These are your Amarillo National Bank Payroll Card Terms and Conditions. Please read them carefully and keep them for your records. Please sign your Card immediately upon receipt. By Accepting and using your Card you agree to be bound by these Terms and Conditions. In these Terms and Conditions, “card” shall mean Amarillo National Bank Payroll Card issued to you in accordance with a contract between Amarillo National Bank and your employer or your employer’s representative. “You” and “Your” means that person who has received the card account. “We”, “Us” and “Our” means Amarillo National Bank our successors, affiliate or assigns. “Business Days” shall mean Monday through Friday excluding holidays. The Card is a Payroll Card access device that can be used at establishments which have agreed to accept Visa branded cards. To check the Card balance, or obtain a 60-day written account history, you may call, Monday through Friday 8 a.m. to 5 p.m. at (806)378-8100 or call 1-877-321-8437 available 24 hours a day, 7 days a week. You may also obtain your balance at any Amarillo National Bank ATM machine. You may also register your Card and manage your account and receive a 60 day written history of account transactions online at https://prepaidcard.anb.com/LoginManagement/Login/Index or https://www.anb.com

Section 1: TELEPHONE NUMBER TO BE NOTIFIED IN EVENT OF A LOST CARD OR UNAUTHORIZED TRANSFER.
Tell us AT ONCE if your Card has been lost or stolen. If you believe your Card has been lost or stolen, please call (806) 378-8100, Monday through Friday 8 a.m. to 5 p.m. or 1-877-321-8437, 24 hours a day, 7 days a week. Any notification should be given to the Bank, either by calling, writing, or by mailing of any notification form provided by the Bank for such purposes to: Amarillo National Bank, Attn: Electronic Banking, P.O. Box 1, Amarillo, TX 79105

Section 2: LIABILITY OF CUSTOMER:
A. Transactions made through the Authorized use of the Card: You shall pay the Bank in accordance with the terms hereof for all transactions made through authorized use of the Card by you or any other person.
B. Transactions made through unauthorized use of the Card: Tell us AT ONCE if you believe your Card has been lost, stolen or subject to unauthorized use. Telephoning is the best way of keeping your possible losses down. If you believe your Card has been lost, stolen, or that unauthorized transfers have been or may be made from your account(s), and you notify the Bank within two (2) business days after learning of the loss, theft or possible unauthorized use, you can lose no more than $50 if someone used your Card without your permission. If someone uses your Card without your permission, you could lose as much as $500 if you DO NOT notify the Bank within two (2) business days after learning of the loss, theft or unauthorized use, and if the Bank can establish that it could have prevented the loss had it received timely notice from you. If you do not tell us within sixty (60) days after you have determined an error has occurred, you may not get back any money lost after the sixty (60) days if we can prove that we could have stopped someone from taking the money if you had told us in time.

Section 3: USE OF CARD, AVAILABLE LIMIT AND DAILY LIMIT:
You may use our Card to pay for purchases at establishments which have agreed to accept Visa Cards, and are equipped with a point of sale terminal, mail order or telephone orders. ATM withdrawals are also available with your access device. The amount available will be reduced by the amount of any transaction. You may not use your Card for any transaction or transactions, which alone or in the aggregate, exceed $4000 for Visa & POS transactions and $1000.00 daily at any ATM machine.

Section 4: TYPES OF TRANSACTIONS
A. AUTOMATED TELLER MACHINE (ATM) TRANSACTIONS:
Your Card, when used with your personal identification number “(PIN)”, will allow you to initiate the following electronic transactions at any Bank ATM terminal: Cash withdrawals from your stored value account, Obtain balance information on your stored value account.
B. STORED VALUE CARD TRANSACTIONS:
Your Card, when used with your PIN, can be used at merchants Point of Sale (“POS”) terminals to pay for purchases and get cash from your stored value account. Such purchases and cash withdrawal transactions (“Stored Value Card”) will be deducted from your stored value account upon receipt by the Bank. Your Card may also be used for purchasing goods or services at those business establishments, and for cash withdrawals at those banks and other financial institutions, which accept VISA. Such purchase and cash
withdrawal transactions ("Stored Value Card") will be deducted from your stored value account upon receipt by
the Bank.

C. STOP PAYMENT:
You do NOT have the right to stop payment on any point-of-sale transaction originated by use of your Card. You are
responsible for all authorized transactions initiated by use of your card.

D. FOREIGN EXCHANGE/CURRENCY CONVERSION:
If you use your Card for transactions in a currency other than U.S. dollars, the transaction will be converted to U.S.
dollars, generally using either a (1) government mandated rate or (2) wholesale market rate in effect the day before
the transaction processing date, increased by one percent (1%). If a credit is subsequently given for a transaction, it
will be decreased by one percent (1%). If the credit has a different processing date, then the exchange rate of the
credit can be greater/less than that of the original transaction. The currency conversion rate on the day before the
transaction processing date may differ from the rate in effect and at the time of the transaction or on the date the
transaction is posted on your account. You agree to accept the converted amount in U.S. dollars.

SECTION 5: BANK’S BUSINESS DAYS:
The Bank’s business days are Monday through Friday, excluding Holidays.

SECTION 6: ANNUAL FEES: TRANSACTION FEES:
There will be a $1.25 fee for ATM withdrawals and balance inquiries using ATM’s not owned by Amarillo National Bank between loads to the payroll card. Any
additional fees for ATM withdrawals from machines NOT OWNED by us may vary according to the policy of the Bank that owns the ATM.

SECTION 7: AGREEMENT MAY BE CHANGED BY BANK:
The Bank may modify and change this Agreement from time to time. Any such modification or change, other than
an immediate change necessary to maintain or restore the security of the account or Bank ATM or other ATM
network in which the Bank participates, shall take effect not less than 21 days after notice thereof has
been mailed to your last address shown on the stored value account records. Either you or the Bank may terminate
this Agreement in its entirety or may terminate your Card privileges at any time by written notice to the other, but
any such termination shall not affect any of your existing obligations hereunder. The Card is the property of the
Bank is non-transferable and must be surrendered to the Bank upon demand. Such demand by the Bank shall
terminate this Agreement and your Card privileges, but shall not relieve you of any liability incurred prior to the
surrender of the Card to the Bank.

SECTION 8: ERROR RESOLUTION PROCEDURES:
In Case of Errors or Questions about your Payroll Card Account Telephone us at 806-378-8100 or Write us at P.O.
BOX 1, Amarillo Texas 79105 as soon as you can, if you think an error has occurred in your payroll card account.
We must allow you to report an error until 60 days after the date you electronically accessed your account, if the
error could be viewed in your electronic history, or the date we sent the FIRST written history on which the error
appeared. You may request a written history of your transactions at any time by calling us at 806-378-8100 or
writing us at PO Box 1, Amarillo, TX 79105. You will need to tell us:
• Your Name and Payroll Card number
• Why you believe there is an error, and the dollar amount involved.
• Approximately when the error took place
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 after we hear from you and will
correct any error promptly. If we need more time, however, we may take up to 45 days to investigate your
complaint or question. If we decide to do this, we will credit your account within 10 business days for the amount
you think is in error, so that you will have 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. For errors involving new accounts, point-of-sale, or foreign initiated transactions, we may
take up to 90 days to investigate your complaint or question. For new accounts, we may take up to 20 business
days to credit your account for the amount you think is in error. 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.

SECTION 9: CONFIDENTIALITY
We will disclose information to third parties about your account or the transfers made:
• To complete transfers as necessary,
- To verify the existence and condition of your account upon the request of a third party, such as a credit bureau or merchant; or
- To comply with government agency or court orders; or
- If you give us your written permission.

Fees Schedule:

<table>
<thead>
<tr>
<th>Amount</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>$1.25</td>
<td>Foreign ATM balance inquiry/withdrawal fee</td>
</tr>
<tr>
<td>$5.00</td>
<td>Lost/Stolen Card Replacement Fee</td>
</tr>
<tr>
<td>$10,000</td>
<td>Maximum total load value</td>
</tr>
</tbody>
</table>