

PASSWORD CRITERIA

1. Passwords are case-sensitive.
2. Passwords must be changed every 90 days.
3. The past 5 passwords cannot be re-used
4. Passwords must be a minimum of 6 characters in length.
5. It is recommended that passwords contain at least one of each of the following:
 - a. An uppercase letter
 - b. A lowercase letter
 - c. A numeric character, and
 - d. A special character
~ ! @ # \$ % ^ & * () _ + - = { }
\ [] | ; : < > , . ? /

STATEMENTS

Because the account and investment information contained on the PAL web-site contains more information than a regular statement and the information is very detailed, up to date, convenient, and thorough, you may find that it is more beneficial than your regular quarterly statements which are mailed to you. If you find that you benefit more from the web-site and it is unnecessary to receive quarterly statements, we can discontinue the quarterly statements and only send you an annual report. We can also deliver your quarterly and annual statements via the PAL internet site. Please contact us for more information.

We appreciate our Trust Customers and want to provide our customers with tools needed to make your relationship with us as beneficial

WE ARE HERE TO ASSIST

The Trust Department is an important part of the products and services provided by Texas Bank. Our Trust Department takes care of our clients' property which has been entrusted to us with the highest degree of responsibility and care that no individual can equal.

It is the Trust Department's duty to provide the best service to our clients based on their needs, desires, and direction while maintaining confidentiality and prudent investment standards.

Our local staff has years of experience and training in bank, trust, estate, investment, and retirement services. We are available to discuss your needs and questions at any time.

As a corporate trustee and investment manager, we use our team of trust professionals and our local Trust Committee to assist in our decision making and management of our Bank and Trust Department. You may contact any of our Trust Officers for assistance.

Some investments offered

- Are not FDIC insured
- Contain no bank guarantee
- May lose value

TEXAS STATE BANK OF SAN ANGELO TRUST DEPARTMENT

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San Angelo, Texas 76901
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Fax: 325-949-0480

INTERNET ACCESS TO TRUST DEPARTMENT ACCOUNTS

TRUSTEE



TEXAS STATE BANK

Member F.D.I.C.

INTERNET ACCESS TO TRUST DEPARTMENT ACCOUNTS

Texas State Bank Trust Department offers you access to your Trust Department Account through our Portfolio Account Link (PAL) via our www.txbank.com web-site. This service is free to our Trust Department customers and has up-to-date information available.

The PAL link gives you access to your account information at any time, at your convenience, from any computer with internet access and a standard web browser. No special software is required.

SECURITY FEATURES

PAL comes with added security features designed to keep your account information as secure as possible. Some of the security features of PAL are:

- You must submit a written request for access using our Internet Access and User Application Form. We verify your authority prior to assigning access.
- You are issued a unique User ID and Password for access to only your account(s). You must initially change your password to a personally selected password and also change the password every 90 days.
- After five (5) minutes of inactivity, you will be automatically logged out and will be required to re-enter your ID and password to continue.
- Invalid password lockouts after three incorrect tries.

AVAILABLE REPORTS AND ACCOUNT INFORMATION

Reports and Account Information contained on the PAL web-site includes:

Investment Detail - A detailed examination of each investment held showing a variety of user selected information preferences including:

- units or shares of each investment
- cost of each investment
- estimated annual income
- portfolio percentages
- unrealized gain or loss
- current yield to the market
- earnings per share
- financial ratings of each investment
- price earnings ratio of each investment
- current market value
- ticker and CUSIP number

Pending Trades - Current listing of pending trades due to settle daily.

Portfolio Review - A detailed report that is broken down into three "tabs".

Account Summary - Displays portfolio segments and corresponding cost, market and portfolio percentages.

Investments - Displays individual holding information including current unit price, cost basis, and market value. Individual investments can be drilled down for additional detail on each tax lot for acquisition dates, cost per tax lot, and market value.

Transaction Activity - A detailed year-to-date transaction listing showing beginning and ending balances and all activity in

chronological order. You can drill down to show detail information for each transaction.

Tax Lot Listing - Full detail report of all investments and each tax lot including units, cost, market value, unrealized gains and losses, and acquisition date.

Statements - Availability of current and prior statements for your convenience and availability.

ADDITIONAL FEATURES

Graphics - Graphic representation and comparison charts for the Market Value and the Portfolio Percentages.

Download - All data can be downloaded into a tab-delimited file (ASCII -MS standard) for use with other systems. Options include whether to download column headings, column totals, account names and numbers and date specific transactions.

Preferences - Allows you to change your password at your convenience as well as allows you to enter your e-mail address for us to provide you notice of your statement availability. You can also define search and report information such as columns included, transaction period and transaction order period.

Comprehensive Help - An online help system is available to answer questions and assist with report navigation.