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Use of this site shall be governed by all applicable Federal laws of the United States of America and the laws of the State of Texas.

Bill Payment Services Agreement and Disclosure Statement

Bill Payment Services are available through Meridian Bank Texas' (the Bank) Personal Online Banking services. Bill Payment Services allow customers to instruct the Bank to transfer funds, either by electronic transfer such as Automated Clearing House (ACH) or by check, to the Payee. Unless otherwise required by law, the Bank is responsible only for using ordinary care in processing and sending Bill Payments customers authorize according to this Agreement. The Bank is not liable for any of my losses or damages under the following conditions:

- If I do not have sufficient funds in my account to make the Bill Payment on the date a payment is scheduled to be sent.
- If I do not allow sufficient time between the day a payment is scheduled to be sent and the due date.
- For the failure of any Bill Payment Payee to correctly account for or credit the Bill Payment in a timely manner.
- For any Bill Payment I authorize that contains an error with regard to the identifying information of the Payee, including the refusal of any such unintended Payee to return any funds transferred as a result of such error.
- For changes to a third party's account name or number or other identifying information if funds are being transferred to the account of that third party, unless I have advised the Bank of the change sufficiently in advance
- For any other circumstances beyond the control of the Bank.

I understand that all Bill Payments must be payable in U.S. Dollars to a Payee located within the United States and Territories, Guam, Puerto Rico and the Virgin Islands. Bank may restrict categories of Payees to whom payments may be sent and/or refuse to pay any payee for any reason at the Bank's discretion.

I must allow sufficient time for payment to reach the Payee so that it may be processed prior to the due date, excluding any applicable grace period. Bank recommends that you allow adequate time between the date a Payment is scheduled to be sent and the due date. If customer schedules a payment following all Bank instructions but the payment is not applied by the Payee in a timely manner, we will reasonably work on your behalf to attempt to resolve the matter. However, under no circumstances does Bank guarantee that the Payment will reach the Payee by the due date. **I agree that the Bank is not responsible for any late fees finance charges, or other actions taken by the Payee.**

If the Deposit Account designated by me to provide funds for a Payment does not have adequate funds to make the entire Payment, the Bank can reject the Payment without liability.

Meridian Bank Texas is under no obligation to inform me if it does not complete a payment or transfer because there are non-sufficient funds or credit in my account to process the transaction. In this case, I am responsible for making alternate arrangements or rescheduling the payment of transfer within Bill Payment Services.

I understand that cancelling Bill Payment Services/Online Banking will delete my list of Payees. Bank reserves the right to cancel Online Bill Pay Services at anytime without notice to the customer. Canceling service can be the result of non-use for an extended period of time (as determined by the bank). If deleted, I must reenter the Payee list to use Bill Payment Services again.

The following provisions apply to those Meridian Bank Texas Services I use to access Deposit Account(s) because I am representing that my Deposit Account(s) are established primarily for personal, family or household purposes. I understand these provisions do not apply to commercial customers accessing Deposit account(s) with the Bank established for Business Purposes.

TRANSFERS GENERALLY I understand all Transfers must originate from a Deposit Account on which I am a current signer. Bank reserves the right to refuse the acceptance of any particular Transfer for any reason.

Limits

Unless otherwise provided in any other agreements I may have with the Bank, the maximum dollar limit for all Transfers within a 24-hour period is equal to the available balance in any Deposit Account(s), or may be another maximum amount set by Bank and communicated to me. If my Deposit Account does not have sufficient funds to complete a Transfer, Bank may refuse to conduct the Transfer. If Bank does complete the Transfer, I am responsible for any overdrafts or fees that are generated. I understand that federal limitations on the number of Transfers per each statement period applicable to money market and savings accounts per each statement period will apply, and the number of Transfers that I can make from such accounts will be limited. I should refer to Bank's money market account and savings account disclosures or contact Bank's Customer Service at **(817) 334-4627** for details on limitations.

Scheduling Bill Payments

I understand that services must be scheduled for a date that is a valid date for that month. Should subsequent months not include that date, then my transfer will occur on the Banking business day prior to the originally selected transfer date. For example, if the first monthly Transfer is scheduled for January 31st and February has only 28 days, then if the 28th is on a business day, the transfer will be made then. If the last day of the following month is not a Business Day, then the Transfer may not be processed until the next Banking Business Day.

Canceling My Bill Payments

I understand that I cannot cancel an immediate Transfer from my Deposit Account(s) after it has been entered into Online Banking and the information has been transmitted to the Bank. In order to cancel future-dated payments, I must log into my Personal Online Banking and follow the directions provided for canceling Transfers. Although the easiest and most convenient way to cancel a Transfer is through logging into Personal Online Banking, I may request to cancel any future-dated Transfer(s) by calling the Bank's Customer Service Department at (817) 334-4627.

Bank must receive a cancellation request via telephone at least three (3) Business Days before the Transfer is scheduled. If I give a cancellation request via telephone, I must send the Bank written confirmation of my request within fourteen (14) days after the date of my call. If I do not provide required notice of cancellation, the Bank will not be liable for any losses or damages incurred by me if the Transfer is not cancelled. Bank is not responsible for any Transfers made before it has a reasonable opportunity to act on my cancellation notice.

Bank's Liability for Failure to Complete a Transaction.

If Bank does not complete a Transfer on time, or in the correct amount according to my instructions, Bank may be liable for my proximately caused damages. However, there are some exceptions. Bank will not be liable, for instance, if:

- Through no fault of Bank, there are not sufficient funds in the Deposit Account to make the Transfer, or the account has been closed.
- Through no fault of Bank, the Transfer would go over the available balance for my Deposit Account(s).
- I have not properly followed the scheduling instructions and requirements for making a Transfer according to this Agreement.
- Circumstances beyond Bank's control prevented the Transfer, despite reasonable precautions that Bank has taken. Such circumstances include but are not limited to telecommunication outages, postal strikes, delays caused by other financial institutions, fires, and floods.
- Bank has placed a "hold" on any funds in my Deposit Account(s) in accordance with Bank's rights under applicable laws or any other agreements between Bank and I.
- Bank has received incomplete or inaccurate information from me or a third party involving the Transfer.
- A court order, such as a garnishment or other legal process, prevents Bank from making a Transfer.
- Bank has a reasonable basis for believing that unauthorized use of my User ID, Password, or my Deposit Account(s) has occurred or may be occurring.
- I default under this Agreement, the Deposit Account Agreement, a credit agreement, or any other agreement with Bank.

- Bank or I terminate this Agreement.

There may be other exceptions in addition to those listed above. If any of the above circumstances occur, Bank will assist me if requested with reasonable efforts in taking appropriate corrective action to reprocess a Transfer that may not have been completed, or to correct any incorrect Transfer that has been processed.

Bill Payments from Money Market Deposit Accounts

Federal regulations limit the number of preauthorized electronic fund transfers and Telephone transfers including Online Banking transactions from Money Market Accounts. You are limited to six (6) preauthorized electronic fund transfers, telephone transfers, checks and point of sale transactions per statement cycle. Each transfer or payment through the Online Banking services from your money market account is counted as one of the six (6) limited transfers you're permitted each statement period. Bank will charge a fee for each transaction in excess of this limit. Payments to your Meridian Bank Texas loans are counted toward this limit for Money Market accounts. We recommend that you not use a money market account as your bill payment account because of these restrictions.

Canceling Your Online Banking

If I choose to cancel my Online Banking services, any unprocessed payments will be canceled. Bank recommends that I cancel any scheduled payments prior to notifying them that I am discontinuing the service. If you close your primary checking account, or if it's no longer linked to your service, your Online Bank service will end and any unprocessed payments will be canceled.

Documentation

I will get a statement for each of my Deposit Account(s) which will reflect, among other things, all Transfers that have occurred during my monthly billing cycle. I will receive a statement at least quarterly for each Deposit Account, even if no activity has occurred during the time period covered by that statement. You may choose to receive your paper statements by mail or you may select to receive them electronically.

Other Terms and Conditions

Charges and Fees:

- There is no service charge for accessing my accounts with Personal Online Banking
- Personal Online Banking with Bill Payment Services – Refer to fee schedule to determine appropriate fees.
- I should note that depending on how I access Personal Online Banking, I might incur charges for:
 - Payments or transfers made through Personal Online Banking from a savings or money market account may result in an excess transaction fee (refer to E. **Transfers from Money Market Deposit Accounts** above.
 - Additional fees may be assessed for added self-service features available through Personal Online Banking, such as certain stop payment requests, requesting check copy orders, obtaining account statement copies or any additional services for which the Bank chooses to offer to me for a fee (I must consult the applicable agreement governing the account to determine if my accounts are subject to these fees)
 - A return item or overdraft fee may also apply if I schedule payments or transfers from one of my accounts and my available balance is not sufficient to process the transaction on the date scheduled
 - Bank may also charge me a research fee as stated in any applicable fee schedule

I understand that Bank may charge additional fees for use of Personal Online Banking, and that I may be subject to any other applicable fees related to any Transaction as set forth in any applicable agreement. I also understand Bank will automatically deduct fees related to the Transactions on either the account statement date for the account for which Personal Online Banking services are provided, or on the date the Personal Online Banking service is actually provided. If Bank decides to change the fees it charges in connection with Personal Online Banking, Bank will notify me at least thirty (30) days prior to the effective date of the change, and a notification to me at my Primary E-mail Address is acceptable notification.

Errors or Questions

In case of errors or questions about Transfers, I should call the Bank's Customer Service at (817) 334-4627 or I should write to the Bank at P.O. Box 2567 Fort Worth, TX 76113. If I think my account statement is wrong or if I need more information about a Transfer listed on the statement, I must contact Bank immediately. I understand that Bank must be notified no later than sixty (60) days after the FIRST account statement on which the problem or error appeared was mailed, and I must:

- Tell Bank my name and account number
- Describe the error or the Transfer I am unsure about, and explain as clearly as I can why I believe it is an error or why I need more information
- Tell Bank the dollar amount of the suspected error
- If I tell Bank via telephone, Bank may require that I send my complaint or question in writing within ten (10) Business Days. Bank may also require me to provide my complaint in the form of a sworn statement/ affidavit.

Bank will determine whether an error occurred within ten (10) Business Days after Bank hears from me and will correct any error promptly. If Bank needs more time, however, Bank may take up to forty-five (45) days to investigate my complaint or question. If Bank decides to do this, it will provisionally re-credit my Deposit Account within ten (10) Business Days for the amount thought to be in error, so that I will have the use of the money during the time it takes Bank to complete its investigation. If Bank asks me to put my complaint or question in writing and Bank does not receive it within ten (10) Business Days, Bank may decide not to provisionally re-credit my Deposit Account.

For errors involving new accounts, Bank may take up to ninety (90) Business Days to investigate my complaint or question and up to twenty (20) Business Days to credit my account for the amount I think is in error.

Bank will tell me the results within three (3) Business Days of completing its investigation. If Bank determines that there was no error, Bank will send me a written explanation. I may ask for copies of the documents that Bank used in its investigation. If Bank provisionally re-credits my account, Bank may take back the amount of any credit if it finds that an error did not occur.

Account Information Disclosure.

I understand that Bank will disclose information to third parties about my Deposit Account(s) and the authorized Transfers:

- When necessary to verify or complete Transfers or to resolve a problem related to a Transfer
- To verify the existence and the condition of my Deposit Account for a third party, such as a credit bureau or merchant
- To comply with any government agency or court order
- At the Bank's discretion, to any subsidiary or affiliate
- If I give Bank my written permission
- As otherwise permitted in the Bank's "Deposit Account Agreement and Other Disclosures," by law, or as required by government regulations.

Contacting Meridian Bank Texas In addition to the electronic communication methods, I may also contact Meridian Bank Texas Customer Service with any questions or concerns by calling (817) 334-4627. Bank's specialists will be available to assist me on any Banking Day from 8:00 a.m. to 4:00 p.m. CST/CDT.

Changes to Agreement

I understand that Bank reserves the right to change the Agreement at any time, and that Bank will mail by regular U.S. postal mail, or by e-mail, notice to me at least twenty-one (21) days before the effective date of any change to my Deposit or Loan Account services that would result in increased liabilities for me,

increased fees, a reduction in the types or available Transfers, or stricter limits on frequency or dollar amounts of Transfers, unless such prior notice is otherwise excused by law. I agree that Bank is not liable or otherwise responsible if I do not receive such notification via e-mail because I have changed my Primary E-mail Address and not informed the Bank of such change.

Keeping My Password Safe

I understand that the bank prohibits the sharing of my password to anyone. If I give any individual my passwords/user ID's at any time for any reason, I understand that I am responsible for all activity that individual initiates from or to any of my accounts, even if he/she exceeds my authorizations.

Bank Records and Data

I acknowledge that Bank may elect to record or otherwise document information and e-mail messages entered via Personal Online Banking for record keeping purposes, and I authorize Bank to record such information. The Bank's records kept in the regular course of business will be presumed to accurately reflect the contents of my instructions to Bank, and in the absence of manifest error, will be binding and conclusive.

Electronic Mail (e-mail) Communications from or to Bank

I acknowledge and agree that because e-mail is not secure and due to the inability to verify identity via e-mail, Bank will not use e-mail to perform transactions or discuss my account(s) with me via email. I can send secure messages to Bank via the Internet by logging into Personal Online Banking with my User ID, Password and selecting the Customer Service Tab and then the Contact Us option.

eBills

eBills is a feature of the Bill Pay service that enables you to receive bills electronically from participating Payees.

Approval of eBills: Participating Payees establish their own criteria for reviewing requests to receive eBills and have sole discretion to accept or decline your request. We do not participate in this decision. Participating Payees generally take up to five (5) bank business days to approve an eBill set-up request.

Accessing eBills from a Third Party: In some cases we obtain the eBill from the web site of the Payee. To do so, we will ask you for information needed for this purpose, such as any required password. When you provide this information, you authorize us to access the third party web site to retrieve the account information on your behalf, and you appoint us your agent for this limited purpose.

Timely Delivery of eBills: We take no responsibility if a Payee does not provide the necessary data to forward an eBill in a timely manner. If you do not receive a bill, it is your responsibility to contact the Payee directly. We are not responsible for any late charges or other adverse consequences. Any questions regarding your bill details should be directed to your Payee.

Stop eBills: All parties have the right to cancel the service at any time. We will notify you if Meridian Bank Texas or a Payee discontinues/stops eBills.

Privacy: When you establish eBills with a participating Payee you will provide certain information that will be forwarded onto the Payee to complete your enrollment. If you have concerns about the future use of this information you should contact your Payee directly.

By activating the bill pay feature, I agree that I have read and understand this agreement and I accept this agreement without modification and that I will be bound by all the terms and conditions of this agreement. Furthermore, I understand that by using Personal Online Banking I agree to the terms and conditions stated in this agreement and to such terms and conditions as they may be amended in the future. If I do not agree to be bound by the terms of the agreement, I will not use the Bill payment feature in Personal Online Banking.

Customer Identification Requirements

To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account. What this means for you: When you open an account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

Electronics Funds Act Disclosure – Regulation E

Terms and Conditions of Consumer Electronic Fund Transfer Services

Federal regulations have been written to clarify the terms and conditions under which banks offer electronic fund transfer ("EFT") services to consumers. These EFT services can generally be described as deposits or withdrawals that occur electronically and for which we do not require documentation.

In accordance with federal regulations, we have written the following Terms and Conditions of Consumer Electronic Funds Transfer Services ("EFT Terms and Conditions"). We hope this information will help you better understand your account and your rights and responsibilities in using the wide variety of EFT services available to you. By using the EFT services described in this disclosure, you agree to be bound by these EFT Terms and Conditions and any corresponding fee schedules. These EFT Terms and Conditions apply to accounts established by and services used for personal, family or household purposes and do not apply to accounts established by or services used by business customers.

Debit Card Service

Description and Availability. Debit Cards are issued to account owners upon request and/or application respectively; we reserve the right to refuse to issue you a Card and Cards will not be issued on certain account types. If you are a checking account owner who also has other checking or savings accounts, you may request to use your Card with your other accounts.

If we issue you a Card and personal identification number ("PIN"), you will be able to obtain cash and perform certain other transactions at automated teller machines ("ATM" or "ATMs").

Use of your Debit Card. At retail ATM's, you may use your Card to:

- Withdraw cash from your checking or savings accounts.
- Transfer funds between your checking and savings accounts.
- Obtain balance information on accounts that you may access.

The services described above may not be available at all ATMs.

Additional Uses of Your Debit Card. If you have a Debit Card issued by us, you may perform the following additional transactions:

- Make purchases at participating merchants.
- Make cash advances at participating banks anywhere in the world.

Limitations. Generally you may use your Card to withdraw cash from your account in a total aggregate amount not to exceed \$510.00 per day with your Debit

Card. However, each merchant on whose premises an ATM is located may establish lower limits. Withdrawal limitations may also be lowered during certain periods because of cash availability or terminal maintenance. Your combined debit card purchases and/or cash advances will be limited to \$2000 per day. Daily limits are subject to change without notice, when permitted by law. Generally, with savings account transfers, you may make six transfers from your account each four week or similar period, if by preauthorized or automatic transfer, or telephone (including data transmission) agreement, order or instruction. Three of these transfers may be made by check, draft, debit card or similar order (including POS transactions), made by the depositor and payable to third parties. Transfers and withdrawals made in person, by messenger, by mail or at an ATM are unlimited. There are no limitations regarding the number of withdrawals from a checking account. There may be other limitations on electronic withdrawals based on the type of account maintained. You may not use your debit card or any other product or service provided by us for any illegal transaction. We may refuse to honor any transaction that we determine to be illegal.

ATM Safety Tips. As issuers of Cards, we have provided for your information a list of safety precautions regarding the use of automated teller machines.

- Be aware of your surroundings, particularly at night.
 - Consider having someone accompany you when the automated teller machine is used after dark.
 - It is appropriate to politely ask someone who is uncomfortably close to you to step back before you complete your transaction.
 - Refrain from displaying your cash. Pocket it as soon as your transaction is completed. Count the cash later in the safety of your car or home.
 - Consider using another automated teller machine or coming back later if you notice anything suspicious. If you are in the middle of a transaction and you notice something suspicious, cancel the transaction, pocket your Card and leave.
 - Go to the nearest public area where people are located if you are followed after making a transaction.
- Report all crimes to law enforcement officials immediately.

Charges. Reasonable charges may be assessed against your account for transactions occurring with your Card. These charges will be explained when you apply for your Card and will be specified on an accompanying schedule showing all our fees. There may also be a charge for lost or stolen Cards or their replacement. You will be notified 21 days in advance of any changes made to our electronic banking charges. Please refer to the miscellaneous fee schedule.

Some ATM networks impose additional transaction fees that are not related to our fees and charges. Some ATM operators may assess additional transaction fees for use of their ATMs. These charges will be assessed to your account along with any applicable charge or fee that we may charge.

Processing Transactions. The time required to complete the process of posting Card transactions will depend upon the location of the ATM, merchant or bank involved and the type of transaction. Generally withdrawals will be completed by posting to an account on the business day a Card is used at an ATM or the next business day.

Machine Malfunctions. It is possible that ATMs may malfunction. We make no claims or warranties in this respect and are not liable for consequential or incidental damages if an ATM fails to dispense cash or dispenses cash in the wrong amount. You must notify us of any ATM's failure to dispense the correct amount of cash within two business days after the transaction.

Authorizing Use of Your Card. If anyone uses your Card for your benefit or with your permission or knowledge, any charges made to the account will be fully binding upon you. Your rights in the event that someone uses your Card without your permission are described in the section entitled "Unauthorized Withdrawals".

State Law Disclosures. To protect your privacy when you are using an ATM, including supporting equipment, structures or systems, information received by or processed through such terminals shall be treated and used only in accordance with applicable law relating to the dissemination and disclosures of such information.

Termination of Card Privileges. We reserve the right to terminate your Card privileges at any time without notice to you and to take possession of the Card issued on your account for any reason we deem appropriate, including inactivity. You may terminate your Card privileges at any time by notifying us at any of the telephone numbers or addresses listed below. If any Card privileges are terminated by one joint owner of a joint account, such termination will be effective for all joint owners. Upon termination, your Card should be cut in half and returned to us. Termination of Card privileges will not revoke the respective rights and obligations governing use of the Card applicable to your use of the Card before termination.

See "Further Terms and Conditions" for additional information.

Electronic Withdrawal Service

Description and Availability. With this service you authorize a third party to charge your checking or savings account automatically whenever payments are due to such third party. We then receive the electronic orders generated and withdraw the funds pursuant to these orders. This type of service includes transfers via automated clearinghouse where you have provided a check to enable a third party (merchant) to capture the routing number, account and serial numbers to authorize the transfer. Use of the Service. In order to authorize a company to make withdrawals on your account, you must sign a written authorization. The company should then give you a copy of this authorization. Limitations. If a charge generated by a third party is greater than the charge for the immediately preceding period, or if a particular period is longer or shorter than usual, the third party should send you notice of such difference at least 10 days before the change is made. Generally, with savings account transfers, you may make six transfers from your account each four week or similar period, if by preauthorized or automatic transfer, or telephone (including data transmission) agreement, order, instruction, check, draft, debit card (including POS transactions). Transfers and withdrawals made in person, by messenger, by mail or at an ATM are unlimited. There are no limitations regarding the number of withdrawals from a checking account. There may be other limitations on electronic withdrawals based on the type of account maintained. Charges. Currently, we do not charge for receiving and honoring electronic withdrawal orders generated by a third party. If we receive an order that exceeds the available balance in your account we may, in our sole discretion, honor or refuse to honor the order and we will also charge our normal insufficient funds fee. If you order us to stop payment, we will charge our normal stop payment fee. Your account will also be subject to service charges that apply to all such accounts whether or not you are using electronic withdrawal services. Please refer to the miscellaneous fee schedule.

See "Further Terms and Conditions" for additional information.

Direct Deposit Service

Description and Availability. With this service, amounts due you from a company or government agency can be electronically deposited in your account. This service is available on savings and checking accounts. Use of the Service. If you have periodic payments that are being made to you by a company or a government agency, you may sign an authorization to authorize the company or government agency to deposit such payments into your account instead of issuing you a check. Limitations. There are no limitations on the amounts that may be credited to your account in this fashion. Charges. Currently, we do not charge for direct deposit services. Your account may be subject to general account maintenance or transaction charges that apply to all such accounts whether or not you are using electronic deposit services. Please refer to the miscellaneous fee schedule. Processing Transactions. We will credit deposits received through direct deposit service to your account no later than the day the funds are received by us. Funds from these deposits will be available on the day we receive the deposit. Deposit Inquiries. If you have arranged to have direct deposits made to your account at least once every 60 days from the same person or company you can call us at any of the offices listed below to find out whether or not the deposit has been made.

See "Further Terms and Conditions" for additional information.

Telephone Transfer Service

Description and Availability. With our automated telephone transfer service, you may authorize us to move funds from one of your deposit accounts with us to another of your deposit accounts with us and, in some cases, may permit you to pay down a credit line tied to a deposit account. Automated transfer service is available between accounts with a common tax identification number held at our bank offices which share the same bank routing number. You use a special PIN, social security number and your account number to authorize the transfer. **Charges.** Currently, we do not charge for telephone transfers. Your account may be subject to general account maintenance or transaction charges that apply to all such accounts whether or not you are using electronic transfer services. Please refer to the miscellaneous fee schedule. **Limitations.** All withdrawals are subject to funds availability and according to the exceptions outlined in "Liability for Failure to Make Transfers" section of this disclosure. Generally, with savings account transfers, you may make six transfers from your account each four week or similar period, if by preauthorized or automatic transfer, or telephone (including data transmission) agreement, order, instruction, check, draft, debit card (including POS transactions). Transfers and withdrawals made in person, by messenger, by mail or at an ATM are unlimited. There are no limitations regarding the number of withdrawals from a checking account. **Processing Transaction.** Generally, we process all transfers received by 10:00 p.m. on regular weekday/business days on that day's business. Transfer requests received after that time will be processed on the next regular business day.

See "Further Terms and Conditions" for additional information.

Outgoing Wire Transfers

Description and Availability. We may allow you to withdraw funds from your accounts with us by wire transfer. This service may be available for consumers on a limited basis at your local branch. We may require you to sign a separate wire transfer agreement with us before use of this service. **Charges.** We will charge a fee for all wire transfer services. Please refer to the miscellaneous fee schedule. **Limitations.** You agree you will not ask us to make a wire transfer that would violate the terms of these EFT Terms and Conditions, any wire transfer agreement between us or any applicable state or federal law or regulation. We may refuse to wire transfer any funds we believe in good faith to be in violation of any of these provisions, but we have no duty to do so. You understand that in making wire transfers we may rely on the account number of the designated beneficiary, even if the name of the beneficiary does not match the beneficiary's account title. You must notify us within 30 days after we make your account statement available to you of any unauthorized wire transfer from your account. If you make or receive a wire transfer to or from your account with us, you acknowledge and agree that these wire transfers are not subject to the EFTA, rather, wire transfers are governed by Article 4A of the Uniform Commercial Code and your wire transfer agreement with us.

See "Further Terms and Conditions" for additional information.

Further Terms and Conditions

Business Day. Our business days are Monday through Friday, excluding federal holidays.

No Signature Required. When using your Card, Electronic Withdrawal, Direct Deposit, Telephone Transfer, or Outgoing Wire Transfer services to transfer funds, you agree that we may debit or credit your designated account to pay or deposit items that you have not signed. When using any service to make transfers from credit accounts, you agree that we may take any action required to obtain cash advances on your behalf, including charging your linked credit account with us or at an affiliate bank, without your signature.

Unauthorized Withdrawals. If you believe that your Card and/or PIN has been lost or stolen or that there might be unauthorized withdrawals from your account, tell us AT ONCE. You may call or write us at any of the offices listed below. Telephoning us is the best way of minimizing your possible losses. You could lose all the money in your account, in addition to your maximum credit limit on your line of credit if you have one.

Your Liability if Timely Notice is Given to Us. If you believe your Card or other access device has been lost or stolen, and you tell us within two business days after you learn of the loss or theft, you can lose no more than \$50 if someone used your Card or other access device without your authorization.

Your Liability if Timely Notice is NOT Given to Us. If you do NOT tell us within two business days after you learn of the loss or theft of your Card or other access device, and we can prove we could have stopped someone from using your Card or other access device without your authorization if you had told us, you could lose as much as \$500.

Your Liability if Timely Notice is NOT Given to Us Regarding Your Periodic Statement. TELL US IMMEDIATELY if your statement shows transfers that you did not authorize. If you do not tell us of any unauthorized transfers within 60 days after the statement was mailed to you, you may not get back any money you lost after the 60 days 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, such as a long trip or a hospital stay kept you from telling us, we may extend the time periods.

Liability for Unauthorized VISA Debit Card Transactions. VISA issued a zero liability policy which eliminates consumer liability in cases of unauthorized use of card or account information for all VISA consumer card transactions processed through the VISA network, including online purchases. This policy removes the previous \$50 cardholder liability and the 48-hour reporting requirement.

These provisions limiting your liability do not apply to VISA commercial cards or ATM transactions, or to PIN transactions not processed by VISA; and apply only to cards issued in the United States. With respect to unauthorized transactions, these limits may be exceeded to the extent allowed under applicable law only if we determine that you were grossly negligent or fraudulent in the handling of your account or point of sale debit card. The same consumer liability limits shall apply to Interlink Transactions. To notify us of lost or stolen cards, or of unauthorized transactions, call or write us at any of the offices listed below. This will help prevent unauthorized access to your account and minimize any inconvenience.

VISA is a registered trademark of Visa International Service Association.

Joint Accounts. If the account for which you are using an EFT service is a joint account, any charge we make to that account upon use of such EFT service is fully binding upon every joint owner.

Documentation. You will receive a receipt at the time you make a withdrawal from your account at an ATM. For Debit Card transactions with merchants or participating banks, you will receive a copy of the sales slip/draft at the time you pay for purchases or make a cash advance. If you have a checking account, you will receive a monthly statement. If you have a savings account, you will receive a monthly statement unless there are no EFT transactions on your account in a particular month. In that case, you will receive your savings account statement at least quarterly. We provide to you on your statement of account instructions on how to contact us to report any errors with your statement or account(s), any unauthorized transactions or other questions regarding EFT services on your account(s).

You should retain your receipts received upon performing transactions at ATMs and merchants or confirming automatic payments or deposits. You can use these receipts during error resolution to establish that you performed the transaction in question. You may also contact us to request duplicate copies of receipt information or other documentation. You may be charged for this service unless it is related to error resolution procedures. If you have arranged to have direct deposits made to your account at least once every 60 days from the same person or company, you may contact us at any of the numbers listed below or on your statement to find out when the deposit has been made.

Stop Payments. You can stop any preauthorized electronic withdrawal generated by third parties to be made from your account. Call or write us at any of the offices listed below in time for us to receive your request at least three business days before the scheduled withdrawal date. If you call, we may also require you to put your request in writing and get it to us within 14 days after you call. Our stop payment order will only be effective for the specific transfer that you describe. If you order us to stop a payment in accordance with this procedure and we fail to do so, we may be liable for any losses incurred. We will impose a charge for

each stop payment order you request.

Except for unauthorized or erroneous transactions, Debit Card transactions can only be reversed by the merchant which initiated the transaction. When using your Debit Card for hotel reservations, verify the deadline for canceling your room. If necessary to cancel the reservation, follow these guidelines to avoid being billed for one night's stay: Call your hotel before the cancellation deadline; ask for your cancellation code and write it down for proof of cancellation.

Foreign Transactions. You may use your Card at ATMs outside the United States that bear either the Cirrus System or VISA logos (debit cards only). If you use your Card at an ATM that bears only the PLUS System logo, the charge will be converted into U.S. dollars at the exchange rate established, from time to time, by the operator of that ATM.

If you use your Card at an ATM that bears the VISA logo the charge will be converted into U.S. dollars at the exchange rate established, from time to time, under the applicable bylaws and rules of VISA. You understand that the exchange rate in effect when the charge is processed may differ from the rate in effect on the date of the transaction or posting to your account. Currently, the exchange rate applied at VISA logo ATMs is a (1) wholesale market rate or (2) government mandated rate, in effect one day prior to the processing date, increased by one percent.

In Case Of Errors or Questions About Your Electronic Funds Transfers

Error Resolution Procedures for Commercial Accounts. The error resolution procedures contained in this disclosure do not apply to commercial accounts. Electronic fund transfer errors on commercial accounts are resolved in accordance with the terms of the terms and conditions of the customer agreement relating to the service involved and applicable laws and regulations.

Error Resolution Procedures for Consumer Accounts. If you think your statement or receipt is wrong or if you need more information about a specific transfer, call or write us at any of the offices listed below as soon as possible. We must hear from you no later than 60 days after we sent the FIRST statement on which the problem or error appeared. Include the following: (1.) Your name and account number, (2.) A description of the error or the transfer you are unsure about and a clear explanation of why you believe it is an error or why you need more information, (3.) The dollar amount of the suspected error. If you tell us orally, we will require that you send your complaint or question in writing within 10 business days.

We will tell you the results of our investigation 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 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 within 10 business days, we may not credit your account.

If a notice of error involves an electronic funds transfer that occurred within 30 days after the first deposit to the account was made, the applicable time periods for action shall be 20 business days instead of 10 business days. If a notice of error involves an electronic funds transfer that was begun in a foreign country, occurred within 30 days after the first deposit to the account was made, or is a point of sale Debit Card transaction, the time period for action will be 90 calendar days instead of 45 calendar days. If a notice of error involves unauthorized use of your Debit Card when it is used as a point of sale Debit Card, we will provide provisional credit within 5 business days after you notify us instead of within 10 or 20 business days. We may withhold providing this accelerated provisional credit, to the extent allowed under applicable law, if the circumstances or account history warrants the delay.

If we decide that there was no error, we will send you a written explanation within 3 business days after we finish our investigation. You may ask for copies of the documents that we used in our investigation.

Liability for Failure to Make Transfers. If we do not complete a transfer to or from your account on time or in the correct amount according to our agreement with you, we may be liable for your losses or actual damages. However, there are exceptions. We will NOT be liable if:

- Through no fault of ours, you do not have enough collected funds in your account available to make the withdrawal (funds in your account subject to a "hold" will not be available for withdrawal).
- The withdrawal would go over the credit limit of your overdraft line of credit established with us.
- The ATM where you are making the withdrawal does not have enough cash.
- The ATM or EFT system was not working properly and that fact was evident at the time you attempted to start the transfer.
- Circumstances beyond our control prevent the transaction despite the reasonable precautions we have taken.
- Your rights to use your Card, PIN, or otherwise make EFT transactions to or from your account have been ended by us; or
- There are other exceptions stated in this disclosure or other agreements with you.

In no case will we be liable for punitive or consequential damages as a result of an error in or failure to make a transfer.

Notice and Bank Contact. All notices and other communications provided for in this Agreement shall be in writing at any of the addresses indicated below or, if expressly permitted in the Agreement, by telephone at any of the phone numbers listed below. We shall be entitled to rely on any communication believed by it, in good faith, to be genuine and to have been made by you or an Authorized User.

Notify Us Immediately of an Unauthorized Transaction, Error Resolution or Stop Payment Request. To notify us of an unauthorized Transaction, Error Resolution or Stop Payment request, you must alert us immediately by phone and notify us in writing by mail, using the any of the phone numbers and addresses below.

When notifying us of an Unauthorized Transaction, Error Resolution or Stop Payment, you must provide us with sufficient information to respond to such a request, including, if applicable, your name (or the name of the person drawing the check or making the payment request), your account number(s), the name of the payee(s), payment or transaction amount and date of the payment or transaction.

Amendment and Termination. We may amend the terms and conditions of your EFT services. We will mail you written notice of such change at least 21 days before the effective date of any change, as required by law, to your last known address shown on our records. All EFT services that you have received will cease to be available upon the closing of your account with us. Particular EFT services may be terminated even though your account remains open. You may terminate by calling or writing us at any of the numbers or addresses below. We may terminate your right to receive EFT services, including Card services, at any time, if we terminate your Card services you must return the Card.

Further Provisions. Your account is also subject to further provisions contained in other agreements you may enter into with us. To the extent of any actual inconsistency however, these EFT Terms and Conditions shall prevail.

Meridian Bank Texas
100 Lexington Street, Suite 100
Fort Worth, TX 76102

Meridian Bank Texas
P.O. Box 2567
Fort Worth, TX 76113

Funds Availability

Our policy is to make funds from your cash and check deposits available to you on the first business day after the day we receive your deposit. Electronic direct deposits will be available on the day we receive the deposit. Once the funds are available, you can withdraw them in cash and we will use them to pay checks that you have written.

For determining the availability of your deposits, every day is a business day, except Saturdays, Sundays, and Federal holidays. If you make a deposit Monday through Friday on a business day that we are open, we will consider that day to be the day of your deposit. However, if you make a deposit on a day we are not open, we will consider that the deposit was made on the next business day we are open.

Longer Delays May Apply

In some cases, we will not make all of the funds that you deposit by check available to you on the first business day after the day of your deposit. Depending on the type of check that you deposit, funds may not be available until the second business day after the day of your deposit. The first \$200.00 of your deposits, however, may be available on the first business day.

If we are not going to make all of the funds from your deposit available on the first business day, we will notify you at the time you make your deposit. We will also tell you when the funds will be available. If your deposit is not made directly to one of our employees, or if we decide to take this action after you have left the premises, we will mail you the notice by the day after we receive your deposit.

If you will need the funds from a deposit right away, you should ask us when the funds will be available.

In addition, funds you deposit by check may be delayed for a longer period under the following circumstances:

- We believe a check you deposit will not be paid
- You deposit checks totaling more than \$5,000.00 on any one day
- You redeposit a check that has been returned unpaid
- You have overdrawn your account repeatedly in the last six months
- There is an emergency, such as a failure of communications or computer equipment

We will notify you if we delay your ability to withdraw funds for any of these reasons, and we will tell you when the funds will be available. They will generally be available no later than the seventh business day after the day of your deposit.

Special Rules for New Accounts

If you are a new customer, the following special rules will apply during the first 30 days your account is open.

Funds from electronic direct deposits to your account will be available on the day we receive the deposit. Funds from deposits of cash, wire transfers, and the first \$5,000.00 of a day's total deposits of cashier's, certified, teller's travelers, and federal, state and local government checks will be available on the first business day after the day of your deposit if the deposit meets certain conditions. For example, the checks must be payable to you (and you may have to use a special deposit slip). The excess over \$5,000.00 will be available on the seventh business day after the day of your deposit. If your deposit of these checks (other than a US Treasury check) is not made in person to one of our employees, the first \$5,000.00 will not be available until the second business day after the day of your deposit.

Funds from all other checks will be available on the seventh business day after the day of your deposit.

Online Statement Agreement

We appreciate your interest in online statements and are pleased to make this service available to you within our online banking service.

Please read this agreement carefully

In this Agreement, the words "you" and "your" mean the account owner or authorized signer who has enrolled in access to online statements. "We", "our", "us", and "the bank" mean Meridian Bank Texas. This Agreement supplements your deposit account terms and conditions provided to you at account opening.

Enrollment for online statements

To have access to online statements, you must be enrolled in online banking. For accounts with multiple owners or authorized signers, only one owner or authorized signer needs to enroll.

Consent to receive statements electronically

By accepting the terms in this disclosure, you request and agree to receive your periodic statement(s) for all designated Checking and Savings accounts electronically and waive receiving a printed statement in the mail. By accepting these terms, you are waiving printed statements for all owners or authorized signers. To receive online statements, go to the "Change statement delivery method" section under the "Customer Service" tab and change the delivery method to **Online** for the account(s) you wish to receive online statements for and press the submit button.

Once enrolled, you will be able to view your statement(s) online and they will be available for viewing for 7 years from the statement date for as long as you are enrolled in online statements.

Regardless of how you choose to receive your periodic statement(s), you may later request a paper copy. Requesting a paper copy of a previous statement does not constitute a withdrawal of consent to receive online statements. Paper copies of previous statements are subject to standard research fees, as provided in our Miscellaneous Fee Schedule. To receive a paper copy of a statement you may call or visit any of our branch offices and speak with a bank representative.

Withdrawal of consent to receive statements electronically

You may withdraw your consent or cancel online statements at any time by taking the following steps, go to the "Change statement delivery method" section under the "Customer Service" tab and change the delivery method to **Paper** for the account(s) you wish to receive paper statements for and press the submit button.

When you cancel online statements you will automatically begin receiving paper statements in the mail with your next statement cycle. Withdrawal of consent does not apply to a statement furnished electronically before the effective date of the cancellation.

Termination

Meridian Bank Texas reserves the right to stop furnishing online statements at any time at our discretion.

Meridian Bank Texas reserves the right to stop furnishing online statements at any time at our discretion.

Accessing online statements

We will notify you by e-mail when your statement is available for viewing, to assist with the notification process please keep your e-mail address current. To update your e-mail address go to the "Change e-mail address" section under the "Customer Service" tab.

This statement and each subsequent statement will be available for viewing for 7 years from the statement date for as long as you are enrolled in online statements.

Hardware and software requirements

[Review the Equipment and Access Requirements section.](#)

Security

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.

You agree and acknowledge that you will keep your user name, password, other security codes and identification data confidential, and that you will immediately notify the Bank should you believe that your password has been lost, stolen, or that an unauthorized person has electronically accessed your accounts. You may contact us at 817-334-4627.

Warranties

We strive to make the Service useful and reliable. However, we cannot make any representations or warranties that you will have continuous or uninterrupted access to the service or any of its content or functions.

Acceptance of terms of Online Statement Agreement

By accepting the terms of the Online Statement Agreement during the online statement enrollment, you accept and agree to all of the terms and conditions contained or referenced in this document and you accept your responsibility for your use of this service prior to accessing online statements. You also agree that you have viewed a sample statement to ensure that you have the necessary hardware and software requirements to successfully access, view, and retain your online statements. This consent and Agreement applies only to online statements.

Equal Housing Lender

We Do Business in Accordance With Federal Fair Lending Laws

UNDER THE FEDERAL FAIR HOUSING ACT, IT IS ILLEGAL, ON THE BASIS OF RACE, COLOR, NATIONAL ORIGIN, RELIGION, SEX, HANDICAP, OR FAMILIAL STATUS (HAVING CHILDREN UNDER THE AGE OF 18), TO:

- Deny a loan for the purpose of purchasing, constructing, improving, repairing or maintaining a dwelling, or deny any loan secured by a dwelling; or
- Discriminate in fixing the amount, interest rate, duration, application procedures or other terms or conditions of such a loan, or in appraising property.

IF YOU BELIEVE YOU HAVE BEEN DISCRIMINATED AGAINST, YOU SHOULD SEND A COMPLAINT TO:

Assistant Secretary for Fair Housing and Equal Opportunity
Department of Housing & Urban Development
Washington, DC 20410

For processing under the Federal Fair Housing Act and to:
FDIC Consumer Response Center
1100 Walnut St, Box #11
Kansas City, MO 64106

For processing under the FDIC Regulations

UNDER THE EQUAL CREDIT OPPORTUNITY ACT, IT IS ILLEGAL TO DISCRIMINATE IN ANY CREDIT TRANSACTION:

- On the basis of race, color, national origin, religion, sex, marital status, or age,
- Because income is from public assistance, or
- Because a right was exercised under the Consumer Credit Protection Act.

IF YOU BELIEVE YOU HAVE BEEN DISCRIMINATED AGAINST, YOU SHOULD SEND A COMPLAINT TO:

FDIC Consumer Response Center
1100 Walnut St, Box #11
Kansas City, MO 64106

Privacy Policy

FACT	WHAT DOES MERIDIAN BANK TEXAS DO WITH YOUR PERSONAL INFORMATION?
Why?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
What?	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none">• Social Security number and income• Account balances and transaction history• Credit history and credit scores <p>When you are no longer our customer, we continue to share your information as described in this notice.</p>
How?	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons

financial companies can share their customer's personal information; the reasons Meridian Bank Texas chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Meridian Bank Texas share?	Can you limit this sharing?
For our everyday business purposes- such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes- to offer our products and services to you	Yes	No
For joint marketing with other financial companies	No	We don't share
For our affiliates' everyday business purposes- information about your transactions and experiences	No	We don't share
For our affiliates' everyday business purposes- information about your creditworthiness	No	We don't share
For nonaffiliates to market to you	No	We don't share

Questions? Call 1-888-628-9247 or go to www.meridianbanktexas.com

What we do	
How does Meridian Bank Texas protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
How does Meridian Bank Texas collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> • Open an account or deposit money • Pay your bills or apply for a loan • Use your debit card <p>We also collect your personal information from others such as credit bureaus, affiliates, or other companies.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> • Sharing for affiliates' everyday business purposes – information about your creditworthiness • Affiliates from using your information to market to you • Sharing for nonaffiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.</p>
Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • <i>Meridian Bank Texas does not share with our affiliates</i>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • <i>Meridian Bank Texas does not share with nonaffiliates so they can market to you</i>
Joint marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> • <i>Meridian Bank Texas doesn't jointly market</i>
Other important information	
<p>Meridian Bank Texas 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. Any consumer wishing to file a complaint against the Bank should contact the Texas Department of Banking through one of the means indicated: In Person or U.S. Mail: 2601 N. Lamar Blvd, Suite 300, Austin, TX 78705-4294 Telephone No: 877-276-5554 Fax No: 512-475-1313 E-mail: consumer.complaints@dob.texas.gov Website: www.dob.texas.gov</p>	

Meridian Bank Texas – Business Internet Banking Terms and Conditions

Thank you for your inquiry concerning this Meridian Bank Texas product. Business Internet Banking services are provided under separate contract specifically designed around each customer's requirements. A master agreement will be provided as well as addendums for certain optional services. Please contact our Treasury Management Department at 817-334-4600 for more information.

Online Statement Agreement

We appreciate your interest in online statements and are pleased to make this service available to you within our online banking service.

Please read this agreement carefully

In this Agreement, the words "you" and "your" mean the account owner or authorized signer who has enrolled in access to online statements. "We", "our", "us", and "the bank" mean Meridian Bank Texas. This Agreement supplements your deposit account terms and conditions provided to you at account opening.

Enrollment for online statements

Enrollment for Online Statements

To have access to online statements, you must be enrolled in online banking. For accounts with multiple owners or authorized signers, only the Administrator need enroll in online banking.

Consent to receive statements electronically

By accepting the terms in this disclosure, you request and agree to receive your periodic statement(s) for all designated Checking and Savings accounts electronically and waive receiving a printed statement in the mail. By accepting these terms, the Administrator waives printed statements for all owners or authorized signers. To receive online statements, the Administrator will go to the "Reports" section, then select the "Statements and Documents" tab, click on "Statements and Documents - Preferences", and change the Delivery Preferences to "Online" for the applicable account(s) and select the continue button. If company has additional users, the administrator will need to entitle each user to the online statement feature. Once enrolled, you will be able to view your statement(s) online and they will be available for viewing for 7 years from the statement date for as long as you are enrolled in online statements.

Regardless of how you choose to receive your periodic statement(s), you may later request a paper copy. Requesting a paper copy of a previous statement does not constitute a withdrawal of consent to receive online statements. Paper copies of previous statements are subject to standard research fees, as provided in our Miscellaneous Fee Schedule. To receive a paper copy of a statement you may call or visit any of our branch offices and speak with a bank representative.

Withdrawal of consent to receive statements electronically

The Administrator may withdraw consent or cancel online statements at any time by taking the following steps, go to the "Reports" section, then select the "Statements and Documents" tab, click on "Statements and Documents - Preferences", and change the Delivery Preference to "Paper" for the applicable account(s) and select the continue button.

When you cancel online statements you will automatically begin receiving paper statements in the mail with your next statement cycle. Withdrawal of consent does not apply to a statement furnished electronically before the effective date of the cancellation.

Termination

Meridian Bank Texas reserves the right to stop furnishing online statements at any time at our discretion.

Accessing online statements

We will notify you by e-mail when your statement is available for viewing, to assist with the notification process please keep all e-mail addresses current.

This statement and each subsequent statement will be available for viewing for 7 years from the statement date for as long as you are enrolled in online statements.

Hardware and software requirements

[Review the Equipment and Access Requirements section.](#)

Security

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.

You agree and acknowledge that you will keep your user name, password, other security codes and identification data confidential, and that you will immediately notify the Bank should you believe that your password has been lost, stolen, or that an unauthorized person has electronically accessed your accounts. You may contact us at 817-334-4627.

Warranties

We strive to make the Service useful and reliable. However, we cannot make any representations or warranties that you will have continuous or uninterrupted access to the service or any of its content or functions.

Acceptance of terms of Online Statement Agreement

By accepting the terms of the Online Statement Agreement during the online statement enrollment, you accept and agree to all of the terms and conditions contained or referenced in this document and you accept your responsibility for your use of this service prior to accessing online statements. You also agree that you have viewed a sample statement to ensure that you have the necessary hardware and software requirements to successfully access, view, and retain your online statements. This consent and Agreement applies only to online statements.

Equipment and Access Requirements

In order to access, view and retain you Online Statements, you will need a computer with internet access and one of the Operating Systems (OS) and browsers listed below.

[Click here](#) for a free download of Adobe Acrobat Reader. Before accepting this agreement, [click here](#) to view a sample statement to ensure that you have the necessary hardware and software requirements to successfully access and view your statements online. You will need a printer if you wish to print your statement. We will inform you of any change in hardware or software requirements that may affect your access to or use of online statements.

Consumer Internet Banking OS/Browser Requirements (updated 2/6/2014)

Operating System	Microsoft® Internet Explorer	Apple Safari®	Mozilla Firefox	Google Chrome™
Windows XP SP3	8.0	4.0, 5.0	24.0, 25.0	24.0, 25.0
Windows Vista	8.0, 9.0	4.0, 5.0	24.0, 25.0	29.0, 30.0
Windows 7	10.0, 11.0	N/A	24.0, 25.0	29.0, 30.0
Windows 8	10.0	N/A	24.0, 25.0	29.0, 30.0
Windows 8.1	11.0	N/A	25.0	29.0, 30.0
Mac OS X 10.7 (Lion™)	N/A	4.0, 5.0	24.0, 25.0	N/A
Mac OS X 10.8 (Mountain Lion™)	N/A	6.01	24.0, 25.0	N/A
iPad®	N/A	7.0.4	N/A	N/A
Note: Cookies and JavaScript must be enabled.				

Note: Effective April 8, 2014 Microsoft will end support of Windows XP.

Business Internet Banking OS/Browser Requirements (updated 12/20/2013)

Operating System	Apple Safari®	Microsoft® Internet Explorer	MozillaFirefox	Google Chrome™
Windows XP SP3	----	8	20, 21 and higher	26 and higher
Windows 7 (64 bit)	----	9, 10	21 and higher	26 and higher
Windows 8 (64 bit)	----	10	21 and higher	26 and higher
Mac OS X 10.6 (Snow Leopard™)	Safari 6	----	----	----
Mac OS X 10.7 (Lion™)	Safari 6	----	----	----

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