

WIRE TRANSFER SERVICE DESCRIPTIONS



After Bank has received appropriate enrollment documents, completed all other required Bank documentation, and if Bank agrees, Customer may initiate Wire Transfers, in accordance with the Bank's security procedures and the terms of the Bank's Treasury Management Services Terms & Conditions agreement.

DEADLINES

Bank has an established Deadline for the processing of Wire Transfers. Wire Transfers received after Bank's established Deadline, or on any non-Business Day, will be considered received on the next Business Day. Unless otherwise negotiated with Bank, the Deadlines for same day Wire Transfer processing are:

EFTPS Tax Payments	3:00 p.m. Central (4:00 p.m. Eastern)
International Outgoing - Branch	3:00 p.m. Central (4:00 p.m. Eastern)
Domestic Outgoing - Branch	3:30 p.m. Central (4:30 p.m. Eastern)
PIN Wires	4:30 p.m. Central (5:30 p.m. Eastern)
Business Online Services	5:00 p.m. Central (6:00 p.m. Eastern)
Foreign Exchange Online	3:00 p.m. Central (4:00 p.m. Eastern)

OUTGOING WIRE TRANSFERS - REQUIRED INFORMATION

Domestic Wires:

- Name of Bank funds are going to
- Bank ABA number (9 digits)
- Name of Receiver's account
- Account Number
- Account Address
- Any special instructions

International Wires:

- Name of Foreign Bank funds are going to
- SWIFT Code of Foreign Bank
- US Corresponding Bank ABA and Name (optional)
- Name and Address of Receiver's account
- Account Number
- Any special instructions

INCOMING WIRE TRANSFERS - REQUIRED INFORMATION FOR SENDERS

Domestic Wires:

PlainsCapital Bank
6565 Hillcrest Ave.
Dallas, TX 75205-1840
ABA - 111322994
PCB Customer Name
PCB Account Number
Any special instructions

International Wires:

PlainsCapital Bank
6565 Hillcrest Ave.
Dallas, TX 75205-1840
SWIFT Code - PLASUS44
PCB Customer Name
PCB Account Number
Any special instructions

SECURITY

If approved by Bank, Customer may transmit their Wire Transfers directly to the Bank using one of the below methods.

To the fullest extent permissible under Section 4A.202 of the Uniform Commercial Code as adopted in the State of Texas, Customer agrees that Bank's recommended and offered security procedure is commercially reasonable, and, if Customer refuses Bank's offered security procedure and chooses a separate security procedure not offered by Bank in conjunction with these Wire Transfer Service Descriptions, Customer will be bound by any Wire Transfer, whether or not authorized, issued in Customer's name and accepted by Bank in compliance with such security procedure chosen by Customer.



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BUSINESS ONLINE SERVICES - SECURITY PROCEDURES

Bank has an established Deadline for the processing of Wire Transfers. Wire Transfers received after Bank's established Deadline, or on any non-Business Day, will be considered received on the next Business Day. Unless otherwise negotiated with Bank, the Deadlines for same day Wire Transfer processing are:

- a. Entry and approval must be communicated to bank by at least two different Authorized Users for each Wire Transfer submitted via the Business Online Services wire modules, together with the use of a Bank-supplied authorization token by the second (last) Authorized User.
- b. Entry and approval must be communicated to Bank by at least two Authorized Users for any changes to User Entitlements, including the creation of Users.
- c. Customer's compliance with daily transaction limits as established from time to time by Bank.

FOREIGN EXCHANGE ONLINE (FXO)-SECURITY PROCEDURES

If Customer elects and Bank agrees to offer submission of Wire Transfers via Bank's Foreign Exchange Online (FXO), Customer agrees to be bound by the terms of Bank's Treasury Management Services Terms & Conditions agreement, including as may be amended from time to time, and specifically as it relates to FXO Services and Internet Based Services. Customer further acknowledges that Bank recommends and offers its standard security procedure as it relates to verifying the authenticity of Wire Transfers initiated through Bank's FXO service including, as may be more fully set forth in a separate wire transfer service agreement or addendum offered by Bank to Customer:

- a. Entry and approval must be communicated to Bank by two different Authorized Users for each Wire Transfer submitted via FXO service, together with the use of a Bank-supplied authorization token by the second (last) Authorized User.
- b. Customer's compliance with daily transaction limits as established from time to time by Bank.

PIN WIRE-SECURITY PROCEDURES

Upon execution of the PIN Wire Transfer Authorization form, Bank and Customer agree to allow Wire Transfers via telephone. Customer agrees to provide Bank with the assigned PIN as a commercially reasonable method of authenticating caller identity. Bank may refuse a wire payment order if PIN and caller ID cannot be provided. Customer is responsible for maintaining confidentiality of the PIN supplied by Bank from time to time. Customer further acknowledges that Bank offers and recommends its standard security procedure as it relates to verifying the authenticity of Wire Transfers initiated through Bank's PIN Wire service including, as may be more fully set forth in a separate wire transfer service agreement or addendum offered by Bank to Customer:

- a. Customer will complete a PIN Wire Transfer Authorization form to establish a list of Authorized Users.
- b. Bank will provide a caller ID and PIN in a secure mailing to the Authorized Users. The PIN will be updated by Bank every two years.
- c. Entry and approval must be communicated to Bank by two different Authorized Users for each Wire Transfer submitted via the PIN Wire service.
- d. Bank will call back an Authorized User with approval authority to confirm caller ID and PIN, using a phone number established at the time the PIN Wire services are set up. In Bank's sole discretion, such call back may be made to any of the Authorized Users who communicated approval to Bank of the Wire Transfer.

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AUTOMATED STANDING TRANSFERS-SECURITY PROCEDURES

Customer agrees to be bound by the PlainsCapital Bank Commercial Deposit Account Agreement and Services Disclosure, including as may be amended from time to time, specifically as it relates to Bank's Standing Payment Orders. Upon execution of the Standing Wire Transfer Request form, Bank shall be duly authorized to approve Wire Transfers on behalf of Customer for all of Customer's accounts as identified in the Standing Wire Transfer Request Form until a new or modified Standing Wire Transfer Request is received and authenticated by Bank. Bank will initiate a telephone call back for verification to Customer upon initial setup for Standing Payment Orders. Customer agrees that such telephone call back may be made to any Authorized Signer on any account for which Standing Payment Orders are requested. Customer further acknowledges that Bank offers and recommends its standard security procedure as it relates to verifying the authenticity of Wire Transfers initiated through Bank's Standing Wire service including, as may be more fully set forth in the Standing Wire Transfer Request Form or separate wire transfer service agreement or addendum offered by Bank to Customer:

- a. Customer will complete a Standing Wire Transfer Request Form to establish various transfer parameters.
- b. Bank will conduct a telephone call back to any Authorized User of Customer on the account for which Standing Payment Orders are requested, using a phone number on record, to confirm the information on the Standing Wire Transfer Request Form.

REVERSE WIRE-SECURITY PROCEDURES

Upon execution of the Reverse Wire Authorization form, Bank is duly authorized to debit Customers account(s) and to send funds to the Requesting Bank in accordance with received wire transfer instructions. Customer agrees to be bound by the terms of the Treasury Management Services Terms & Conditions agreement, including as may be amended from time to time, specifically as it relates to Reverse Wire Transfers. Customer further acknowledges that Bank offers and recommends its standard security procedure as it relates to verifying the authenticity of reverse wire requests through the Reverse Wire service including, as may be more fully set forth in a separate wire transfer service agreement or addendum offered by Bank to Customer:

- a. Customer will complete a Reverse Wire Authorization Form to establish various transfer parameters.
- b. Bank will conduct a telephone call back to any Authorized User of Customer on the account(s) for which the Reverse Wire service is requested, using a phone number on record with Bank, to confirm the information on the Reverse Wire Authorization Form.

BATCH WIRE-SECURITY PROCEDURES

Bank does not make standard practice of accepting Wire Transfers in batch form. If Customer elects and Bank agrees to offer submission of Wire Transfers via batch wire transfer, Customer agrees to be bound by the PlainsCapital Bank Commercial Deposit Account Agreement and Services Disclosure specifically as it relates to Batch Wire Transfers. Customer agrees to the interface specifications established by Bank. Customer shall be responsible for creating computer programs to implement interface specifications and securing all terminals used to submit wire batches. Customer agrees that Bank shall not be held liable for any unauthorized activity on Customer software.

CONTACT US

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