

By accepting this agreement, you acknowledge and agree that the terms and conditions outlined in this agreement will apply to and govern your use of the Internet Business Banking, referred hereafter as Business Banking, offered by Alliance Bank, Sulphur Springs, Texas, ("Alliance Bank"), and that you have read and understand the terms of the agreement.

1. What This Agreement Covers.

This agreement covers your use of Business Banking. Business Banking is defined as any electronic service provided by Alliance Bank that permits you to transfer funds to or from your Alliance Bank accounts, obtain account information and/or statement updates on your deposit or loan accounts, and received and send electronic messages to Alliance Bank, as well as pay bills through the bill pay service, all through the use of a personal computer. Access to Business Banking will be provided through the Worldwide Web of the Internet. You are responsible for providing you own access to the Internet through an Internet Service Provider of your choice.

2. Bank Documents.

The terms and conditions of this agreement are in addition to, a part of, and shall supplement the terms, conditions, rules, and regulations to which you have already agreed that apply to any of your existing Alliance Bank accounts or services of Alliance Bank which you currently use.

3. Alliance Online, Transfers and Payments.

When you instruct Alliance Bank to transfer funds to or from your Alliance Bank accounts through Business Banking, you authorize Alliance Bank to withdraw the necessary funds from the Alliance Bank account you designate. As with any funds transfer request, whether or not utilizing Business Banking, you agree that you will instruct Alliance Bank to make withdrawals only when a sufficient balance is or will be available in your designated Alliance Bank account at the time of withdrawal. Alliance Bank will not be obligated to act on any withdrawal instruction from you if sufficient funds, including overdraft privileges or other lines of credit, are not available in the account you designate.

4. Changes in Terms.

Alliance Bank may change the services and terms governing Business Banking, including fees set forth in this agreement at any time. You will be notified of any such changes as required by applicable law, in writing or electronic message. You understand that by using Business Banking after a change becomes effective and after you are notified of the change, you are agreeing to the change.

5. Business Day.

Business day means Monday through Friday, excluding Saturday, Sunday, and holidays.

6. Cancellation.

This agreement will remain in effect until you or Alliance Bank terminate it. You may cancel this agreement at any time by notifying Alliance Bank by mail to P. O. Box 500, Sulphur Springs, TX 75483-0500, ATTN: Internet Banking Department. Alliance Bank may cancel this agreement and terminate your use of Business Banking for any reason at any time. Alliance Bank will use commercially reasonable measures to notify you in advance of any such termination, but Alliance Bank is not obligated to do so.

7. Security.

In order to maintain secure communications and reduce fraud, you agree to protect the security of your Login I.D., passwords, numbers, codes, marks, signs, public keys or other means of identification. Alliance Bank reserves the right to block access to Business Banking to maintain or restore security to Alliance Bank systems if Alliance Bank reasonably believes your Login I.D. and/or password has been obtained or are otherwise being used by an unauthorized person. You are liable and responsible for all Business Banking transactions made using your means of identification, whether those transactions are made by you or any person you authorize, permit or enable to have your means of identification (even if the person exceeds your authority) or by any person who obtains through you, by whatever means, your means of identification. If you have given someone your means of identification and wish to terminate their authority, or if you know or believe that your means of identification otherwise are compromised, you must notify Alliance Bank so that Alliance Bank can take necessary steps to change the means of identification. You agree to defend, hold harmless and indemnify Alliance Bank from and against any and all claims of any nature arising out of any such access by a person you have authorized, permitted or enabled to have access to your Alliance Bank accounts via Business Banking. You further agree to be responsible for keeping your personal computer and or network operating system updated and fully patched and additionally maintaining an anti-virus and anti-spyware/malware software programs and keeping the anti-virus and anti-spyware/malware programs up to date and current. You also agree to maintain a firewall and keep it constantly updated. You acknowledge that there are inherent risks associated with data transmitted through the Internet channel, including but not limited to, wire transfers.

8. Limit of Alliance Bank and Other Provider's Responsibility.

Alliance Bank agrees to make reasonable efforts to ensure full performance of the Business Banking services. Alliance Bank will be responsible for acting only on those instructions sent through Business Banking which are actually received and cannot assume any responsibility for malfunctions in communications facilities not under its control that may effect the accuracy or timeliness of messages you send. Alliance Bank is not responsible for any losses or delays in transmission of instructions arising out of the use of any Internet Service Provider or caused by any browser software. Any information you receive from Alliance Bank can only be provided on a best-efforts basis for your convenience and is not guaranteed. Alliance Bank is not liable for any deficiencies in the accuracy, completeness, availability or timeliness of such information or for any investment or other decision made using this information. Alliance Bank is not responsible for any computer virus or related problems which might be attributed to Business Banking or to any services provided by any Internet Service Provider. In the absence of negligence on the part of Alliance Bank, neither Alliance Bank's, nor any of its affiliates or any of their respective officers, directors, employees or agents, is responsible for any direct, indirect, special, incidental, or consequential damages arising in any way out of the use

of Business Banking. Because some states do not allow the exclusion of limitation of liability for consequential or incidental damages, in such states the liability of the foregoing entities and individual is limited to the extent permitted by law.

ALLIANCE BANK MAKES NO EXPRESS OR IMPLIED WARRANTIES CONCERNING BUSINESS BANKING SERVICES.

9. Interruptions in Services.

Alliance Bank may on a regular basis perform maintenance on Alliance Bank equipment or systems that may result in an interruption of Business Banking services. Alliance Bank will not incur any liability to you as a result of any such interruptions.

10. Severability.

In the event any one or more of the provisions of this agreement shall for any reason be held to be invalid, illegal, or unenforceable, the remaining provisions shall remain valid and enforceable.

11. Legal Age.

You should be at least 18 years of age to use this product, and by accepting Business Banking, represent to Alliance Bank that you are 18 years of age or older.

12. Governing Law.

The terms and conditions of this agreement, and any issue relating to an account or service with Alliance Bank which you access through Business Banking, shall be governed by and construed in accordance with the laws of the State of Texas and payable and performable in Hopkins County, Texas.

13. Assignment.

Alliance Bank, without your consent, may assign its rights and delegate its duties under this agreement to a company affiliated with Alliance Bank or to any other party Alliance Bank may contract with in the future. You have no authority to assign any of your rights or duties under this agreement at any time.

14. Entire Agreement.

This agreement is the entire agreement between you and Alliance Bank regarding your use of Business Banking and it supersedes any prior discussions and agreements between you and Alliance Bank regarding Business Banking, and supersedes any marketing or other similar material pertaining to Business Banking delivered to you in writing, verbally or obtained at any Alliance Bank site or the sites of any Internet service provider.

15. No Other Use.

You may use Business Banking only for your personal use and may not reproduce, sell or distribute all or any portion of the information provided to you by Business Banking.

Upon application approval, all my eligible accounts I hold with Alliance Bank can be included in my Business Banking services. I hereby authorize Alliance Bank to establish online banking access to perform transactions for me as requested from time to time, and authorize Alliance Bank to post them to my accounts. I agree that my first use of Business Banking will signify my acceptance of the other terms of this agreement. Instructions for using these services are available on the bank's web site or Customer Care Center. Additionally, by submitting the enrollment form electronically, I represent and acknowledge that I have read and understand the Business Banking Agreement.