

Idabel National Bank's

Internet Banking Service Agreement And Disclosure Statement

Definitions

These terms will be commonly referred to in the following text:

“Agreement”---The Internet Banking Service Agreement and Disclosure Statement.

“You” or “Your”---The person(s) subscribing to or using Internet Banking.

“We”, “Us”, or “Our”---The Idabel National Bank and any agent, designee, or assignee of Idabel National Bank who may be involved in the provision of Internet Banking.

Introduction

By signing an application form to subscribe to certain personal computer banking and online services, you agree to the terms and conditions of this Internet Banking Service Agreement and Disclosure Statement. The terms and conditions of this Agreement are cumulative with and in addition to any existing agreements concerning your Deposit Accounts, Loan Accounts, and/or Credit Accounts.

Internet Security Information

Secure transmissions

Our Internet Banking system transmits data using SSL (Secure Socket Layer) technology that supports 128-bit key encryption. It is important to verify that a secure connection between your browser and the Internet Banking server has been established before transmitting any confidential account information. If you are using Internet Explorer as your browser, you can verify that a secure link has been made by looking at a small padlock icon at the bottom of your screen. If the padlock appears “locked”, a secure session has been established. If the padlock appears opened, a secure session has not been established. Similarly, if you are using Netscape Navigator, the icon will be a small key. If the key appears solid, a secure session has been established. If the key appears broken, a secure session has not been established.

You are responsible for using a web browser that supports 128-bit key encryption. A Microsoft Internet Explorer 5.5 or higher and a Netscape Navigator 6.0 or higher is

required to use our Internet Banking Service. In order to download a free version of these browsers; use these URL's:

Microsoft IE

<http://www.microsoft.com/windows/ie/downloads/critical/ie6sp1/default>

Netscape Navigator

<http://www.netscape.com/download/index.html#clients?>

Log-on Security

When you request our Internet Banking Services, you will be e-mailed a unique User ID within two business days. You will then receive a password via regular mail soon after. After your initial log-in, you will be instructed to change your password. It is recommended that you do not use your birthday, family names, or other codes that may be easy for others to determine.

You agree to keep your password confidential. Use of the password by you or any other individual to whom you provided the password will be considered the same as your written signature authorizing us to complete any transaction or request communicated through our Internet Banking Service. You also agree that all transactions and requests initiated through our Internet Banking Service will be subject to and governed by this Agreement.

IMPORTANT: No bank employee will ever ask you for your password, nor should you provide it to anyone unless you intend to allow that person access to your accounts.

Our Internet Banking service uses several theft prevention techniques that you will need to be aware of. If you or an unauthorized person fail to enter the correct User ID and Password three times consecutively, the account will be locked out. You will need to contact us via phone or in person before your account can be unlocked. Also, it is recommended to always log-out before leaving your computer unattended. If your Internet Banking session has been inactive for 10 minutes, you will automatically be logged-out.

Another theft prevention technique we have in place is our monitoring system. Sometime after the initial log-in, you will be prompted to answer 3 security questions. Our system will monitor your activities and if at anytime it deems a transaction or log-in session to be risky, it will prompt you to answer the security questions. If you would like further information about this prevention technique please call us at 580-286-7656.

Account Access

You may request access to any account where you are a signer or owner. Account access can be limited to viewing only. The ability to make transfers must be noted on the application form. If left blank, "no" will be assumed.

By using this Service, you agree to maintain one or more accounts with us and to keep sufficient balances in them accordingly. All fees associated with each underlying account will be applicable.

You agree that your ability to initiate bank transfers may be limited by federal law or by the terms of your deposit agreements with us (transfers from savings and money market accounts are generally limited). You also agree that all transfers are subject to our refusal for account limitations or security reasons.

Keeping Your Information Safe

There are two common ways for a would be thief to steal your confidential information. One of the most practiced is “phishing”. Phishing is an attempt via e-mail to have you voluntarily give the thief your password, account number, social security number, etc. While being the most common, this is also the easiest to avoid. **Idabel National Bank will never ask for your confidential information via e-mail.** If you receive an e-mail of this nature, please notify a bank employee immediately.

Another avenue a criminal may take is called “spoofing”. Spoofing is setting up an identical website in order to solicit confidential information. The criminal then originates a link to the identical website, either by including it in an e-mail or placing it on another website as a recommended link. This attempt can be avoided by never using a link to access Idabel National Bank’s website. Always type the address into the address bar.

Fees and Other Disclosures

Internet Banking Fees

Our Internet Banking Service is available to our existing personal account customers at no monthly charge.

Notice of your Rights

It is in your best interest to notify us immediately if your User ID and Password has been compromised, lost, stolen or used without your authorization. Failure to notify us immediately could result in the loss of all monies accessible by the User ID and Password.

If you fail to report an unauthorized Internet Banking transfer within sixty (60) days of receiving your statement, you may be liable for the full amount of the transfer. If an unauthorized transfer has been made, you can notify us by phone at (580) 286-7656, by mail at *Idabel National Bank---1201 SE Washington---Idabel, OK 74745* or by e-mail at *webmaster@idabelnational.com*.

Cancellation of Services

You agree that your Internet Banking privileges may be revoked at any time by Idabel National Bank in whole or in part without prior notice due to insufficient activity or other circumstances that may create a liability to us. You will be responsible for all transactions made prior to cancellation, along with any fees incurred. After cancellation, access may be reinstated once sufficient funds are available, pending bank approval.

Amendments

We may amend this Agreement at any time. Each amendment will be effective upon your notification in accordance with applicable Federal and State laws.

Idabel National Bank
Equal Housing Lender---Member FDIC