

THIS FORM SHOULD BE USED FOR DOMESTIC OUTGOING “**MANUAL**” WIRE TRANSFER REQUESTS ONLY.
No pre-filled form is required for in-person/in-branch wire transfers.

The completed form should be **FAXED** to your assigned account officer for approval and must be signed by an authorized account owner/signer.
Note: If you request us to accept this or any future manual wire request from a non--account signer/owner we require you to execute a Manual Wire Request Application (Provided by your assigned account officer).

Any wire transfer request not received and/or approved prior to 4:00 p.m. CST will NOT be processed until the next business day.

Beneficiary/Destination Bank Information

ABA Routing Number: (9 digits only)

Bank Name:

Beneficiary Information

Amount:

Account Number:

Name:

Address: (Required - No P.O. Boxes)

City:

State:

ZIP:

Originator Information

Account Number:

Name:

Address: (Required - No P.O. Boxes)

City:

State:

ZIP:

Additional Instructions (53 characters}

Originator to Beneficiary Information

FI to FI Information

--- Signature Required on Page 3 ---

Bank Use

Funds verified by:

Input by:

Callback completed by:

OFAC:

Authorized Person Contacted:

Fee:

Time Authorized Person Contacted:

Manual Wire Agreement on file?

Phone Number of Person Contacted : ()

Yes No

Officer Authorization Limit Verified:

Wire Transfer Terms and Conditions Agreement

These are the terms and conditions under which Bank will provide wire transfer of funds services to Customer.

1. Authority. Subject to the terms and conditions of this Agreement, Customer hereby authorizes Bank and Bank hereby agrees to honor, execute and charge to Customer's designated account(s) at Bank all telephonic, oral or written (including via facsimile transmission or via electronic or other means) requests by Customer for the wire transfer of funds. As used in this Agreement, the term "transfer" or "wire transfer" shall be deemed to include a transfer of funds by means of the Federal Reserve Bank.

2. Security Procedures. Bank has established security procedures in connection with wire transfer requests and unless otherwise directed by Customer, Bank shall apply these procedures accordingly.

Security procedures for Non- Treasury Services Customers. For wire transfer requests initiated by phone or facsimile, the Bank imposes a callback verification process or any other security procedures that Bank may deem reasonable. Customer agrees to accept the security procedures as implemented by the Bank. Regardless of the type of wire transfer request that was initiated, if Customer believes or has reason to believe that the confidentiality of such procedures has been compromised, notice of that fact shall be given to Bank in writing immediately, but in no event no later than one business day from the date of discovery. Customer further covenants and agrees that no individual will be allowed to initiate wire transfers on its behalf in the absence of proper supervision by Customer, and Customer shall implement and maintain at all times adequate safeguards to prevent unauthorized wire transfer requests from being made on its behalf. Bank reserves the right to change its security procedures as the Bank deems necessary in its sole discretion.

3. Verification of Wire Transfer Requests. Bank will process a wire transfer request from Customer only when it has complied with the Bank's security and verification procedures. Upon receipt of a wire transfer request from Customer, whether such wire transfer request is telephonic, oral or written (including via facsimile transmission or via other means), Bank will call the Customer identified on such wire transfer request at the telephone number identified on the Bank's internal system and require the Customer to confirm and comply with any verification procedures then in effect. Customer agrees to supply Bank with, upon request, any information Bank may reasonably request, including, but not limited to, further evidence of authority to consummate such wire transfers or perform other acts under the terms of this Agreement. Customer acknowledges that Bank has no obligation to make repeated attempts for callback verification. Bank will reject any wire transfer request that cannot be verified as provided in this Paragraph 4. Bank will notify Customer by telephone or electronically in writing of its rejection of any wire transfer request. Customer agrees that any wire transfer request, or request for amendment to or cancellation thereof be made pursuant to the security and verification procedures set forth in Paragraph 3 above, and be required to pay Bank , and Bank is authorized to charge Customer's account, for such wire transfer request made pursuant to the security and verification procedures set for in Paragraph 3 and Paragraph 4.

4. Adequacy of Security and Verification Procedures. Customer acknowledges that the security and verification procedures set forth herein, and otherwise implemented by Bank from time to time, will not detect error in the transmission or content of the wire transfer instructions, and Customer agrees that it shall be solely responsible for the discovery and identification of any error and to advise Bank of such error as prescribed herein. Customer agrees that the security and verification procedures set forth in Paragraphs 3 and 4 of the agreement, and otherwise implemented by Bank from time to time, are commercially reasonable, and that Customer shall be bound by any wire transfer instruction issued in Customer's name and accepted by Bank in compliance with the security and verification procedures set forth herein and as otherwise may be implemented by Bank from time to time.

5. Procedure. All wire transfer requests will conform to Bank's then-existing procedures, which may be amended by Bank from time to time in its sole discretion. Such procedures include the method for submitting wire transfer requests and cut-off times for all beneficiaries and their respective financial institutions. Customer understands that the account/routing/transit number assigned to banks and to the accounts of recipients of transfers is critical to the transfer function. Customer acknowledges and agrees that Bank and the beneficiary's bank may rely solely upon the account/routing/transit number or similar identifying number Customer provided in the wire transfer request to identify (a) the beneficiary, (b) the beneficiary's bank, and (c) an account, for any wire transfers made by Bank at Customer's request utilizing solely any such account/routing/transit number or similar identifying numbers, even when they have also identified the beneficiary or bank by name. In the event of discrepancy in Customer's wire transfer request between the name of the beneficiary of a bank and such beneficiary's account/routing/transit or similar identifying number, Bank will, and is authorized to, make payment on the basis of such identifying number, even if it results in a beneficiary or bank other than the one designated by the Customer by name being paid.

6. Recording Telephone Conversations. Customer authorizes Bank to electronically record any telephone conversation between Bank and Customer in its sole discretion, and to retain such recordings indefinitely.

7. Time of Wire Transfer Request; Sufficient Funds Available. Bank shall provide Customer with a schedule showing the business hours during which it handles wire transfer requests. Requests received on Saturday will be handled on the next business day. Bank may act upon all transfer requests on the date received, when received prior to the deadlines required by Bank. Bank shall not be required to act on the day it receives a request, if it receives the request after the business hours set forth in its schedule or cannot reasonably execute the wire transfer request within such business hours. Bank is authorized to use any means for the transmission of funds that Bank may consider suitable. Bank shall not be required to honor wire transfer requests, unless Customer has or arranges to have in its account(s) at Bank a balance of actually or finally collected funds sufficient to cover the amount of the wire transfer and service fees to be charged for same to such account(s). Because of circumstances beyond its control, if Bank is delayed beyond the time limits provided in the schedule or by law in acting upon a transfer request, the time for acting shall be extended for the time necessary to complete the action, if Bank exercises such diligence, as the circumstances require.

8. Handling of Wire Transfer Requests, Amendments, Revocations, and Discrepancies. Customer may ask Bank to amend or cancel any transfer or related instruction (authenticated by procedures set forth in Paragraph 4, Paragraph 5, and Paragraph 6 of this Agreement), and Bank will use its best efforts to comply with such request if the request is made at a time and in a manner that gives Bank a reasonable opportunity to act on the request before its makes the transfer or carries out the instruction as Customer originally requested; provided, however, that Customer agrees that Bank shall not be responsible and will have no liability for any loss resulting from any delay in handling or consummation of any wire transfer request, or for Bank's inability for any reason to carry out a requested amendment or cancellation of any wire transfer request. If Customer ask Bank to recover funds that Bank has already transferred in accordance with a wire transfer request, Bank may do so in its sole discretion, but Bank shall be under no obligation to seek recovery of any funds. If Bank grants such request to attempt to recover funds, Bank will take such action, as it deems reasonable under the circumstances, including, for

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Wire Transfer Terms and Conditions Agreement Continued...

example, sending a request to reverse the transfer to any financial institution that received such funds. In no event, however, shall Bank be deemed to have guaranteed or otherwise assured the recovery of any portion of the amount transferred, nor to have accepted responsibility for any amount transferred before Bank received and had time to act upon the request to amend or cancel the transfer request.

9. Currency conversion. Unless specified to the contrary, a request by Customer for the wire transfer of funds shall be sent in United States Dollars. Customer agrees that if it requests a transfer of funds in a currency other than United States Dollars, Bank will convert the currency at Bank's current exchange rate for the specified foreign currency. In no event shall Bank be liable to Customer for any losses arising from currency conversions effected by Bank in good faith within a reasonable time after receiving funds for conversion.

10. Release and Indemnification of Bank. Customer hereby agrees to release and indemnify and hold harmless Bank, its directors, officers, employees and agents ("Indemnities") from all claims, causes of action, damages, demands, judgments, and expenses (including their attorneys' fees), liabilities and other losses of any kind incurred by or asserted against such Indemnities in any way resulting from, relating to or arising out of the services provided herein, the provision of invalid or inaccurate data by Customer, its directors, officers, employees, agents or anyone else acting on Customer's behalf, or any acts or omissions of Customer or any third party or otherwise, except to the extent that such claims, causes of action, damages, demand, judgments, and expenses, liabilities or other losses are the result of Bank's gross negligence or willful misconduct as provided in Paragraph 13 hereof. Customer acknowledges that this release and indemnification shall survive the termination of this Agreement.

11. Limitation of Liability. BANK SHALL NOT BE OBLIGATED TO MAKE ANY INQUIRIES IN ORDER TO VERIFY OR CONFIRM ANY SUCH REPRESENTATION OR TO ASSURE THAT ANY FUNDS OF THE CUSTOMER ARE IN FACT APPLIED OR USED FOR ANY PURPOSES SO REPRESENTED OR FOR ANY OTHER PROPER PURPOSE; AND BANK SHALL IN NO EVENT BE RESPONSIBLE OR HELD LIABLE FOR ANY MISAPPLICATION OR MISUSE OF ANY FUNDS OR OTHER PROPERTY OF THE CUSTOMER TRANSFERRED OR DISPOSED OF PURSUANT TO ANY AUTHORITY HEREIN GRANTED. BANK IN NO EVENT SHALL BE LIABLE FOR ANY INDIRECT, SPECIAL, CONSEQUENTIAL OR EXEMPLARY DAMAGES, SUCH AS BUT NOT LIMITED TO, LOSS OF ANTICIPATED PROFITS OR OTHER ECONOMIC LOSS IN CONNECTION WITH OR ARISING OUT OF THE PERFORMANCE OR FAILURE OF PERFORMANCE OF SERVICES HEREUNDER. Nor shall Bank be liable for the insolvency, neglect, misconduct, mistake, or default of another bank or person in initiating or completing wire transfer transactions.

12. Fees and Charges. Bank may charge to Customer's account(s) such reasonable wire transfer fees as Bank may impose from time to time in accordance with its customary pricing policies. Bank may also reimburse itself by debits to Customer's account(s) for any direct charges incurred by Bank in connection with transfers of funds, including but not limited to, any charges from a third party, telex transmission charges, transfer fees, international wire transfer charges, and other similar charges.

13. Force Majeure. Bank shall not be liable or responsible for failure to perform, delays or errors that occur by reason of acts of civil or banking authorities, national emergencies, labor difficulties, acts of God, insurrection, war, power supply failure, malfunctions or unavoidable difficulties with Bank's wire transfer equipment, delays or failure to act by any carrier and/or agent Bank may use to carry out the services to be provided under this Agreement, or any other cause or condition beyond Bank's control.

14. Compliance with Laws. By using wire transfer services, or any other service provided by Bank, Customer hereby represents that Customer is authorized under U. S. federal, state, and local laws to conduct financial transactions with Bank and Customer is not subject to sanctions by the Office of Foreign Assets Control (OFAC). Bank vigorously enforces the laws and regulations promulgated by OFAC and, in accordance with OFAC rules, Bank reserves the right to: (i) check the names of current and new customers against OFAC's database, and (ii) block and/or reject transactions until Bank is satisfied that Customer, or any of Customer's beneficiaries, collateral owners, guarantors/co-signers and/or receiving parties are not subject to OFAC sanctions. Customer hereby represents and warrants to promptly notify Bank if Customer, or any of Customer's beneficiaries, collateral owners, guarantors/co-signers and/or receiving parties, have been, are now, or ever become subject to OFAC sanctions.

15. Governing Law. This Agreement shall be governed by the laws of the State of Texas, including Article 4A of the Uniform Commercial Code, as adopted, and applicable federal law. All wire transfer instructions issued to Bank in the name of Customer shall also be subject to the rules and regulations of any funds transfer system used by Bank and, where applicable, Subpart of Regulation J, 2 CFR Part 210. If a wire transfer instruction received by Customer is to be handled under any general or specific statute, rule, regulation or license of the United States or any agency thereof, it is understood that such wire transfer instruction shall be subject to such statute, rule, regulation, or license. Customer consents to the jurisdiction of the courts of the State of Texas and waives any argument that such a venue is inconvenient.

16. Severability. Should any provision of this Agreement be declared invalid or unenforceable, the provision shall be ineffective only to the extent of the invalidity or unenforceability. The remaining provisions of this Agreement shall remain in full force and effect.

17. Notices. All written notices required or desired to be given under this Agreement shall be sent by mail to the parties at the names and addresses provided in this Agreement.

I (We) hereby request Bank to effect this transfer at my (our) risk to such person as the receiving bank believes to be the within named payee. Texas Security Bank (Bank) is not responsible for delays, errors, claims, or damages occasioned by the fault or negligence of correspondents through whose hands it may pass, once Bank has delivered the transfer to its correspondent.

Customer Signature