) on the next business day. Transaction inquiries will contain the posting date. A record of these transactions will be fully disclosed on your periodic statement.

5. LIABILITY FOR FAILURE TO MAKE TRANSFERS

If we do not complete a transfer from or to your account(s) on time or in the correct amount, we will be liable for your direct losses or damages, except:

- If there is a terminal or equipment failure of which you are made aware at the time you request a transfer.
- If your telephone, PC, TeleWeb Banking Service was not working properly and the equipment failure should have been apparent to you when you attempted to authorize a transaction.
- If you have not given us complete, accurate, or current account numbers or other identifying information so that we can properly credit your account.
- If you have not properly followed the TeleWeb Banking instructions or have provided us with wrong or inaccurate information.
- If, through no fault of ours, your account(s) does not contain enough money to make the transfer.
- If the funds are subject to legal process or other encumbrances restricting such transfer.

- If the transfer would go over the credit limit on an overdraft line of credit you may have.
- If circumstances beyond our control (such as fire or flood) prevent the transfer, and we have taken reasonable precaution to avoid such circumstances.

6. LIABILITY FOR UNAUTHORIZED TRANSFERS

An unauthorized transfer is any transfer that you have not authorized, including loss or theft of your TeleWeb Password, if you believe that someone has transferred or may transfer money from your account without your permission, or if your account statement shows transfers you did not make. Contacting us by telephone is the best way of informing us and of keeping your possible losses down. You could lose all of the money in your account (plus your maximum overdraft line of credit). If you tell us within two business days of your discovery of an unauthorized transfer, you have no liability for the losses. If you do NOT tell us within two business days of your discovery of an unauthorized transfer, you could lose as much as \$50.00.

Notwithstanding the above, you may be liable for greater amounts than listed above to the extent allowed under applicable law only if we determine that you were grossly negligent or fraudulent in the handling of your account.

7. BILL PAYMENTS

Requirements - You must be signed up for TeleWeb to gain access to the Bill Payment service. This service is provided via TeleWeb by an independent third party, iPay Technologies. Terms and Conditions for using Bill Payment are presented online at the time of enrollment and require acceptance before your account is activated. The Terms and Conditions may also be accessed at any time on the iPay website.

8. WHO TO CALL FOR LOST AND STOLEN PINS, PASSWORDS OR UNAUTHORIZED TRANSFERS

If you believe that your TeleWeb Password or your TeleBank PIN has been lost or stolen or that someone has transferred or may transfer money from your account without your permission, you should call (580) 226-6222 or (800) 543-4795 if outside of Ardmore.

9. BUSINESS DAYS OF AMERICAN NATION BANK

Our regular business days for posting Internet Banking transactions and Internet Bill Payment transactions to your account are Monday through Friday, except for holidays normally observed by the banking community in Ardmore, Oklahoma.

10. IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS

Telephone us at (580) 226-6222 or (800) 543-4795 if outside of Ardmore, or write us at:

American Nation Bank
PO Box 5009
Ardmore OK, 73403

Contact us as soon as you can if you think your statement is wrong, if you think that someone has transferred or may transfer money from your account without your permission, or if you need more information about a transfer listed on your statement. We must hear from you no later than 60 days after we sent you the FIRST statement on which the problem or error occurred. If you tell us orally, we may require that you send us your complaint or question in writing within 10 business days.

Tell us your name and account number(s).

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.

Tell us the dollar amount of the suspected error.

We will investigate your complaint and will correct any error promptly. If we take more than 10 days to do this, we will recredit your account for the amount you think is in error, so that you will have use of the money during the time it takes us to complete our investigation.

11. DOCUMENTARY EVIDENCE CHARGES

If you request documentary evidence of a transaction on your account (for example, a verification of a withdrawal), we may pass along to you the cost to us of researching this evidence at a rate of \$30 per hour. No such charge will be imposed if the documentary evidence differs from the transaction as previously reflected on your statement.

12. CANCELLATION

TeleWeb Banking Services may be terminated by you at any time by notifying us in writing that you will no longer use the service.

ANB also reserves the right to terminate your TeleWeb or Telebank Banking Service at any time and without advance notice if you incur excessive NSF or overdraft transactions, or otherwise misuse the service(s). Any such termination by you or ANB applies only to TeleWeb Banking and Telebank service(s) and does not necessarily close any of your accounts or services.

13. DISCLOSURE OF ACCOUNT INFORMATION

We will disclose information to third parties about your account(s) or transfer(s):

In order to verify the existence and condition of your account for a third party, such as a credit bureau; or

In order to comply with government agency or court orders; or

If you give us your written permission.

14. APPLICABLE LAW

Except to the extent that Federal law is controlling, your rights, our rights, and the terms of this Agreement will be governed in all respects by Oklahoma State law.

15. DEPOSIT INSURANCE

Customers are insured by the Federal Deposit Insurance Corporation to a maximum of \$250,000.

16. AMENDMENTS

From time to time, we may amend this agreement. If an amendment results in increased cost or liability to you, decreases the type of electronic funds transfers available to you, or places stricter limitations on the frequency or dollar amount of transfers, written notice of the amendment will be mailed to your current address as shown on our records at least 21 days before the effective date of the amendment. However, if an immediate change in terms or conditions is necessary to maintain or restore the security of an electronic funds transfer system or account, we will provide written notice of the change to you on the next periodic statement or within 30 days, unless disclosure would jeopardize the security of the system or account.



ANB Mobile Deposit Capture User Agreement

This agreement contains the terms and conditions for the use of American Nation Bank (ANB) Mobile Deposit Capture services that American Nation Bank may provide to you. Other agreements you have entered into with ANB, including the Depository Agreement and Disclosures governing your ANB account, are incorporated by reference and made a part of this Agreement.

1. **Services.** The mobile deposit capture service is designed to allow you to make deposits to your checking or savings accounts from home or other remote locations by delivering the images and associated deposit information to ANB. There is currently no charge for the service.
2. **Acceptance of these Terms.** Your use of the service constitutes your acceptance of this agreement. This agreement is subject to change from time to time. We will notify you of any material change via email or on our website by providing a link to the revised agreement. Your continued use of the service will indicate your acceptance of the revised agreement. Further, ANB reserves the right, in its sole discretion, to change, modify, add, or remove portions from the service. Your continued use of the service will indicate your acceptance of any such changes to the service.
3. **Limitations of Service.** When using the service, you may experience technical or other difficulties. We cannot assume responsibility for any technical or other difficulties or any resulting damages that you may incur. Some of the services have qualification requirements, and we reserve the right to change the qualifications at any time without prior notice. We reserve the right to change, suspend or discontinue the service, in whole or in part, or your use of the service, in whole or in part, immediately and any time without prior notice to you.
4. **Eligible items.** You agree to photograph using MYANB mobile app and deposit only checks as that term is defined in Federal Reserve Regulation CC ("Reg CC"). You agree that the image of the check transmitted to ANB shall be deemed an "item" within the meaning of Article 4 of the Uniform Commercial Code as adopted in Oklahoma and Texas. You agree that you will not use the service to photograph any deposits, checks, or other items as listed below:
 - a. Checks or items payable to any person or entity other than you.
 - b. Checks or items drawn or otherwise issued by you or any other person on any of your accounts or any account on which you are an authorized signer or joint account holder.
 - c. Checks or items containing obvious alteration to any of the fields on the front of the check or item, or which you know or suspect, or should know or suspect, are fraudulent or otherwise not authorized by the owner of the account on which the check or item is drawn.
 - d. Checks or items previously converted to a substitute check, as defined in Reg CC.
 - e. Checks or items drawn on a financial institution located outside the United States.
 - f. Checks or items that are remotely created checks, as defined in Reg CC.
 - g. Checks or items not payable in United States currency.
 - h. Checks or items dated more than 6 months prior to the date of deposit.
 - i. Checks or items prohibited by ANB's current procedures related to the service or which are otherwise not acceptable under the terms of your ANB account.
5. **Image Quality.** The image of an item transmitted to ANB using the service must be legible. The image quality of the item must comply with the requirements established from time to time by ANSI, the Board of Governors of the Federal Reserve Board, or any other regulatory agency, clearing house or association.
6. **Endorsements and Procedures.** You agree to restrictively endorse any item transmitted through the service as **"For mobile deposit only"** or as otherwise instructed by ANB. You agree to follow any and all other procedures and instructions for use of the service as ANB may establish from time to time. If your check printer includes the similar wording and a check box, you may simply check the box and endorse.
7. **Receipt of Items.** We reserve the right to reject any item transmitted through the services, at our discretion, without liability to you. We are not responsible for items we do not receive or for images that are dropped during transmission. An image of an item shall be deemed received when you receive a confirmation from ANB that we have received the image. Receipt of such confirmation does not mean that the transmission was error free or complete.
8. **Availability of Funds.** You agree that items transmitted using the service are not subject to the funds availability requirements of Federal Reserve Board Regulation CC. ANB will hold the funds for up to seven business days from the date of deposit. In some instances, funds may be available sooner than seven business days based on such factors as credit worthiness, the length and extent of your relationship with ANB, transaction and experience history, and such other factors as ANB, in its sole discretion, deems relevant. Generally, if the funds from your deposit will be available later than the time shown above, ANB will mail or



deliver the notice as soon as practicable, but no later than the first business day following the day the facts become known to the depository bank, or the deposit is made, whichever is later.

9. **Disposal of Transmitted Items.** Upon your receipt of a confirmation from ANB that we have received and accepted the image of an item, you agree to safeguard the item and ensure that it is not represented for payment. You agree never to represent the item. Representation of an item will cause this service to be suspended and, at the bank's discretion, may not be enabled in the future. After the deposit item has been successfully posted to your account, you agree to prominently mark the item as "Electronically Presented" or "VOID" and to properly dispose of the item to ensure that it is not represented for payment. In addition, if requested by ANB, you will promptly provide any retained items, or a sufficient copy of the front and back of the item, to ANB to aid in the clearing and collection process, to resolve claims by third parties with respect to any item, or for ANB's audit purposes.

10. **Deposit Limits.** We reserve the right to impose limits on the amount(s) and/or number of deposits that you transmit using the service and to modify such limits from time to time.

11. **Hardware and Software.** In order to use the service, you must obtain and maintain, at your expense, compatible mobile device as specified by ANB from time to time. You must have the most current ANB mobile app installed on your mobile device.

12. **Errors.** You agree to notify ANB of any suspected errors regarding items deposited through the service right away, and in no event later than 60 days after the applicable ANB account statement is sent. Unless you notify ANB within 60 days, such statement regarding all deposits made through the service shall be deemed correct, and you are prohibited from bringing a claim against ANB for such error.

13. **Presentment.** The manner in which the items are cleared, presented for payment, and collected shall be in ANB's sole discretion subject to the Depository Agreement and Disclosures governing your account.

14. **Ownership & License.** You agree that ANB retains all ownership and proprietary rights in the service, associated content, technology, and website(s). Your use of the service is subject to and conditioned upon your complete compliance with this Agreement. Without limiting the effect of the foregoing, any breach of this Agreement immediately terminates your right to use the service. You may not copy, reproduce, distribute or create derivative works from the content and agree not to reverse engineer or reverse compile any of the technology used to provide the service.

15. **Disclaimer of Warranties.** You agree your use of the service and all information and content (including that of third parties) is at your risk and is provided on an "as is" and "as available" basis. We disclaim all warranties of any kind as to the use of the service, whether expressed or implied, including but not limited to the implied warranties of merchantability, fitness for a particular purpose and non-infringement. We make no warrant that the service (i) will meet your requirements, (ii) will be uninterrupted, timely, secure, or error-free, (iii) the results that may be obtained from the service will be accurate or reliable, and (iv) any errors in the services or technology will be corrected.

16. **Limitation of Liability.** You agree that we will not be liable for any direct, indirect, incidental, special, consequential or exemplary damages, including, but not limited to damages for loss of profits, goodwill, use, data or other losses resulting from the use or the inability to use the services incurred by you or any third party arising from or related to the use of, inability to use, or the termination of the use of this service, regardless of the form of action or claim (whether contract, tort, strict liability or otherwise), even if ANB has been informed of the possibility thereof.

17. **User warranties and indemnification.** You warrant to ANB that:

- a. You will transmit eligible items.
- b. Images will meet the image quality standards.
- c. You will not transmit duplicate items.
- d. You will not deposit or represent the original item.
- e. All information you provide to ANB is accurate and true.
- f. You will comply with this Agreement and all applicable rules, laws and regulations.
- g. You agree to indemnify and hold harmless ANB from any loss for breach of this warranty provision.

18. **Other terms.** You may not assign this Agreement. This Agreement shall be 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.





Instructions for Customers

Download our American Nation Bank mobile app by searching for MYANB Mobile on your iPhone or Android mobile phone. If you previously have downloaded our MYANB app, please check for updates available.

After you have contacted an ANB customer service representative and completed and signed the Mobile Deposit Capture Agreement:

- log in to the MYANB Mobile App
- tap the menu bar (menu bar location will vary depending on the type of cell phone you are using). The menu bar will be the three bars on the main account summary screen usually around the top of the screen.
- Once you have opened the menu page, there should be a "Deposits" option. Tap on "Deposits".

Follow the instructions to register your cell phone. Your Mobile Deposit feature is now ready for you to make check deposits into your account!

To make a deposit:

- endorse the check(s) you are wanting to deposit by writing **For Mobile Deposit Only** along with your signature on the back of the check.
- tap on the "Deposits" option, then tap on the menu bar (look for three dots, usually on the top of your screen) on the "Deposits" screen.
- tap New Deposit
- select the account you are wanting to make the deposit into
- enter the Deposit Amount
- take photo of the Check Front as directed on your cell phone
- take a photo of the Check Back.
- tap submit

