



Welcome to PlainsCapital Bank Internet Banking! Internet Banking allows you to check account balances; view account history, statements and check images, transfer funds, and receive alerts from the bank. Online Banking is governed by the terms and conditions contained in that certain Consumer Deposit Account Agreement and Services Disclosure or that certain Commercial Deposit Account Agreement and Services Disclosure, as applicable, both of which can be found by visiting www.plainscapital.com/privacy-disclosures/. If you have questions about using Online Banking please visit www.plainscapital.com or call our Customer Contact Center at 866.762.8392.

E-Sign Disclosure (Electronic Records Disclosure) and Consent

You understand and agree that in order to register for and use Internet Banking or Mobile Banking, including without limitation to establish any new or additional account online via the System, you agree to electronic delivery of disclosures, notices, account statements (if you select online delivery), communications and agreements relating to such services, and to electronic delivery of any disclosure, notice, account statement (if you select online delivery) communication and agreement applicable to your existing or future deposit accounts at PlainsCapital Bank.

If you are an Electronic Banking user, disclosures, notices, account statements (if you select online delivery), communications and agreements for the deposit accounts you have with PlainsCapital Bank may, at our discretion, be presented to you in electronic form at the email address you provided us or they may be made available for you to view, download and/or print by logging into the System.

Disclosures, notices, account statements, communications and agreements regarding your account provided in electronic form may not be distributed in paper form. After consenting, if you wish to obtain a paper or non-electronic copy of the disclosures, notices, account statements, communications or agreements, you can do so free of charge by calling us or writing us at the number or address listed below.

By consenting to receive disclosures, notices, account statements, communications and agreements regarding your account electronically, you agree to provide us with the information (such as current email address) necessary to communicate with you electronically. You are required to update us with any changes in or to such information by calling or writing us at the number or address listed below.

You have the right to withdraw your consent to electronic delivery of all such materials or items at any time, at no cost to you, by calling or writing us at the number or address listed below. You understand that withdrawing your consent will not in any way affect the enforceability, legal effect or validity of electronic records, disclosures, notices, account statements, communications or agreements made available to you prior to implementation of the withdrawal of your consent.



Hardware and Software Requirements.

In order to receive electronic delivery of disclosures, notices, account statements (if you select online delivery), communications and agreements, and otherwise to receive electronic copies of any and all disclosures concerning Internet Banking, Mobile Banking or the System, you must have, at minimum, the hardware and software listed below:

- A personal computer or other device capable of accessing the internet
- A web browser which supports 128-bit SSL encrypted communications
- Software that permits you to receive and access Portable Document Format (PDF) files, such as up to date Adobe Acrobat Reader
- For Mobile Banking users, the additional hardware and software listed in the Mobile Banking section of the Deposit Account Agreement.

Click [here](#) to view a sample pdf file.

Contact Information:

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