



INTERNET BANKING SIGN-UP

To sign up for Internet Banking, please **complete, print, sign, and mail** this application to First State Bank, P.O. Box 160, Shallowater, Texas 79363. In a few days, you will receive an e-mail containing a temporary password along with user instructions.

This is the only application that you will be required to complete for all of your accounts. Once your primary account (your main checking account) is set up then all other accounts that you have with us will be included. We require only one application for joint accounts or per household. If you have a special need to keep certain accounts that you have private from other individuals in your business or household please contact us.

Customer Information:

First Name: _____ Last Name: _____

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

Cell Phone Number: _____ Email Address: _____

Home Phone Number: _____

Social Security Number: _____ Primary Checking Account Number: _____

Please list both the type of account(s) and the account number for each one that you would like to be included on your internet banking account.

Account Type (Ex. Checking, Loans, Ira)

Account Number

Security Statement

This Internet Banking System brings together a combination of industry-approved security technologies to protect data for the bank and for you, our customer. It features password-controlled system entry, a VeriSign-issued Digital ID for the bank's server, Secure Sockets Layer (SSL) protocol for data encryption, and a router loaded with a firewall to regulate the inflow and outflow of server traffic.

Secure Access and Verifying User Authenticity

To begin a session with the bank's server the user must key in a Log-in ID and a password. Our system, the Internet Banking System, uses a "3 strikes and you're out" lock-out mechanism to deter users from repeated login attempts. After three unsuccessful login attempts, the system locks the user out, requiring either a designated wait period or a phone call to the bank to verify the password before re-entry into the system. Upon successful login, the Digital ID from VeriSign, the experts in digital identification certificates, authenticates the user's identity and establishes a secure session with that visitor.

Secure Data Transfer

Once the server session is established, the user and the server are in a secured environment. Because the server has been certified as a 128-bit secure server by VeriSign, data traveling between the user and the server is encrypted with Secure Sockets Layer (SSL) protocol. With SSL, data that travels between the bank and customer is encrypted and can only be decrypted with the public and private key pair. In short, the bank's server issues a public key to the end user's browser and creates a temporary private key. These two keys are the only combination possible for that session. When the session is complete, the keys expire and the whole process starts over when a new end user makes a server session.

Router and Firewall

Requests must filter through a router and firewall before they are permitted to reach the server. A router, a piece of hardware, works in conjunction with the firewall, a piece of software, to block and direct traffic coming to the server. The configuration begins by disallowing ALL traffic and then opens holes only when necessary to process acceptable data requests, such as retrieving web pages or sending customer requests to the bank.

Using the above technologies, your Internet banking transactions are secure.

FINANCIAL PRIVACY - We value you as a customer and take your personal privacy seriously. First State Bank will inform you of our policies for collecting, securing, and sharing nonpublic personal information from the first time we conduct business with you and every year that you are a First State Bank customer.

Privacy Notice

We collect nonpublic personal information about you from the following sources:

- Information we receive from you on applications or other forms;
- Information about your transactions with us, our affiliates, or others; and
- Information we receive from a consumer reporting agency.

We restrict access to nonpublic information about you to those employees who need to know that information to provide products or services to you. We maintain physical, electronic, and procedural safeguards that comply with Federal standards to guard your nonpublic personal information.

We do not disclose any nonpublic information about our customers or former customers or anyone, except as permitted by law. First State Bank, Shallowater is chartered under the laws of the State of Texas and by state law is subject to regulatory oversight by the Texas Department of Banking. First State Bank also engages in business of selling money orders and traveler's checks as an agent for American Express, which is licensed under the laws of the State of Texas and is subject to regulatory oversight by the Texas Department of Banking. Any consumer wishing to file a complaint against The First State Bank, Shallowater should first contact First State Bank, Shallowater, if you still have unresolved complaints regarding the company's money transmission or currency exchange activity, consumers may file complaints with the Texas Department of Banking through one of the means indicated below:

In Person or U. S. Mail: 2601 North Lamar Boulevard, Suite 300, Austin, Texas 78705-4294

Telephone Number: 877-276-5554

Fax Number: 512-475-1313

Email: consumer.complaints@DOB.texas.gov

Website: www.DOB.texas.gov

I certify by my signature that I have read every aspect of this application and understand fully all of the material contained within.

Applicant's Signature

Date