



WOODHAVEN NATIONAL BANK

Mansfield Community Bank
Woodhaven National Bank, Rhome Branch
Ridglea Bank
Woodhaven Bank Northeast
Woodhaven National Bank Fossil Creek
Mercantile Bank



Agreement & Disclosure

Agreement - This Agreement, which includes the BizNet24 Internet Account Fee Schedule, the BizNet24 Internet Banking Account Enrollment Form, and any other agreements entered into having to do with the electronic banking system, is a contract that establishes the rules which cover your electronic access to your accounts at Woodhaven National Bank ("BANK") through our BizNet24 Internet Banking System ("SYSTEM"). By using the SYSTEM, you accept all the terms and conditions of this Agreement. Please read it carefully. The terms and conditions of the Deposit Account Agreements and Disclosures for each of your BANK accounts as well as your other agreements with the BANK such as those you entered into for loans and other services, 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, (except to the extent this Agreement can and does vary such rules or laws). 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 successors and the Bank's successors and assigns. Certain 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 BizNet24 Internet Banking Account Fee Schedule, the BizNet24 Internet Banking Account Enrollment Form, and any other related agreements constitutes the entire agreement between you and the BANK with respect to the subject matter hereof and there are no understandings or agreements relative hereto which are not fully expressed herein.

Definitions - As used in this Agreement, the words "we", "our", "us" and "BANK" mean Woodhaven National Bank. "You" and "your" refer to the accountholder authorized by the BANK to use the SYSTEM under this Agreement and anyone else authorized by that accountholder to exercise control over the accountholder's funds through the SYSTEM. "Account" or "accounts" means your accounts at the BANK. "Electronic funds transfers" may include, but is not limited to ATM withdrawals, pre-authorized transactions, and transfers to and from your BANK accounts using the SYSTEM including bill payments, wire transfers, and ACH transactions. "SYSTEM Services" means the services provided pursuant to this Agreement, including those services provided by way of a separate addendum. "Business days" mean Monday through Friday. Holidays are not included.

Access - To use the SYSTEM, you must have at least one checking account at the BANK, access to Internet service, and an e-mail address. Once we have received your signed BizNet24 Internet Banking Account Enrollment Form, and verified your account information, we will send you, either by telephone, e-mail or by postal mail, confirmation of our acceptance of your enrollment, along with your assigned log-in ID(s) and temporary password(s). The SYSTEM can be used to access only BANK accounts which you are authorized to access. We undertake no obligation to monitor transactions through the SYSTEM to determine that they are made on behalf of the accountholder.

SYSTEM Services - You can use the SYSTEM to check the balance of your BANK accounts, view BANK account histories, transfer funds between your internal BANK accounts, make stop payment requests, download transaction history to financial management software, create notification requests, and, if you have requested the optional BizNet24 Services on your Enrollment Form and completed the applicable agreement, access those services that you have signed up for and completed separate addenda agreements for. Unless otherwise noted, all balance and activity information is as of our cut-off time for the previous business day. This information is updated as soon as practical.

Hours of Access - You can use the SYSTEM seven days a week, twenty-four hours a day, although some or all the SYSTEM services may not be available occasionally due to scheduled or emergency system maintenance. We agree to post notice of any extended periods of non-availability on the SYSTEM website, if it is possible.

Your Password - All passwords will be delivered to the Primary Contact identified on the BizNet24 Internet Banking Account Enrollment Form. For security purposes, you are required to change your password upon your initial login to the SYSTEM. You determine what password you will use. Your password is not communicated to us except in encrypted form. Once you have changed your password, we will not be able to tell you what it is. You agree that we are authorized to act on instructions received under your password. You accept responsibility for the confidentiality and security of your password and agree to change your password regularly. Upon three unsuccessful attempts to use your password, your access to the SYSTEM will be revoked. To re-establish your authorization to use the SYSTEM, you must contact us to have your password reset or to obtain a new temporary password. We require that you create a password that utilizes upper and lower case alpha and numeric characters for purposes 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.

Security - You understand the importance of your role in preventing misuse of your accounts through the SYSTEM, and you agree to promptly examine your periodic statement for each of your BANK accounts as soon as you receive it. You agree to protect the confidentiality of your account and account number, as well as passwords and any other related information. You understand that certain confidential identification information by itself, or together with information related to your account, may allow unauthorized access to your account. Your password and Access ID are intended to provide security against unauthorized entry and access to your accounts. Data transferred via the SYSTEM is encrypted in an effort to provide transmission security and the SYSTEM utilizes identification technology to verify that the sender and receiver of the SYSTEM transmissions can be appropriately identified by each other. Notwithstanding our efforts to insure that the 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 the BANK SYSTEM, or e-mail transmitted to and from us, will not be monitored or read by others.

Fees and Charges - You agree to pay the fees and charges for your use of the SYSTEM Services as set forth in the current BizNet24 Internet Banking Account Fee Schedule. You agree that all such fees and charges will be deducted from the BANK 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 that are not covered by this Agreement. You understand that the charges incurred for your use of this system are in addition to all other regular account charges that you may incur. You are also responsible for telephone and Internet service fees you incur in connection with your use of the SYSTEM.

Posting of Transfers - Transfers initiated through the SYSTEM before 3:00 p.m. (Central Time) on a business day are posted to your account the same day. Transfers completed after 3:00 p.m. (Central Time) on a business day, or on Saturday, Sunday or banking holiday, will be posted on the next business day.

Overdrafts (Order of Payments, Transfers, and other Withdrawals) - If your account has insufficient funds to perform all transactions you have requested for a given business day, then: a. Transactions involving currency disbursements, like ATM withdrawals, cash withdrawals and wire transfers will have priority; b. Electronic Fund Transfers initiated through the SYSTEM which would result in an overdraft of your account may, at our discretion, be cancelled; and, c. Electronic fund transfers initiated through the SYSTEM that would result in an overdraft of your account may be assessed overdraft charges pursuant to the terms of the deposit agreement for that account.

Limits on Amounts and Frequency of the SYSTEM Transactions - The number of transfers from BANK accounts and the amounts which may be transferred are limited pursuant to the terms of the applicable Deposit Account 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.

Stop-Payment Requests - You may initiate stop-payment requests online via the SYSTEM only for paper checks you have written (non-electronically) on your BANK accounts (not SYSTEM bill payer paper drafts). Online stop-payment requests are processed electronically. To be effective, this type of stop-payment request must precisely identify the name of the payee, the check number, the amount, and the date of the check. If you make your stop-payment request online or by telephone, we may also require you to put your request in the form of paper writing and get it to us within 14 days after your request is processed online or after your call request. You will incur stop-payment charges as disclosed in the current fee schedule for the applicable account. You can make stop payments through the SYSTEM until 3:00 p.m. Central Standard Time.

Disclosure of Account Information and Transfers - You understand that 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 the SYSTEM. You agree and hereby authorize all of these transfers of information.

Periodic Statements - You will not receive a separate SYSTEM statement. Transfers to and from your accounts using the SYSTEM will appear on the respective periodic statements for your BANK accounts.

Change in Terms - We may change any term of this Agreement at any time. If the change would result in increased fees for any SYSTEM 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 21 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 BANK SYSTEM 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 SYSTEM 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 Account Agreements and Disclosures.

In Case of Errors or Questions about Your Electronic Transfers, including transfers made using the SYSTEM - Please Contact us as soon as you can. Contact us if you think your paper statement is wrong, or if you need more information about a transfer listed on your paper statement. We must hear from you no later than 60 days after we sent the FIRST paper 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. (4) If the suspected error relates to a transfer made via the SYSTEM, tell us the account number used to pay the bill, transferee name, the date the transfer was sent, payment amount, ID number, and the transferee account number for the payment in question. (This information may appear on the Bill Payment Historical Transaction Screen.) 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 not provisionally credit your account. 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. If we have made a provisional credit, a corresponding debit will be made from your account.

Our Liability for Failure to Make a Transfer - 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 when you have properly instructed us to do so, we will be liable only for Company's actual damages. However, there are some exceptions. We will NOT be liable, for instance: (1) If, through no fault of ours, you do not have enough available 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 SYSTEM, electronic funds 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 information for the transfer, including, as applicable but without limitation, the name, address, transfer date, and transfer amount, as well as an account number for the transferee. (8) If you have not properly followed the on-screen instructions for using the SYSTEM. (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.

Your Liability for Unauthorized Transfers (including transfers made using the SYSTEM) - CONTACT US AT ONCE if you believe your password has 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). If your password is lost or stolen and subsequently used by an unauthorized person, you will only be liable for the lesser of \$50 or the amount of money, goods, or services obtained by the unauthorized use prior to notifying us. If the unauthorized use occurs through no fault of your own or any other authorized user, you will not be liable for the unauthorized use. If your statement shows transfers (other than transfers made using the System or a card or device at a communications facility) that you did not make, tell us AT ONCE. If you do not tell us within sixty (30) days after the statement was mailed to you, you may not get back any money you lost after the 30 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.

Disclaimer of Warranty and Limitation of Liability - We make no warranty of any kind, express or implied, including any implied warranty of merchantability or fitness for a particular purpose, in connection with the SYSTEM Services provided to you under this Agreement. We do not and cannot warrant that the SYSTEM will operate without errors, or that any or all SYSTEM Services 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 the SYSTEM, 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 the BANK and its affiliates exceed the amounts paid by you for the services provided to you through the SYSTEM.

Your Right to Terminate - You may cancel your SYSTEM service at any time by providing us with written notice by postal mail or fax. Your access to the SYSTEM 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.

Our Right to Terminate - You agree that we can terminate or limit your access to SYSTEM Services for any of the following reasons: (1) without prior notice, if you have insufficient funds in any one of your BANK accounts. SYSTEM service may be reinstated, in 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) upon reasonable notice, for any other reason in our sole discretion.

Communications between the BANK and You - Unless this Agreement provides otherwise, you can communicate with us through e-mail by using the option on our website or by telephone at 817-496-6700.

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 BANK SYSTEM website or by e-mail. You agree to notify us immediately of any change in your e-mail address.

BILL PAYMENT ADDENDUM

The SYSTEM Bill Payment Service is a service that you can use to cause money to be transferred from your account to others. On the date of payment, we will debit money from your account and transfer it to an account that is not under your control. The next day, we, or a third party (at our discretion), will generate a payment to your designated payee. The transfer will be made by paper check or by electronic funds transfer at our sole discretion and option. Your transfer may be included with other transfers from customers of the Bank to the same payee. Your transfer will be individually identified by name, amount and account number unless the payee has arranged for a different presentation format.

SYSTEM Bill Payment Service - You must designate: (1) the BANK account from which the payments are to be made, (2) the complete name of the payee, the account number, the payee's telephone number, and the payee's remittance address, all exactly as shown on the billing statement or invoice, (3) the amount of the payment and 4) 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. By using the SYSTEM Bill Payment Service option, you agree that, based upon instructions received under your password, we can charge your designated account by electronic transfer, "no signature required draft", or by debiting and remitting funds on your behalf. We reserve the right to refuse to pay any payee designated by you. If we do so, we will notify you promptly.

Scheduling SYSTEM Payments - If the payee is to be paid by paper check (as indicated on the Bill Payer list), you understand and agree that paper checks are mailed to the payee and the payee may not receive the payment until 5 to 10 business days after the date the payment is debited from your account. If the payee is to be paid electronically (as indicated on the Bill Payer list), you understand and agree that the payee may not receive the payment until 2 to 5 days after the date the payment is debited from your account. You understand and agree that we are not responsible for the timely delivery of mail or the improper transmission or handling of payments by a third party such as the failure of the bill payment payee to properly post a payment to your account.

How to Cancel a Bill Payment – Any bill payment can be changed or canceled, provided you access the Bill Pay Service prior to the cut-off time on the business day prior to the business day the bill payment is going to be initiated.

Stop-Payment Requests - Stopping the payment of a check is different from the cancellation of a bill payment. Once the bill payment has been debited from your account, you CANNOT cancel or stop a bill payment which has been paid electronically. You may be able to stop a SYSTEM bill payment paid by paper draft by contacting us by telephone before the paper draft has cleared. (You will have to contact us by telephone to determine if the paper draft has cleared.) If the paper draft has NOT cleared, we will immediately process your stop-payment request. We will notify you immediately if the paper draft has already cleared. To be effective, this type of stop-payment request must precisely identify the name of the payee, the payee-assigned account number, the amount and scheduled date of the payment, and the confirmation number from the Bill Payment Historical Transaction Screen. Stop-payment charges for SYSTEM bill payment paper drafts will be assessed in addition to the stop-payment charges for the applicable account.

SECURITY STATEMENT

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, Secure Sockets Layer (SSL) protocol for data encryption, and a router loaded with a firewall to regulate the inflow and outflow of server traffic.

Secure Access and Verifying User Authenticity

To begin a session with the bank's server, the user must key in a Access ID and a password. Our system, the Internet Banking System, uses a "3 strikes and you're out" lock-out mechanism to deter users from repeated login attempts. After three unsuccessful login attempts, the system locks the user out, requiring either a designated wait period or a phone call to the bank to verify the password before re-entry into the system. Upon successful login the system authenticates the user's identity and establishes a secure session with that visitor.

Secure Data Transfer

Once the server session is established, the user and the server are in a secured environment. Because the server has been certified as a 128-bit secure server by VeriSign, data traveling between the user and the server is encrypted with Secure Sockets Layer (SSL) protocol. With SSL, data that travels between the bank and customer is encrypted and can only be decrypted with the public and private key pair. In short, the bank's server issues a public key to the end user's browser and creates a temporary private key. These two keys are the only combination possible for that session. When the session is complete, the keys expire and the whole process starts over when a new end user makes a server session.

Router and Firewall

Requests must filter through a router and firewall before they are permitted to reach the server. A router, a piece of hardware, works in conjunction with the firewall, a piece of software, to block and direct traffic coming to the server. The configuration begins by disallowing ALL traffic and then opens holes only when necessary to process acceptable data requests, such as retrieving web pages or sending customer requests to the bank.

Using the above technologies, your Internet banking transactions are secure.

PRIVACY STATEMENT

Woodhaven National Bank recognizes that our customers and others visiting our web site have an expectation of privacy in their dealings with us. We have the highest regard for the privacy of our customers and, as a result, we safeguard the privacy of users of our web site, just as we do throughout the rest of our business. The following covers the circumstances in which we will collect, maintain, and use any information you may provide to us online.

This includes information you provide to us when you apply or enroll in any of our accounts or services, when you use Internet Banking, when you use any of our online planners or financial tools or when you send us e-mail.

Notice of Your Financial Privacy Rights

We, our, and us means Woodhaven National Bank.

This is our privacy notice for our customers. When we use the words "you" and "your" we mean the following types of customers:

- All of our consumer customers who have a continuing relationship with us, such as:
 - Deposit account
 - Loan account
 - Safe deposit box

We will tell you the sources for nonpublic personal information we collect on our customers. We will tell you what measures we take to secure that information.

We first define some terms.

Nonpublic personal information means information about you that we collect in connection with providing a financial product or service to you. Nonpublic personal information does not include information that is available from public sources, such as telephone directories or government records.

An **affiliate** is a company we own or control, a company that owns or controls us, or a company that is owned or controlled by the same company that owns or controls us. Ownership does not mean complete ownership, but means owning enough to have control.

A **nonaffiliated third party** is a company that is not an affiliate of ours.

The Information That We Collect

We collect nonpublic personal information about you from the following sources:

- Information we receive from you on applications or other forms
- Information about your transactions with us
- Information about your transactions with nonaffiliated third parties
- Information from a consumer reporting agency

Information We Disclose About You

We do NOT disclose any nonpublic personal information about you to anyone, except:

- As permitted by law
- To effect, administer or enforce a transaction you requested
- Should you request or authorize that the information be revealed

The Confidentiality, Security and Integrity of Your Nonpublic Personal Information

We restrict access to nonpublic personal information about you to those employees who need to know that information to provide products or services to you. We maintain physical, electronic, and procedural safeguards that comply with federal standards to guard your nonpublic personal information.

Nonpublic Personal Information and Former Customers

We do not disclose nonpublic personal information about former customers, except as:

- Permitted by law
- To effect, administer or enforce a transaction you requested
- Should you request or authorize that the information be revealed

Disclosing Our Privacy Commitment to You

We want you to understand our commitment to personal privacy of our use of information. For this reason, we have prepared these Privacy Principles.

If you have any reason to believe that your personal information retained at Woodhaven National Bank is incorrect, please call us at (817) 496-6700. We will investigate the problem and, if appropriate, update the Bank's records.

Please Note:

For stop payments on checks, lost or stolen ATM/Check Cards, or other urgent needs requiring an immediate response, please call (817) 732-1200. Customer service is available Monday through Friday 8:30am to 4:00pm.

IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT: 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.

As required by law, you are hereby notified that a negative credit report reflecting your credit record may be submitted to a credit reporting agency if you fail to fulfill the terms of your credit obligations.

Authorized BizNet24 Services, Fee Disclosures and Limits

This schedule will define the company's allowed transactions using the Bank's Internet Banking system. Some services are subject to Bank approval. All entries shall be conducted via Woodhaven National Bank's BizNet24 Internet Banking system in accordance with the instructions provided by either the system or institution representatives. The allowed services granted to the company may consist of multiple features such as web-enabled data entry screens, file transfers and uploads. This Schedule itemizes the features,

Small Business Service

Commercial Service		
User Fees	Cost	Remarks
Internet Banking Setup Fee	\$50.00	one time setup fee
Account Access Fee	Free	
Monthly Online Usage Fee	\$25.00	includes unlimited users & accounts
Bill Payment Setup Fee	Free	
Monthly Bill Payment Fee	\$0.50	each transaction, first 3 months are Free
Bill Payment Stop Payment	\$25.00	each request for a period of 6 months
Bill Payment Insufficient Funds Fee	\$30.00	each processed payment
ACH transaction fee (File Transfer included)	\$0.10	each transaction
Internal Funds Transfer	Free	
*Domestic Wire Transfers	\$15.00	each transfer
*International Wire Transfers	\$50.00	each transfer
Import / Export File	Free	*various software compatibility
Message Alert Notification System	Free	E-mail alerts for account status & reminders

fees and limits for each type of service.

Account Dollar Limits	
Allowed Transactions	Maximum Limit
Pay Bills	Unlimited
ACH Credits	Limit will be set by Loan Officer upon approval of service.
ACH Debits	Limit will be set by Loan Officer upon approval of service.
Wire Transfers	Limit will be set by Loan Officer upon approval of service.
File Transfer	Limit will be set by Loan Officer upon approval of service.
Internal Funds Transfer	Unlimited

***BizNet24 Services Fee Schedule
Commercial***

User Fees	Cost	Remarks
Internet Banking Setup Fee	\$25.00	one time setup fee
Account Access Fee	Free	
Monthly Online Usage Fee	\$12.50 *	Includes unlimited users & accounts
Bill Payment Setup Fee	Free	
Monthly Bill Payment Fee	\$0.50	each transaction, first 3 months are Free
Bill Payment Stop Payment	\$25.00	each request for a period of 6 months
Bill Payment Insufficient Funds Fee	\$30.00	each processed payment
Internal Funds Transfer	Free	
Message Alert Notification System	Free	E-mail alerts for account status & reminders
* <i>Enroll for E-Statements and receive - FREE Internet Banking</i>		
Account Dollar Limits		
Allowed Transactions	Maximum Limit	
Pay Bills	Unlimited	

***BizNet24 Services Fee Schedule
Small Business***

Upon signing this form, we are bound to the terms of the BizNet 24 Internet Banking Agreement, I/we have been given a copy of, and have fully read the Application, Agreement and Disclosures and agree to comply with the terms and requirements as stated in these documents. This Agreement shall be construed in accordance with and governed by the laws of the State of Texas.

IN WITNESS WHEREOF the parties hereto have caused this Agreement to be executed by their duly authorized officers.

Company Name

Company Agent's Signature (Must be account owner)

Date

Company Agent's Signature (Must be account owner)

Date

WOODHAVEN NATIONAL BANK

Bank Agent's Signature and Title

Date