PlainsCapital Bank Wireless Terms & Conditions for Guests:

These PlainsCapital Bank Wireless Terms and Conditions for Guests (these "Terms and Conditions") establish guidelines for your use of the PlainsCapital Bank ("PlainsCapital Bank", "us" or "our") wireless internet service (the "Service"). By using the Service, you agree to these Terms and Conditions, as the same may be modified from time to time at our sole discretion.

You are responsible for maintaining the confidentiality of your password and all activities that occur under your username and password.

PlainsCapital Bank offers the Service for activities such as e-mail, instant messaging, browsing the World Wide Web and accessing corporate intranets. The following activities are prohibited with regard to the Service: (i) high volume data transfer; (ii) hosting a web or any other server; (iii) attempting to access another party's account; (iv) sending unsolicited bulk e-mail; (v) collection of another party's personal information without their actual knowledge and consent; (vi) interference with another party's use of the Service or with the PlainsCapital Bank network; (vii) sharing your access to the Service with a third party; (viii) selling your access to the Service to a third party; and (ix) criminal or other illegal acts.

You hereby agree to indemnify and hold harmless PlainsCapital Bank and its employees, officers, directors, agents, successors, affiliates and assigns (the "Indemnified Persons") from and against any and all claims, losses, liabilities, costs, expenses, or damages that the Indemnified Persons, or any of them, may sustain as a result of your use of the Service.

PlainsCapital Bank reserves the right to suspend or terminate your use of the Service upon any violation of these Terms and Conditions or for any other reason or for no reason. PlainsCapital Bank reserves the right to pursue any and all rights and remedies available at law or in equity against you for any violation of these Terms and Conditions.

PlainsCapital Bank Guest Wireless Terms & Conditions for Sponsors:

These PlainsCapital Bank Wireless Terms and Conditions for Sponsors (these "Terms and Conditions") establish guidelines for you, as an employee of PlainsCapital Bank ("PlainsCapital Bank", "us" or "our"), to sponsor certain PlainsCapital Bank guests to access and make use of the PlainsCapital Bank wireless internet service (the "Service") at certain PlainsCapital Bank locations. By virtue of your sponsorship of certain PlainsCapital Bank guests to access and make use of the Service, you hereby agree to these Terms and Conditions, as the same may be modified from time to time at our sole discretion.

You are responsible for maintaining the confidentiality of your password and all activities that occur under your username and password.

PlainsCapital Bank offers the Service for activities such as e-mail, instant messaging, browsing the World Wide Web and accessing corporate intranets. The following activities are prohibited with regard to the Service: (i) high volume data transfer; (ii) hosting a web or any other server; (iii) attempting to access another party's account; (iv) sending unsolicited bulk e-mail; (v) collection of another party's personal information without their actual knowledge and consent; (vi)

interference with another party's use of the Service or with the PlainsCapital Bank network; and (vii) criminal or other illegal acts.

Your guests mus	st agree to and a	abide by the Pla	insCapital 1	Bank Wi	reless Term	s and (Conditions
for Guests (the "	Guest Terms an	d Conditions").	You may	view the	Guest Term	s and (Conditions
at							

PlainsCapital Bank reserves the right to suspend or terminate your use of, and/or your guests' use of, the Service upon any violation of these Terms and Conditions or the Guest Terms and Conditions, as applicable, or for any other reason or for no reason. PlainsCapital Bank reserves the right to pursue any and all rights and remedies available at law or in equity against you for (a) any violation by you of these Terms and Conditions, or (b) any violation by your guests of the Guest Terms and Conditions.