

Agreement to Receive Electronic Communications

By selecting the "I Agree" button at the bottom of this page, you are (i) acknowledging your receipt of the following information, (ii) agreeing that any contract you enter into with The First National Bank and Trust Company, Chickasha, Oklahoma, or its affiliates ("First National Bank", "we" or "us") for the provision of certain Internet Banking and Bill Payment Services (the "Services") may be in electronic form, and (iii) agreeing that certain information that may be delivered in connection with the Services may also be in electronic form.

By accepting this agreement, you are acknowledging receipt of the following information and agree that:

- You have access to and have viewed a copy of the Internet Banking Agreement and Disclosure Statement (the "Agreement") that governs the Services.
- You agree that we may provide you with this Agreement and any revisions and amendments thereto in electronic form, and that, if you choose to accept the Agreement, you are consenting to enter into and are entering into an agreement electronically that will govern all future transactions you conduct using the Services.
- From time to time, First National Bank may, either in the Agreement or through the Services, deliver certain information to you that are required by law or regulation to be provided to you in writing. By continuing, you agree that we may provide you revisions and amendments to the Agreement and such other information, including but not limited to information under Regulation E and under other applicable banking or financial services laws or regulations in connection with the Services (together, "Information"), electronically as a part of the Agreement or otherwise as a part of the Services.
- While you may print and retain a copy of the Agreement or any Information, we only provide these documents electronically. Copies of the current Agreement will be maintained on www.bankfnbt.com for later reference and retrieval.
- Except to the extent that the content of a screen constitutes Information we are required to provide by law or regulation, the specific screens provided to you within the Services are for information purposes only. The screens are not intended to replace your official account records, such as the account statements we provide to you from time to time.
- You have a right at any time to withdraw, without service charges, your consent to receive Information electronically. However, because the Agreement and the Information are provided only in electronic format, your withdrawal of consent will terminate all of the Services.
- If you wish to withdraw consent to receive Information electronically, to terminate the Services, or to update your information, such as a change of address or email address, you may call us at (405) 224-2200, 8 a.m. to 5 p.m., Monday through Friday; by sending a Secure Message within the Services or by sending a letter to First National Bank, Internet Banking Support, P.O. Box 1130, Chickasha, Oklahoma 73023-1130.

In order to use the Services, you will need a PC or MAC satisfying the following minimum requirements: PC with Windows 2000 or later; MAC with OS 10.3 or later; One of the following Internet browsers with 128 bit encryption: Microsoft Internet Explorer 6 or later, AOL version 8 or later, Netscape 7.2 or later, Firefox 1.0 or later, or Safari 1.2 or later. Any changes to hardware requirements will be posted on our web site. You can use any computer that accesses the Internet.

By agreeing to this disclosure, you are acknowledging that you are able to access information that is provided in the same manner as the Information and the Services via the Internet.