

Cardholder Agreement

FSBT may refuse any request to issue a Card without cause or notice.

You agree that, upon receipt of your card, that you shall promptly sign the signature panel in ink.

You understand that, shortly after your receipt of the Card, you will receive a PIN that is assigned to the Card. You may call the toll free number located on the Card in order to request a different PIN.

You agree that you will not share the PIN with anyone. You agree that you will not record the PIN in any way that may allow an unauthorized person to obtain the PIN.

Authorization: You authorize us to charge your designated account(s) for money disbursed and to credit your designated account(s) for deposits received in connection with transfers involving use of the Card, along with any applicable fees as outlined in the current fee schedule.

Use of the Card: Your Card is not transferable and remains the property of FSBT. You agree to destroy or return the Card to us immediately upon our demand. FSBT can revoke or terminate your card without notice. You may not authorize others to use the Card(s).

Card Restrictions: Card Limits will be assigned. Standard Limits for POS (Point of Sale) transactions is \$1,000.00 per day. Cash Withdrawal limits from ATMs are limited to \$500.00 per day. Limits are first subject to the available balance in the designated accounts assigned to the Card. Limits may be assigned differently based on FSBT experience with the Cardholder. Limits may be changed without notice. Limits may also be assigned differently upon request by the Cardholder subject to approval by FSBT.

Overdrafts: FSBT does not allow overdrafts created by use of the Card. It is understood that an occasional overdraft may occur due to timing differences of transactions that settle in your account(s). FSBT does not offer an overdraft plan and therefore you understand that Card transactions may not be approved at the point of sale or at an ATM due to insufficient funds in the designated account(s). Repeated overdrafts created by using the Card will be cause for FSB to terminate your Card(s).

Maintenance of Accounts: As long as this cardholder agreement remains in effect, you agree to maintain at least one of your designated accounts. Should all of your designated accounts be closed, your card privileges will be cancelled and we may retain your card if you attempt to use it.

Replacement: If your card is lost or stolen, and you request that a new card be issued, you agree that a fee may be charged to you for the replacement card as noted in our current fee schedule. The fee will be deducted from your primary checking account. You also agree to notify us immediately if your Card is lost or stolen. During business hours you may contact us at 580-342-6265 or after hours contact 1-800-383-8000.

Amendments to this agreement: We may amend this agreement at any time. We will provide you with written notice at least 30 days before the amendment becomes effective if the amendment will result in increased costs or liability to you. If an immediate change in the agreement is necessary for security reasons, we may amend the agreement without such prior notice.

Notices: Notices sent by us shall be effective when mailed to you at your last address that appears on our records. Except as otherwise provided in this agreement, or by applicable law, notices from you to us must be in writing and will be effective when received by us.

Collection Expenses: If we must pursue legal means to collect amounts you owe us under this agreement, you will pay our reasonable expenses, including attorney's fees, to the extent permitted by applicable law.

Joint Accounts: If your designated account(s) is/are a joint account, each account holder may exercise any and all rights under this cardholder agreement individually, and shall be jointly and severally liable for the obligations incurred by any such exercise. Each account holder may use the card(s), may agree to any amendment to or termination of the agreement, and may close any designated account. Each account holder agrees that any action taken by one account holder will be binding upon each account holder.

Disclosures: Please refer to the disclosure packed provided to you when you opened your account so that you are aware of your rights under Federal Regulation E (Electronic Funds Transfer Act). If you have misplaced this disclosure, you may request a copy from us.

Governing Law: The terms and conditions set forth in this agreement will be governed by the laws of the United States and of the State of Oklahoma. In the event of any conflict between these terms and conditions and any applicable federal or state law or regulation, these terms and conditions shall be considered modified to comply with such law or regulation.