



ATM SECURITY ANNUAL DISCLOSURE

As with all financial transactions, please exercise discretion when using an automated teller machine (ATM) or night drop. Prepare for your transactions at home to minimize your time at the ATM or night drop. Mark each transaction in your account record, but not while at the ATM. Compare your records with the account statements you receive.

The following suggestions are a start, but the best advice is simply not to use an ATM if you feel at all uncomfortable doing so. For your own safety, be careful when using any ATM.

Protect Your ATM Card

- Always protect our ATM card and keep it in a safe place, just like you would cash, credit cards or checks. Don't lend your ATM card to anyone. Don't leave your card or any documents at the ATM.
- Do not leave your ATM card lying around the house or on your desk at work. No one should have access to the card but you. Promptly notify us if it is lost or stolen. You should consult the other disclosures you have received about electronic fund transfers for additional information about what to do if your card is lost or stolen.
- Protect the secrecy of your Personal Identification Number (PIN). Don't tell anyone your PIN. Never write it down where it can be discovered. For example, don't keep a note of your PIN in your wallet, purse or on your ATM card.
- Never give any information about your ATM card or PIN over the telephone. For example, if you receive a call, supposedly from Tejas Bank or possibly the police, wanting to verify your PIN, do not give that information. Notify the police immediately.

Using An ATM

- Have your ATM card ready and in your hand as you approach the ATM. Don't wait to get to the ATM and then take your card out of your wallet or purse.
- Be aware of your surroundings, particularly at night. Be sure the facility is well lighted. Consider having someone accompany you when you use the facility. If you observe or sense suspicious persons or circumstances, you may want to cancel the transaction and go to another ATM or come back later.
- Prevent others from seeing you enter your PIN at the ATM by using your body to shield their view.
- Don't accept assistance from anyone you don't know when using an ATM or night deposit facility.
- Don't display your cash; pocket it as soon as the ATM transaction is completed and count the cash later when you are in the safety of your own car, home or other secure surrounding.
- At a drive-up facility, make sure all the car doors are locked and all of the windows are rolled up, except the driver's window. Keep the engine running and remain alert to your surroundings.
- To keep your account information confidential, always take your receipts or transaction records with you.
- Do not use an ATM that looks as if someone has attached a device or a camera to it. It could have a "skimmer" used to copy identifying information from the magnetic strip on your card and a camera to film you typing in your PIN.
- We want the ATM and night drop to be safe and convenient for you. Therefore, please tell us if you know of any problem with a facility. For instance, let us know if a light is not working or there is any damage to a facility. Please report any suspicious activity or crime to both the operator of the facility and the local law enforcement officials immediately.