



PLEASE COMPLETE THE FORM ON THE NEXT PAGE.

Click each text field to type.

You can use a mouse or a tab key to move between the fields.
After completing the form, sign page 1 and read and initial the last page.
Click the red "print" button on the bottom of both pages to print the form.

If you prefer, just print this document and complete the form by hand.

Continue >

Bank Use Only

Branch Name _____

Checking Account _____

Beneficiary (individual accounts only)

Individual
Joint WROS

1. Name: _____

Relation: _____

2. Name: _____

Relation: _____

NEW RECRUIT Checking

PRIMARY ACCOUNT HOLDER:

SSN: _____ ID Verification & PVT Access (must be 4 numbers and cannot begin with zero)

Printed Name: _____

Date of Birth: __/__/____

Relationship: Primary

Branch of Service: _____

Email Address: _____

Permanent Address: (No PO Box) _____

City, ST, ZIP: _____

Phone Number: _____

Cell Number: _____



Signature: _____ Date: _____

JOINT ACCOUNT HOLDER:

SSN: _____ ID Verification & PVT Access (must be 4 numbers and cannot begin with zero)

Printed Name: _____

Date of Birth: __/__/____

Relationship: Joint

Branch of Service: _____

Email Address: _____

Permanent Address: (No PO Box) _____

City, ST, ZIP: _____

Phone Number: _____

Cell Number: _____



Signature: _____ Date: _____

ADDITIONAL ACCOUNT SERVICES

CheckCard for Owner(s) / Authorized Signers # X _____, _____

Overdraft Protection / \$200 Limit Pre-approved

By checking the overdraft protection box above, all account owners who sign this signature card are indicating that they wish to apply for an overdraft limit. Each item will be subject to all applicable NSF charges.

Frontline – Online Banking includes Bill Pay

By checking the Online/Bill Pay box above, all account owners who sign this signature card are indicating that they wish to request internet banking with bill pay. This service is free for 6 months and thereafter is subject to the applicable monthly charge.

All Account owners and signers must sign above, agreeing to the Terms and Conditions of the Deposit Contract and applicable Additional Account Services. TAXPAYER IDENTIFICATION NUMBER AND CERTIFICATION: The Depositor, under penalty of perjury certifies: (1) The number shown on this form is my correct Taxpayer Identification Number, and (2) I am not subject to backup withholding because (a) I am exempt from backup withholding, or (b) I have not been notified by the IRS and I am subject to backup withholding as a result of a failure to report all interest or dividends, or (c) the IRS has notified me that I am no longer subject to backup withholding; and (3) I am a U.S. person (including a U.S. Resident Alien). **CERTIFICATION INSTRUCTIONS:** You must cross out item 2 above if you have been notified by the IRS that you are currently subject to backup withholding because you have failed to report all interest and dividends on your tax return.

DEPOSITOR CONTRACT (the "Contract")

DEPOSITS AND WITHDRAWALS: The Bank is authorized to receive deposits and to recognize signatures as set forth in this Contract in the payment of checks, the withdrawal of funds and in transaction of business for your account.

DEPOSIT OF CHECKS: In accepting checks and other items for deposit, Bank acts only as collecting agent for you and assumes no responsibilities beyond exercise of due care. All checks and other items are credited to your Account subject to receipt of proceeds of final payment in cash or its equivalent at office of Bank. Bank may forward checks and other items to Federal Reserve banks or correspondent banks and shall not be liable for default or negligence of Federal Reserve or correspondent banks or for losses of checks and other items while in transit. Checks and other items and their proceeds may be handled by any Federal Reserve or correspondent bank in accordance with Federal Reserve Rules, Clearing House regulations, and common bank usage or other lawful means. Bank may charge back to your account the amount of any item deposited to your account or cashed for you which was initially paid by the payor bank and which is later returned to us due to an allegedly forged signature, unauthorized, forged or missing endorsement, claim of alteration, encoding error or claim the item was counterfeit, or other problem which justifies reversal of credit. If payment is not received for any deposited item, the amount of the item will be charged back to your account and may create an overdraft, for which the Bank may assess a service charge. Any deposit received after Bank's regular cut off time (which may differ from its regular closing hour) shall be deemed received the next business day. You agree that you will not deposit, without our prior written consent, "substitute checks" as defined by federal law or Image Replacement Documents that purport to be substitute checks and that have not been previously endorsed by a bank. If you deposit such an item, you agree to reimburse us for losses, costs, and expenses we may incur associated with warranty or indemnity claims. If you provide us with an electronic representation of a substitute check for deposit into your account instead of an original check, you agree to reimburse us for losses, costs, and expenses we incur because the substitute check resulting from the electronic representation does not meet applicable substitute check standards and/or causes duplicate payments.

WITHDRAWALS: You agree that Bank does not have to allow you to make a withdrawal from your Account if you don't have sufficient funds available in the Account to cover the full amount of the withdrawal. If there are funds available to cover some, but not all, of the withdrawals or other debits (such as charges) to your Account, Bank may post those withdrawals or other debits for which there are sufficient funds available in any order Bank may choose. Even if Bank pays one or more overdrafts, Bank is not obligated to cover any future overdrafts. A service charge may be assessed on any withdrawal (including checks, ATM or point of sale transactions, or ACH debits) or other debit that will overdraw the available account balance, regardless of whether Bank pays or returns the item.

FINGERPRINTING: If a person to whom you gave a check asks the Bank to cash the check, the Bank may require them to place their fingerprint on the check. If they refuse to provide their fingerprint, the Bank may refuse to cash the check. The Bank has no liability to you for refusing to cash the check.

CHECK LEGENDS: You agree that Bank may disregard information on any check or item other than the signature of the drawer, the identification of the drawee bank and payee, the amount, and other information encoded on the MICR line. You agree that Bank is not responsible to take action on, or for failure to notify you of restrictive language placed on checks or other items, including but not limited to terms such as "Void after 90 days", "Paid in Full", "Two Signatures Required", "Void Over \$100" or similar statements. In accordance with reasonable banking standards, most checks and other items are processed through automated processing and, except in limited circumstances and in our discretion, most items are not individually examined. You agree that Bank acts within reasonable banking standards by processing most checks and other items through automated processing systems. Bank may agree to adhere to extraneous banking legends if you notified Bank of such legends and Bank has separately agreed in writing to honor such legends.

STATEMENTS: Bank is authorized to mail statements of this Account and returnable items by ordinary mail or electronically to the address provided by you. If mail is returned as undeliverable, Bank may hold further statements and items until called for by you. You are responsible for promptly notifying Bank, not to exceed 30 calendar days (60 days in the case of ACH items) after Bank sent the statement to you or made the items available, either by mail or electronically, of any errors or forgeries or unauthorized withdrawals. You understand and agree that the Bank's retention of items does not alter or waive your responsibility to examine statements or change the time limits for notification of errors or unauthorized withdrawals. You agree that you cannot assert an unauthorized withdrawal or error against Bank unless such timely notification is made. You are also responsible for promptly informing Bank in writing of address, email and name changes.

CLOSING ACCOUNTS: The Bank may close the Account at any time, without prior notice to you. Bank also reserves the right to refuse deposits. You may close the Account at any time after notice to Bank. You are responsible for all accrued charges and the amount of any checks in process at the time the Account is closed.

SET-OFF: By signing this form you agree that Bank may at any time (without prior notice, except as prohibited by law) set-off the funds in this Account, regardless of the source of the funds, including but not limited to social security benefits, against any debt owed to Bank now or in the future by you, subject to any limit on the right of withdrawal from this Account by you. In addition, you also agree in the event this Account is overdrawn, the Bank has the right at any time (without prior notice, except as prohibited by law) to set-off without notice any funds coming into the possession of the Bank via ACH, deposit or any other source in order to clear or reduce the overdraft.

REGULATIONS AND SERVICE CHARGES: This Account is subject to the rules and regulations and the Deposit Account Information brochure furnished with this Contract and hereby acknowledged by you. This Contract, the Deposit Account Information Brochure, and all terms governing the Account, including all service charges and other fees, may be amended at any time by Bank. Notice of amendments may be on or with Account statements or by other appropriate means. Your continued use of the Account evidences your agreement to any amendment.

DORMANT ACCOUNTS: If you have not made a deposit to or withdrawal from your account for a period of time that the Bank considers substantial, then the Bank may charge various dormant account fees on the account in addition to regular monthly maintenance and other fees and, if the account received interest, the Bank may stop paying interest on the account. The Bank may also refuse to pay items drawn on or payable out of the account. If you re-establish contact with the Bank, the Bank does not have to reimburse you for these fees and the Bank is not liable to you for any interest that would otherwise have accrued on your account.

LIABILITY: Each individual who has signed this Agreement shall be jointly and severally liable to Bank for debit balances in the Account, including without limitation, overdrafts, and account charges, and jointly and severally promise to pay, upon demand, any and all debit balances, all fees and charges, and our reasonable attorneys' fees and costs and all expenses of collection, including but not limited to those incurred at trial or on any appeal. **LEGAL PROCESS:** The Bank may accept and act on any legal process that the bank believes to be valid without any liability to you. "Legal Process" includes a subpoena, restraining order, injunction, writ of attachment or execution, levy, garnishment, tax withholding order, search warrant, forfeiture or other similar order relating to your account. The Bank may charge your account a legal process fee for each occurrence. You agree to pay the Bank's fees and expenses for research and copying of documents and all other expenses that the Bank may incur in responding to any legal process related to your account, including the Bank's attorney fees. The Bank may deduct these fees and expenses from any of your accounts without prior notice to you. The Bank is not liable to you for not paying items because the Bank has withdrawn funds from your account or in any way restricting access to your account because of a legal process.

STOP-PAYMENT: An oral stop-payment order must be received in time to provide a reasonable period for Bank to take appropriate action, is valid for only 14 calendar days, must include information on payee, amount and number of account and check, and be confirmed in writing. A written stop-payment order expires 6 months after receipt by Bank and extensions must be in writing. Any authorized signer has the authority to stop-payment of any item whether signed by him or other authorized signer. However, Bank is not required to release a stop-payment order unless the request is by the same person requesting stop-payment. You agree to reimburse Bank for any expenses it incurs by honoring a stop-payment order, including attorney's fees.

SAVINGS ACCOUNT: Withdrawals from Savings Accounts will as a general rule be paid on demand. However, Bank reserves the right to require 7 days written notice on any interest bearing account.

INTERNET - ON-LINE BANKING: Bank is not responsible for any loss or damage suffered by you as a result of the failure of systems and software utilized by you to interface with the Bank's systems or systems and software utilized by you to initiate or process banking transactions whether the transactions are initiated or processed directly with Bank's systems or a third party service provider or phishing or spyware scams affecting the systems and software used by you. You acknowledge that you are solely responsible for the adequacy of systems and software utilized by you to process banking transactions and the ability of your systems and software to do so safely and accurately. You acknowledge that response times from systems may vary due to system performance.

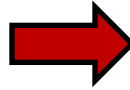
JOINT W/R SURVIVORSHIP: If the Account is a joint account with right of survivorship, all funds in this Account are joint property, which are owned as Joint Tenants and not as Tenants in Common. Upon death of any signer, any balance in this Account shall become property of the survivor or survivors and the entire Account or any part of the Account may be withdrawn by any survivor. Each joint account signer is authorized to endorse for deposit to this Account checks payable to another joint account signer. The obligations under the Account are joint and several and each joint account signer is liable for overdrafts and debit balances as set forth in this Contract, irrespective of which joint account signer benefited from the withdrawal.

MINORS: If this account has been opened by (a) a Minor, or (b) any person for the benefit of a minor, withdrawals may be made by such minor unless the person opening the account for the benefit of the minor shall otherwise direct in writing.

NOTICES: Any notice or communications to you in connection with this Contract or with any other services offered by the Bank may be on or with Account Statements or by other appropriate means, including electronically to the address provided by you. This means that you specifically consent to the Bank sending you information about other services offered by the Bank. For accounts with more than one owner, the Bank may send notices to any one co-owner. Any notice to the Bank required or permitted in connection with this Contract or with any other services offered by the Bank shall be by mail or by other appropriate means to the address shown in the Deposit Account Information brochure.

CONTROLLING LAW: This Agreement will be interpreted in accordance with applicable Federal law and the laws of the state of Oklahoma.

ARBITRATION: You and the Bank both have the option of requiring that any claim, dispute or controversy concerning this Contract and any claim arising from or related to this Contract, including the validity of this Contract and of this agreement to arbitrate disputes as well as claims alleging fraud or misrepresentation shall be resolved by arbitration under the commercial rules of the American Arbitration Association. This arbitration agreement is made pursuant to a transaction involving interstate commerce and shall be governed by the Federal Arbitration Act, 9 U.S.C. Sections 1-16. Arbitration involves the review and resolution of the dispute by a neutral party and not before a judge or jury in a formal court of law. You and the Bank agree that the arbitration will take place on an individual basis without resort to any form of class action.



INITIAL _____

PRINT FORM