



BUSINESS MOBILE COMMUNITY ENROLLMENT FORM

Instructions: To enroll in Business Mobile Community, please fill in the information below including signing and dating the bottom of the form. Then, mail the form back to Community Bank & Trust. After we receive and process your application, you will receive a letter containing your Log-in ID and temporary password. Please use this password, in conjunction with your Log-in ID, to log in to Mobile Community. The first time you log in, you will be asked to change your password to a new, private password.

BUSINESS CUSTOMER'S INFORMATION

Business Name: _____
Tax Payer Identification Number: _____
Address: _____
City: _____ State: _____ Zip Code: _____

ACCOUNT INFORMATION

Please flag each account for deposit only (D), view only (V), or full access (F).

Account #	Account Description	Flag

AUTHORIZED BUSINESS MOBILE COMMUNITY SUPERVISORY USER

This schedule will define the allowed transactions for the Company's end-users using the financial institution's Internet Banking system.

Please list below your E-mail address, cell phone number and a choice for your Login ID (example: JSmith). These must be a **minimum of eight to a maximum of eighteen letters and/or digits in length**. If your choice is not available, the bank will issue you a valid Login ID. Upon logging in to the system, you will be able to set up and manage additional users.

User's Name: _____ Desired Login ID: _____

Email Address: _____

Cell Phone Number (used to authenticate user upon login): _____

SIGNATURES

By signing below, I agree to the terms of Community Bank & Trust's Mobile Community Access Agreement and Disclosures (attached to this form). I also authorize Community Bank & Trust to issue a Login ID and temporary password on my behalf, which I am required to change to a private password the first time I log in to the system.

Approval Signature _____ Date _____

Approval Signature _____ Date _____

GENERAL DISCLAIMER

COMMUNITY BANK & TRUST MOBILE COMMUNITY ACCESS AGREEMENT AND ELECTRONIC FUND TRANSFER ACT DISCLOSURE

This Agreement, which includes the Fee Schedule and Enrollment Form, is a contract which establishes the rules, terms and conditions related to your electronic access to your accounts at Community Bank & Trust ("CB&T") through our online banking service ("Mobile Community"). By using Mobile Community, you accept all the terms and conditions of this Agreement. Please read this Agreement carefully.

The terms and conditions of the deposit agreements and disclosures for each of your CB&T accounts as well as your other agreements with CB&T, such as loans, continue to apply notwithstanding anything to the contrary in this Agreement.

This Agreement is also subject to applicable federal laws and the laws of the State of Texas. If any provision of this Agreement is found to be unenforceable according to its terms, all remaining provisions will continue in full force and effect. The headings in this Agreement are for convenience or reference only and will not govern the interpretation of the provisions. Any waiver (express or implied) by either party of any default or breach of this Agreement must be in writing and shall not constitute a waiver of any other or subsequent default or breach. You may not assign this Agreement. This Agreement is binding upon your heirs, executors, administrators, successors, and assignees. Certain of the obligations of the parties pursuant to this Agreement that by their nature would continue beyond the termination, cancellation or expiration of this Agreement shall survive termination, cancellation or expiration of this Agreement. This Agreement, together with the Enrollment Form and Fee Schedule, constitutes the entire agreement between you and CB&T with respect to the subject matter hereof and there are no understandings or agreements relative hereto which are not fully expressed herein.

1. Definitions

As used in this Agreement, the words "we", "our", "us" and "CB&T" mean Community Bank & Trust. "You" and "your" refer to the accountholder authorized by CB&T to use Mobile Community under this Agreement and anyone else authorized by that accountholder to exercise control over the accountholder's funds through Mobile Community. "Account" or "accounts" means your accounts at CB&T. "Electronic funds transfers" means ATM withdrawals, pre-authorized transactions, point of sale transactions, transfers to and from your CB&T accounts using Mobile Community, including bill payments. "Mobile Community" means the services provided pursuant to this Agreement, including the bill payment service. "Business days" means Monday through Friday. Holidays are not included. "Access codes" means the customer identification number, log-in, password and any other means of access to Mobile Community we establish or provide for you.

2. Access

Once we have received your signed Enrollment Form, and verified your account information, we will send you, either by e-mail or by postal mail, confirmation of our acceptance of your enrollment, along with your assigned login ID and temporary password. Mobile Community can be used to access only the CB&T accounts which you have designated for access by Mobile Community in your Enrollment Form. You can add or delete any of your CB&T accounts from this Agreement by completing a new Enrollment Form. Access to your accounts through Mobile Community will be based upon the identification of users and authority levels specified by you in your Enrollment Form. We undertake an obligation to monitor transactions through Mobile Community to determine that they are made on behalf of the accountholder.

3. Your Password

For security purposes, you are required to change your password (an access code) upon your initial login to Mobile Community. You determine what password you will use and the identity of your password is not communicated to us. You agree that we are authorized to act on instructions received under your password. You accept responsibility of r the confidentiality and security of your password and agree to change your password regularly. Upon three unsuccessful attempts to user your password, your access to Mobile Community will be revoked. We recommend that you create a password that utilizes both upper and lower-case alpha, numeric, and special characters for purposed of security. Your password should not be associated with any commonly known personal identification, such as social security numbers, address, date of birth, names of children, and should be memorized rather than written down.

4. Access Codes (including passwords)

Anyone to whom you give your access codes (including passwords) will have full access to your accounts even if you attempt to limit that person's authority. Additionally, that person will have full access to any other of your accounts which are accessed by those access codes, even if those accounts are in your name with another person. None of our employees or employees of our affiliates will contact you via phone or e-mail requesting your access codes. If you are contacted by anyone requesting this information, please contact us immediately at our phone number shown in the section below entitled "Communications between CB&T and You."

5. Protecting Your Personal Information

In addition to protecting your access codes, you should also take precautions to protect your personal identification information, such as your driver's license, Social Security number, or tax identification number. This information by itself or together with account information may allow unauthorized access to your accounts. You should treat personal information with the same level of care that you would for your account information. You should also protect and secure all information and data stored in any personal computer or other equipment you use to access Mobile Community.

6. Qualifying Accounts

We will inform you of which types of accounts qualify for Mobile Community. You must be a named owner/obligor on the account in our records for an account to qualify. Any account requiring more than one signature for withdrawal, draw or transfer of funds does not qualify. You agree to provide us with any authority we require before we permit access to any qualifying account.

7. Communications Link and Your Equipment

It is your responsibility to obtain and maintain your online communications link to Mobile Community to ensure that your use of such communications link is in compliance with applicable requirements, including any requirements of telecommunications companies and authorities. You are responsible for obtaining, installing, maintaining and operating all hardware, software and Internet access services necessary for obtaining Mobile Community.

8. Mobile Security

You can use Mobile Community to check the balance of your CB&T accounts, view CB&T account histories, transfer funds between your CB&T accounts, view checks, change your address, and pay bills from your CB&T accounts in the amounts and on the dates you request if you have requested the bill payment service on your Enrollment Form. Balance and activity information are available as of 4:00 p.m. (Central Standard Time) of the previous business day.

9. Hours of Access

You can use Mobile Community seven days a week, twenty-four hours a day, although some or all Mobile Community services may not be available occasionally due to emergency or scheduled system maintenance. We agree to post notice of any extended periods of non-availability on the CB&T Mobile Community website located at www.cbtwaco.bank.

10. Security

You understand the importance of your role in preventing misuse of your accounts through Mobile Community and you agree to promptly examine your bank statement for each of your CB&T accounts as soon as you receive it. You agree to protect the confidentiality of your account and account number, and your personal identification information, such as your driver's license number and social security number. You understand that personal identification information by itself, or together with information related to your account, may allow unauthorized access to your account. Your access codes (including passwords) are intended to provide security against unauthorized entry and access to your accounts. Data transferred via Mobile Community is encrypted in an effort to provide transmission security and Mobile Community utilizes identification technology to verify that the sender and receiver of Mobile Community transmissions can be appropriately identified by each other. Notwithstanding our efforts to ensure that the Mobile Community system is secure, you acknowledge that the Internet is inherently insecure and that all data transfers, including electronic mail, occur openly on the Internet and potentially can be monitored and read by others. We cannot and do not warrant that all data transfers utilizing Mobile Community, or e-mail transmitted to and from us, will not be monitored or read by others.

11. Fees and Charges

You agree to pay the fees and charges for your use of Mobile Community as set forth in the current fee schedule. You agree that all such fees and charges will be deducted from the CB&T checking account designated as the "Primary Checking Account" on your Enrollment Form. If you close your Primary Checking Account, you must contact us immediately to designate another account as your Primary Checking Account. You agree to pay any additional reasonable charges for services you request which are not covered by this Agreement. You are also responsible for telephone and Internet service fees you incur in connection with your use of Mobile Community.

12. Posting of Transfers

All transfers using Mobile Community must be in U.S. Dollars. Transfers initiated through Mobile Community before 4:00 p.m. (Central Standard Time) on a business day are posted to your account the same day. Transfers completed after 4:00 p.m. (Central Standard Time) on a business day, Saturday, Sunday or banking holiday, will be posted on the next business day. Mobile Community identifies transfers based upon the access codes of the user who made the electronic transfer. Accordingly, you understand and acknowledge that the "View Postings" screens in both the "Transfer" and "Bill Payer" menu options of Mobile Community will not reflect transfers made by multiple users from the same account if different access codes are used. You agree to communicate with any other persons with authorized access to your accounts concerning any transfers or bill payments from your accounts in order to avoid overdrafts.

13. Overdrafts (Order of Payments, Transfers, and other Withdrawals)

If your account has insufficient funds to perform all electronic fund transfers you have requested for a given business day, then:

- a. Electronic funds transfers involving currency disbursements, like ATM withdrawals, will have priority;
- b. Electronic fund transfers initiated through Mobile Community which would result in an overdraft of your account may, at our discretion, be cancelled;

- c. In the event the electronic fund transfers initiated through Mobile Community which would result in an overdraft of your account are not cancelled, overdraft charges may be assessed pursuant to the terms of the deposit agreement for that account.

14. Limits on Amounts and Frequency of Mobile Community Transactions

The number of transfers from CB&T accounts and the amounts which may be transferred are limited pursuant to the terms of the applicable deposit agreement and disclosure for those accounts. If a hold has been placed on deposits made to an account from which you wish to transfer funds, you cannot transfer the portion of the funds held until the hold expires.

15. Mobile Community Bill Payment Service

CB&T may require that you execute and enter into an agreement and disclosure in a form satisfactory to CB&T prior to using CB&T's bill payment service. To use CB&T's bill payment service, you must designate the CB&T account from which the payments are to be made; the complete name of the payee, the account number, and the payee's remittance address, all exactly as shown on the billing statement or invoice; the amount of the payment; and the date you want the payment to be debited from your account. If the date you want the payment to be debited from your account is not a business day, your account will be debited the next business day before 4:00 p.m. (Central Standard Time). By using the Mobile Community bill payment service option, you agree that, based upon instructions received under your access codes, we can charge your designated account by electronic transfer, "no signature required draft", or by debiting and remitting funds on your behalf. You also agree that your first Mobile Community bill payment will be charged to your Primary Checking Account. We reserve the right to refuse to pay any payee designated by you. If we do so, we will notify you promptly.

16. Disclosure of Account Information and Transfers

You understand information about your accounts or the transfers you make may automatically be disclosed to others. For example, tax laws require disclosure to the government of the amount of interest you earn, and some transactions, such as large currency and foreign transactions, must be reported to the government. We may also provide information about your accounts to persons or companies we believe would use the information for reasonable purposes, such as when a prospective creditor seeks to verify information you may have given in a credit application or a merchant calls to verify a check you have written. In addition, we routinely inform credit bureaus when accounts are closed because they were not handled properly. We may also seek information about you from others, such as the credit bureau, in connection with the opening or maintaining of your account or in connection with approving your access to Mobile Community you agree and hereby authorize all of these transfers of information.

17. Periodic Statements

You will not receive a separate Mobile Community statement. Transfers to and from your accounts using Mobile Community will appear on the respective periodic bank statements for your CB&T accounts.

18. Change in Terms

We may change any term of this Agreement at any time. If the change would result in increased fees for any Mobile Community service, increased liability for you, fewer types of available electronic fund transfers, or stricter limitations on the frequency or dollar amount of transfers, we agree to give you notice at least 30 days before the effective date of any such change, unless an immediate change is necessary to maintain the security of an account or our electronic fund transfer system. We will post any required notice of the change in terms on the CB&T Mobile Community website or forward it to you by e-mail or by postal mail. If advance notice of the change is not required, and disclosure does not jeopardize the security of the account or our electronic fund transfer system, we will notify you of the change in terms within 30 days after the change becomes effective. Your continued use of any or all of the subject Mobile Community Services indicates your acceptance of the change in terms. We reserve the right to waive, reduce, or reverse

charges or fees in individual situations. You acknowledge and agree that changes to fees applicable to specific accounts are governed by the applicable deposit agreements and disclosures.

19. In Case of Errors or Questions about Your Electronic Transfers

Contact us as soon as you can, if you think your bank statement is wrong, or if you need more information about a transfer listed on your bank statement. We must hear from you no later than 60 days after we sent the FIRST bank statement upon which the problem or error appeared. When you contact us:

1. Tell us your name and account number.
2. Describe the error or 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 contact us by telephone or by e-mail, we may require that you send us your complaint or question in the form of a paper writing by postal mail or fax within 10 business days. We will communicate to you the results of our investigation within 10 business days after you contact us 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 provisionally credit your account within 10 business days 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 in the form of a paper writing within 10 business days, we may elect not to provisionally credit your account. 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 we have made a provisional credit, a corresponding debit will be made from your account.

20. Our Liability for Failure to Make a Transfer

If we do not complete a transfer to or from your account, including a bill payment, on time or in the correct amount, according to our agreement with you when you have properly instructed us to do so, we will be liable to you for your losses or damages caused as a result. 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 a transfer.
2. If a legal order directs us to prohibit withdrawals from the account.
3. If your account is closed, or if it has been frozen.
4. If the transfer would cause your balance to go over the credit limit of an established line of credit or the credit limit for any credit arrangement set up to cover overdrafts.
5. If you, or anyone authorized by you, commits any fraud or violates any law or regulation.
6. If any electronic terminal, telecommunication device, or any part of the Mobile Community electronic fund transfer system is not working properly, and you knew about the problem when you started the transfer.
7. If you have not provided us with complete and correct payment information for the bill payment service, including, without limitation, the name, address, your payee-assigned account number, payment date, and payment amount for the payee on a bill payment.
8. If you have not properly followed the on-screen instructions for using Mobile Community.
9. If circumstances beyond our control (such as fire, flood, interruption in telephone service or other communication lines) prevent the transfer, despite reasonable precautions that we have taken.

21. Your Liability for Unauthorized Transfers

CONTACT US AT ONCE if you believe your access codes have been lost, stolen, used without your authorization, or otherwise compromised, or if someone has transferred or may transfer money from your accounts without your permission. An immediate telephone call to us is the best way to reduce any possible losses. You could lose all the money in your accounts (plus your maximum overdraft line of credit, if any). Also, if your bank statement shows transfers that you did not make, contact us at once. If you do not tell us within 60 days after the bank statement was mailed to you, you may not get back any money you lost through transactions made after the 60 day time period 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, determine in our sole discretion, kept you from contacting us, we will extend the time periods.

22. CB&T P2P Service Agreement and Terms of Use (“Terms of Use”)

These Terms of Use set forth the terms and conditions under which the Service (defined below) is offered. The Service allows a Sender (define below) to transfer funds to a Recipient (defined below) through electronic means. These Terms of Use affect your rights, you should read them carefully. Unauthorized use of the Service is strictly prohibited and is subject to prosecution under the Computer Fraud and Abuse Act of 1986 and Title 18, U.S. Code Sec. 1001 and 1030. CB&T or its Service Provider (defined below) may monitor and audit usage of the Service. You are hereby notified that the use of the Service constitutes consent to such monitoring and auditing. Any Account (defined below) accessed through the Service is also subject to the terms and conditions of your Account (“Account Disclosures”). You should review the Account Disclosures carefully, as they may include transaction limitations and fees that might apply to your use of the Service.

1. Terms of Use Definitions

For purposes of the Terms of Use, the following terms shall be defined as follows:

- a. “Account” or “Accounts” refers to any accounts that may be debited or credited with funds under these Terms of Use.
- b. “Recipient” means the cardholder to whom the Sender transfers funds.
- c. “Sender” is the bank cardholder that transfers funds to another person through the Service.
- d. “Service” means the P2P service powered by Acculynk that allows a Sender to send funds to Recipient.
- e. “Service Provider” is Acculynk a company that arranges for person-to-person payments to customers of any U.S. financial institution.
- f. “Site” is the Service Provider’s electronic location accessed by a user through a mobile phone, computer or other access device.
- g. “Transfer” means an electronic movement of funds from an account at CB&T to an account of another party by means of the Service.
- h. “Transfer Instructions” are the information that you provide when using the Service.
- i. “Us,” “We,” and “Our” means CB&T.
- j. “You” and “Your” mean each person who applies or registers to use the Service and each person who uses the Service, including both the Sender and Recipient of a Transfer.

2. Description of Service and Consent

CB&T debit cardholders may send one-time Transfers to CB&T customers or a depositor of another financial institution. Notice is given to the Recipient by the Sender providing the Recipient's email address or mobile phone number. You may originate these Transfers by use of a computer or a mobile smart phone. You may register for the Service which will make future Transfers more convenient for you. To use this Service you are providing information to our Service Provider from your mobile phone, desktop, laptop, or other computer. Service Provider is a vendor of CB&T.

By participating in the Service, you are representing to CB&T that you are the owner or you have the authority to act on behalf of the owner of the mobile phone number or email address you are using to send or receive messages regarding Transfers. In addition, you are consenting to the receipt of emails or automated text messages from CB&T or its agent, regarding the Transfers and represent to CB&T that you have obtained the consent of the Recipients of your intended Transfers.

Funds may be transferred to any account in the United States as long as the Transfer is legal and allowed by the financial institutions involved.

3. Eligibility

Individuals aged 18 years and older with a debit card issued by CB&T are eligible to use this Service to send funds to a Recipient. Any individual age 18 years and older with an account in the United States that may receive point of sale ("POS") or automated clearing house ("ACH") transactions may use this Service to receive funds that are transferred by the Sender. The Service is not offered to individuals under the age of 18. Other restrictions and eligibility requirements apply as described in this Agreement or other disclosures. CB&T does not knowingly collect any personal information from or about individuals under 18 years of age. Please do not submit such information to CB&T, and as a parent or legal guardian, please do not allow your children to submit personal information without your permission. By using the Site or the Service, you represent that you meet these requirements.

4. Transfers

You may make one-time Transfers by entering your debit card number and email address. The Sender provides the Recipient's email address or mobile phone number, and the Service uses this information to notify the Recipient. A Recipient must accept the Transfer within 10 days, or the Transfer will be cancelled and reversed. During this period, funds will be removed from the Sender's Account for the amount of the Transfer and the fee. Once the Recipient has successfully accepted the Transfer, funds will be sent to the Recipient's financial institutions for deposit to the Recipient's account. If the Sender and Recipient are both CB&T customers enrolled in the Service, Transfers will be immediately debited from the Sender's Account and reflected in the Recipient's Account. If the Sender and Recipient are both enrolled in the Service but are customers of different financial institutions, Transfers will be immediately debited from the Sender's Account and will be delivered to the Recipient's financial institution once claimed. CB&T is not responsible for any failure of another financial institution to timely credit its customer's account.

You acknowledge and agree that Transfers will be completed using only the email address or mobile phone number you enter even if it identifies a person different from your intended Recipient. The name you enter will help you identify your intended Recipient in the drop-down menu and your transaction history but will not be used to process payments. You must accurately enter the Recipient's email address or mobile phone number since your obligation to pay for the Transfer will not be excused by an error in the information you enter. Transfer Instructions relating to external accounts and the transmission and issuance of data related

to such Transfer Instructions shall be received pursuant to the terms of this Agreement, and the rules of the National Automated Clearing House Association ("NACHA") and the applicable automated clearing house, as well as any EFT Network, or networks, utilized to automate the transfer of funds and governed by Regulation E, (collectively, the "Rules"). The parties agree to be bound by such Rules as in effect from time to time. In accordance with such Rules, any credit to an Account shall be provisional until CB&T or the third party institution, which holds the account, has finally settled such credit.

It is the responsibility of the Sender and Recipient of funds to provide accurate information. You agree that you as Sender are authorized to withdraw or as Recipient are authorized to deposit funds into the Accounts whose numbers you provide or into the Accounts associated with the card number you are providing. You authorize CB&T, directly or through third parties, to make any inquiries considered necessary to validate your identity. This may include asking you for further information, requiring you to take steps to confirm ownership of your email address or financial instruments, ordering a credit report and verifying your information against third party databases or through other sources.

You authorize CB&T to debit your account to complete the Transfer you request. If you are receiving funds, you authorize the crediting of your account using card networks or NACHA.

5. Sender Acknowledgment

By using this Service you, as the Sender, authorize the sending of an email or text message instructing the Recipient how to receive the funds that you are sending. You are further authorizing any Recipient of this message to act on the instructions to receive the funds you are sending. You acknowledge that any party receiving the email message at the email address you provide or text message at the mobile phone number you provide may obtain the funds you are sending.

You acknowledge and agree that we are not responsible for determining the identity of the party who receives the email or text message and acts upon the email or text message you provide. Your funds may not reach the intended Recipient because of errors made by the Sender or Recipient and you could lose all the funds. The funds that are credited to the account cannot be recalled by us. If you suspect that you have entered information incorrectly, call us immediately and we may be able to cancel the Transfer. We have no obligation to cancel the Transfer or to reimburse funds that were transferred according to the Sender's instructions. Furthermore, we may reject any Transfer request and may terminate your use of this Service for any reason including attempting insufficient funded Transfers.

6. Recipient Acknowledgment

By using this Service you as the Recipient are confirming that you are the person to whom the Sender intends to transfer funds. As the Recipient, you will be asked to provide your debit card information that will be used to transfer funds to your Account. If you choose not to provide your debit card information or your institution does not participate, you will be asked to provide account information including account number and routing information for your financial institution. In this case the funds will be transferred through the automated clearing house.

It is important that you enter accurate information. You agree that CB&T, the receiving financial institution and our Service Provider may rely solely on the instructions you provide. If you enter inaccurate cardholder or account number information the funds may be deposited into another person's account. You acknowledge that the financial institution may make the deposit based on the account number or card number you provide even if those numbers do not correlate to the name that you provide. Retrieval of these funds will be the Recipient's responsibility to work with the financial institution to which the funds were

sent. You may lose all the funds that were transferred. The funds that are credited to the account cannot be recalled by us.

If you suspect that you have entered information incorrectly or that you have received funds in error, call us immediately and we may attempt to cancel the transaction. We have no obligation to cancel the Transfer or to reimburse funds that were transferred according to the Recipient's instructions.

By using this Service you agree that you are the intended recipient of the email or text message and that you are the intended recipient of the funds. If you are not the person to whom the funds are intended then you agree to take no further action. You understand that it is a federal felony to use another person's identification with the intent to commit unlawful activity. You represent that the information you are providing is your true and correct information. If any information you provide is fraudulent, CB&T reserves the right to recover all costs or losses from you, regardless of whether such costs or losses are incurred directly or indirectly.

7. Fees and Limitations on Transfers

You may transfer up to \$500 per transaction. CB&T may establish a limit on the number of Transfers and on the total dollar amount of Transfers that can be attempted or completed in one day. You may send multiple Transfers each day; a separate fee is charged for each Transfer you send. We may modify the amount and frequency of Transfers at any time for security reasons or due to account activity.

Funds may be transferred from the account from which the debit card is authorized to transfer funds. Such transfers may overdraw your account and may result in a transfer from another account to cover the overdraft. In any of these situations, a transfer fee will be charged, as applicable. You may be denied service for insufficient funds in your account. You will be responsible for any other transaction fees that apply to your Account.

Please note that your mobile carrier may charge you for text messaging. Please check your mobile service agreement for details on applicable fees. The receiving institution may have limits on the number and type of Transfers allowed. Your financial institution may also charge a transaction fee.

8. Timing of Transfers

Transfers to remove the funds from the Sender's Account may take place immediately. However, the timing of funds received will depend on when the Recipient responds to the email and when their financial institution posts the Transfer. The posting of the Transfer is dependent on the business days of that institution.

9. Issues Affecting the Posting of Transfers

You authorize us to debit your account to complete the Transfer you request. If you are receiving funds, you authorize CB&T to credit your Account using card networks/switches or NACHA.

Other events may affect the timing or success of a Transfer reaching the intended Recipient. Such events may include, but are not limited to, errors made by the Sender or Recipient in entering information, inaccurate account or card number information, delays in posting by the receiving institution, acts of God, and network and NACHA interruptions. If we believe the Transfer may be illegal, we may decline or reverse the Transfer. The receiving institution may choose not to post the Transfer or to delay posting the Transfer. Neither CB&T nor the Service Provider is responsible for any delays in the Transfer of funds or the posting of funds to the Recipient's Account. You may have certain rights and responsibilities regarding the failure

to timely post transactions and you are encouraged to pursue dispute resolution with the receiving financial institution.

Financial institutions have rules and regulations that govern their accounts. Some of these regulations may not allow a POS or ACH transfer of funds. You are responsible for ensuring that these types of Transfers are allowed for the Account that you specify. For example, an individual retirement account may not allow electronic transfers directly into the Account. We are not responsible for any action or lack of action taken by the financial institution that delays, inhibits, or prevents the posting of the Transfer to the Account.

10. Security

The Sender and Recipient of funds may choose to register for this Service to simplify their future use of the Service. They will be asked to create a username and password and you are responsible for keeping them secure. We will not ask you for your password. If the financial institution contacts us or our Service Provider for information regarding your Account, you authorize us to discuss the Transfer and the account information you have provided.

11. Cookies, Browser Information and Related Issues

When you visit the Site, the Service Provider may receive certain standard information that your browser sends to every website you visit, such as the originating IP address, browser type and language, access times and referring website addresses, and other information. This data may be used, among other uses, to improve the operation of the Site and to improve the security of the Site and Service by assisting in "authenticating" who you are when you access the Site or Service, particularly if you register for the Service and are issued or create a username and password. The Service Provider may also receive additional information about your visit to the Site, including the pages you view, the links you click and other actions you take in connection with the Site and the Service. This data may be used, among other uses, to improve the operation of the Site and the Service.

Like most websites, the Site also uses "cookies," which are small data files placed on your computer or other device by the web server when you visit the Site. Most such cookies are "session" cookies that are only used for a specific period during which you are on the Site, but a few are "persistent" cookies that stay on your hard drive and are read by the web server when you return to the Site (unless you erase them). The Site uses cookies to store your preferences and other information on your computer in order to save you time by eliminating the need to repeatedly enter the same information and to display your personalized content on your later visits to the Site. These cookies are linked to personal information about you, such as your email address. Most web browsers automatically accept cookies, but you can modify your browser setting to decline cookies if you prefer. However, if you choose to decline cookies, you may not be able to sign in or use other interactive features of the Site that depend on cookies.

You may encounter the Service Provider's cookies or pixel tags on websites that we do not control. For example, if you view a web page created by a third party or use an application developed by a third party, there may be a cookie or pixel tag placed by the web page or application.

12. Access to Information about You

You may review and update the personal information maintained about you in the "Manage Account" section of the Site at any time to ensure that it is accurate.

Once you close your Accounts with CB&T or you no longer have a debit card, you may no longer send Transfers. However, your Account information will be maintained for a retention period to accommodate any residual issues that may arise.

21. Disclaimer of Warranty and Limitation of Liability

We make no warranty of any kind, expressed or implied, including any implied warranty of merchantability or fitness for a particular purpose, in connection with the Mobile Community services provided to you under this Agreement. We do not and cannot warrant that Mobile Community will operate without errors, or that any or all Mobile Community will be available and operational at all times. Except as specifically provided in this Agreement, or otherwise required by law, you agree that our officers, directors, employees, agents or contractors are not liable for any indirect, incidental, special or consequential damages under or by reason of any services or products provided under this Agreement or by reason of your use of or access to Mobile Community; including loss of profits, revenue, data or use by you or any third party, whether in an action in contract or tort or based on a warranty. Further, in no event shall the liability of CB&T and its affiliates exceed the amounts paid by you for the services provided to you through Mobile Community.

22. Your Right to Terminate

You may cancel your Mobile Community service at any time by providing us with written notice by postal mail or fax. Your access to Mobile Community will be suspended within 3 business days of our receipt of your instructions to cancel the service. You will remain responsible for all outstanding fees and charges incurred prior to the date of cancellation.

23. Our Right to Terminate

You agree that we can terminate or limit your access to Mobile Community for any of the following reasons:

1. Without prior notice, if you have insufficient funds in any one of your CB&T accounts. Mobile Community service may be reinstated, at our sole discretion, once sufficient funds are available to cover any fees, pending transfers, and debits.
2. Upon 3 business days' notice, if you do not contact us to designate a new Primary Checking Account immediately after you close your Primary Checking Account.
3. For any other reason is at our sole discretion.

24. Communications between CB&T and You

Unless this Agreement provides otherwise, you can communicate with us in any one of the following ways:

1. **E-mail** – You can contact us by e-mail at info@cbtwaco.bank (Please note that banking transactions through Mobile Community are not made via e-mail.)
2. **Telephone** – You can contact us by telephone at (254)753-1521.
3. **Facsimile** – You can contact us by fax at (254)759-0246.
4. **Postal Mail** – You can write to us at:

Community Bank & Trust
P.O. Box 2303
Waco, Texas 76703.

5. **In Person** - You may visit us in person at any one of our locations:

Main Bank: 1800 Washington Avenue
Waco, Texas 76701

Branches: 1409 Wooded Acres
Waco, Texas 76710

8820 Chapel Road
Waco, Texas 76712

25. Consent to Electronic Delivery of Notices

You agree that any notice or other type of communication provided to you pursuant to the terms of this Agreement, and any future disclosures required by law, including electronic fund transfer disclosures, may be made electronically by posting the notice on the CB&T Mobile Community website or by e-mail. You agree to notify us immediately of any change in your e-mail address.