

AMARILLO NATIONAL BANK

BUSINESS ONLINE BANKING AGREEMENT

This Business Online Banking Agreement, (the "Agreement") is entered into this day by and between Amarillo National Bank ("ANB") and the Customer identified on the signature page and the customer's affiliates and related entities that accept or receive services under this Agreement (the "Customer"), as follows:

Recitals

Subject to the ANB Web Site Terms and Conditions, incorporated herein by reference, ANB offers and provides Internet banking services through Business Cash Management Service (the "Services") to its business/commercial account holders and desires to make the Services available to Customer.

Customer desires to initiate transactions with respect to Customer's deposit accounts and other financial transactions with ANB via the Services.

Now, therefore, in consideration of the mutual promises and covenants herein, including the Recitals above, the parties agree as follows:

Available Services in General

ANB's Cash Management Services offers commercial banking services via the Internet. Corporate/Business customers will appreciate the detailed account information and easy access of bank services through our system.

ANB makes available to Customer the Services described herein, such as: account inquiry, account balances, account list, initiating funds transfers, fund transfer list, incomplete fund transfers, recap of funds transfers issued, recap of all funds transfers, review of fund transfers, transaction list, transaction menu, transaction search, exporting transaction information, issue a stop payment request, stop payment menu, and stop payment search.

Transactions initiated by Customer on Customer's account shall typically be available between the hours of 7:00 a.m. and 4:00 p.m., Monday through Friday, excluding ANB holidays. Except during certain periods when the Services are unavailable and as otherwise provided herein, account inquiries, lists and other features of the Services are typically available to Customer 24 hours a day, 7 days a week.

Unless Customer executes and delivers to ANB a separate Automated Clearing House ("ACH") Agreement, ACH transactions are not included in the Services provided in this Agreement. Customer acknowledges that ACH transactions may be provided by ANB through other third party services via a virtual private network encrypted for Customer's protection. In the event that Customer elects to execute and deliver to ANB an ACH Agreement, all ACH services and transactions shall be subject to the terms of this Agreement and the ACH Agreement.

Each time Customer or its authorized personnel accesses or uses the Services, Customer reaffirms acceptance of all terms and conditions contained in this Agreement, as amended.

Account Inquiry and Lists

Available Services. Customer may access the Services to obtain a listing of accounts and to make account inquiries regarding transactions and account balances.

Account Information Disclosure. Customer acknowledges that information obtained on Customer's account and made available by use of the Services may not reflect other account transactions originated by Customer, but not yet received or processed by ANB. Customer acknowledges and agrees that ANB has the sole discretion as to the order in which to process transactions regarding Customer's account.

Funds Management Services

Available Services. The Funds Management feature of the Services allows Customer to initiate funds transfers, obtain a listing of fund transfer transactions, and obtain a summary of all complete and incomplete funds transfers occurring during the business day.

Funds Transfers Requirements. Customer may initiate wire transfers from Customer's account, provided that: (i) all wire transfer requests are received by ANB before 2:00 p.m. on the day Customer desires the wire transfer; and (ii) unless otherwise agreed by ANB in advance, the account has sufficient collected funds to pay the requested wire transfer.

ANB shall not be obligated to send wire transfer notices to Customer, except as may be reflected in Customer's monthly bank statement and except as provided in the Services through the use of the fund transfer listing feature. Customer shall be solely responsible for verifying the accuracy of the information contained in a wire transfer request. ANB, in its sole discretion and without prior notice to Customer, may refuse to honor any wire transfer request if honoring the request would overdraw the account or violate the terms of this Agreement or any local, state,

or federal law. In the event Customer's account is overdrawn as a result of ANB honoring a wire transfer request, such action shall not be deemed a waiver of ANB's rights regarding future wire transfer requests, and Customer agrees to replenish the overdrawn account on or before the next business day of ANB.

Transactional Services

Available Services. Customer may access the Services to obtain a detailed list of transaction activity pertaining to the account, a listing of transactions associated with Customer's account, research a particular transaction and issue stop-payment requests.

Stop-Payment Requests. Stop-payment requests must be received by ANB before the earlier of the time when the item on which the stop-payment request is made has been paid by ANB or 3:00 p.m. on the banking day in question.

Access to the Services

Customer Access ID, PIN Number and Passwords. Each authorized user may access the Services only by use of: (i) a Token issued by ANB to generate a random password for each login, and 4 digit PIN created by an authorized user; and (ii) use of an Access ID issued by ANB to Customer. As part of the security procedures, Customer agrees to change the Customer PIN periodically. Customer shall be solely responsible for distributing the Customer Access ID issued by ANB to authorized users and for protecting and preserving the confidentiality and secrecy of the Customer Access ID, Token and PIN issued to authorized users. If you choose not to use the Token and/or any other ANB security mechanism or protocol, you acknowledge that such security was offered for your protection and you accept full responsibility for that decision.

Security. As the Customer, you understand the importance of your role in preventing misuse of your Accounts through Business Online Banking. You agree to promptly examine your paper or electronic statement for your ANB Account as soon as you receive it. You agree to protect the confidentiality of your Account, Account number, and personal identification information, such as your driver's license number and Social Security number. Your Access ID, Token and PIN are intended to provide security against unauthorized entry and access to your Accounts. Data transferred via Business Online Banking is encrypted in an effort to provide transmission security. Once the server session is established, the user and the server are in a secured environment. The server has been certified as a 256-bit encrypted with Secure Sockets Layer (SSL) protocol. With SSL, data that travels between ANB and the Customer is encrypted and can only be decrypted with the public and private key pair. Requests must filter through a router and firewall before they are permitted to reach the server. Notwithstanding our efforts to ensure that Business Online Banking is secure, you acknowledge that the Internet is inherently insecure and that all data transfers, including email, occur openly on the Internet and potentially can be read by others. YOU HAVE READ OUR SECURITY STATEMENT AND ACKNOWLEDGE THAT THE ELECTRONIC SECURITY MEASURES USED IN YOUR ONLINE/INTERNET BANKING TRANSACTIONS ARE REASONABLE AND ACCEPTABLE.

Employee Authorization. Customer shall authorize only those persons Customer desires to be a user of the Services on Customer's behalf. Each employee authorized by Customer shall execute the Employee Authorization form attached hereto and ANB may rely on the Employee Authorization until notified in writing by Customer of a change in authorized users.

User Levels of Authority. The intent of the parties is to allow Customer to authorize those persons Customer deems appropriate to be authorized users and to establish levels of authorization as to each user. Customer shall be solely responsible for the levels of authority given to each user as reflected on the Employee Authorization and for the authorized users' access to Customer's accounts.

Release of Information. As a condition of using the Services, Customer acknowledges that account-related information will be made available to any authorized person who accesses the Services made the subject of this Agreement and, to this extent; Customer waives all rights associated directly or indirectly with rights to financial privacy and with the dissemination of financial information to such authorized persons.

Notice of Unauthorized Use. If Customer becomes aware of the unauthorized use of the Services, or suspects that an unauthorized use of the Services may occur, Customer shall immediately notify ANB by phone at 806-378-8000 of the unauthorized use or the suspected unauthorized use followed by written confirmation within 2 business days thereafter. Upon receipt of oral notice of unauthorized use or suspected unauthorized use, ANB shall change the Customer's Access ID and assigning a new temporary PIN and notify Customer of the new Access ID and temporary PIN, the Customer will be prompted upon login to change the PIN to something they will need to remember for later access. In the event ANB obtains actual knowledge of unauthorized use of the Services, ANB shall notify Customer within a reasonable time of obtaining the actual knowledge. However, in no event shall ANB have a duty or obligation to investigate Customer's use of the Services for unauthorized use.

In Case of Errors or Questions. Please refer to the ANB Web Site Terms and Conditions for reporting an error or questions about an electronic transfer.

Future Enhancements. Customer acknowledges and agrees that as enhancements to the Services and software

become available; such enhancements shall be made a part of this Agreement and may be implemented without notice to Customer.

Miscellaneous Provisions

Termination. This Agreement shall begin on the date last written below and shall remain in effect until terminated by either party. Either party may terminate this Agreement at any time, with or without cause, upon three (3) business days' written notice of termination to the other party. In the event this Agreement is terminated, any financial obligation of Customer to ANB arising out of a transaction initiated by Customer prior to termination shall survive the termination of this Agreement.

Notices. Any written notice required under this Agreement shall be sent as provided in the ANB Web Site Terms and Conditions.

Performance of Services. Except as expressly set forth herein, ANB shall perform its duties and obligations provided herein in accordance with reasonable commercial standards applicable to ANB's business and in conformity with the rules, regulations and laws governing the activities of ANB, and in accordance with the terms set forth in this Agreement.

Governing Law and Venue. This Agreement shall be construed and governed by the laws of the State of Texas and any applicable federal law. Venue for any action arising under or relating to this Agreement shall be Amarillo, Potter County, Texas. YOU HEREBY IRREVOCABLY WAIVE YOUR RIGHT TO A JURY TRIAL.

Entire Agreement. This Agreement, along with the ANB Web Site Terms and Conditions, constitutes the entire agreement of the parties and supersedes any and all prior oral or written agreements of the parties regarding the Services made the basis of this Agreement. The terms and conditions of the deposit agreements and disclosures, including the Reg. E disclosure for all electronic funds transfers, for each of Customer's ANB accounts as well as Customer's other agreements such as loans, fees and charges, continue to apply notwithstanding anything to the contrary in this Agreement.

Amendments and Modifications. This Agreement may be amended or modified only in a writing signed by all parties hereto.

Binding Effect and Assignment. Customer may not assign this Agreement without the express written consent of ANB. This Agreement shall be binding on the parties hereto, and their respective heirs, permitted assigns, and successors in interest.

THE SERVICES AND THIS AGREEMENT EXPRESSLY INCORPORATE BY REFERENCE THE ANB WEB SITE TERMS AND CONDITIONS, WHICH YOU SHOULD REVIEW BEFORE ENTERING INTO THIS AGREEMENT.

Amarillo National Bank:

Name: _____

Title: _____

**Address: P.O. Box 1
Amarillo, Texas 79105
Attn: Darren Jenks**

Email: Darren.Jenks@anb.com

Date: _____

Signature: _____

Customer:

Name: _____

Company: _____

Address: _____

City: _____

State: _____

Zip: _____

Email: _____

Phone Number: _____

Date: _____

Signature: _____

EMPLOYEE AUTHORIZATION

*The following information is required for every employee accessing account information.
Complete as many worksheets as needed.*

Company Name: _____

Employee Name: _____

Access ID: _____
(Typically First Initial & Last name maximum of 19 characters - upper case only)

Account Number _____	Account Type _____	Account Nickname _____
Notes : _____		
Account Number _____	Account Type _____	Account Nickname _____
Notes : _____		
Account Number _____	Account Type _____	Account Nickname _____
Notes : _____		
Account Number _____	Account Type _____	Account Nickname _____
Notes : _____		
Account Number _____	Account Type _____	Account Nickname _____
Notes : _____		

Default account options include: View Transactions, Stop Pays, and Internal Transfers unless otherwise stated in the Notes section.

Security Question: _____
(For bank verification of user)

Security Answer: _____

Printed Name: _____ Authorized Signature: _____

Title: _____ Date ____ / ____ / ____