



TrustTexas Bank, SSB

CONSUMER WIRE TRANSFER AGREEMENT

This agreement governs the procedures and responsibilities concerning wire transfer requests and payment orders initiated by you (the customer identified below) and given to TrustTexas Bank, SSB (“Bank”). This agreement supersedes any previous Consumer Wire Transfer Agreement that I may have signed, and any previous agreements are declared null and void whether the previous agreements covered all or a partial subset of my deposit accounts at TrustTexas Bank, SSB. All my accounts that I may wire transfer funds from are listed in this agreement.

Terms not otherwise defined shall have the meaning contained in Article 4A of the Texas Business and Commerce Code and this agreement is subject to and to be construed in accordance with Article 4A of the Texas and Business Commerce Code. You agree to be bound by any payment order, authorized or not, issued in your name and accepted and processed by us in compliance with this agreement and the security procedures below. By signing below, you agree that the procedures are commercially reasonable for verifying payment orders and that understand the agreement is governed by Article 4A of the Uniform Commercial Code as enacted by the state of Texas. The Bank may amend this agreement at any time by giving you notice of the amendment. You will be deemed to have accepted any such amendment if you request a wire transfer or initiate a payment order after you have been notified of the amendment. This agreement does not authorize a wire transfer or payment order on your behalf. You will be required to complete a new wire transfer request or payment order for each new request.

SECURITY PROCEDURES. All wire transfer requests not made in person, i.e. via phone, fax, or email are subject to additional identification requirements and, in the sole discretion of Bank, are subject to call-back procedures to verify authenticity of the transaction at the number given below or to another phone number in our records that you have provided for your deposit account. For all verifications, we use information that we have on record for your account(s) and no other contact information will be used to verify a request.

You are required to provide a 4 digit code or word (PIN) which will be verified when making a request other than in person. This PIN may not be the same as your User ID or the password used to access other bank services. The code will be kept on file to identify you when placing a request. Please select a code (PIN), sign, and date the authorization form which is kept on file for you.

International wire transfers are processed only through an intermediary bank physically located in the United States. Your foreign beneficiary should have their bank specify a correspondent bank in the United States to complete the transfer.

Outgoing wire transfer requests may settle by the beneficiary bank’s routing number and the beneficiary’s account number, even if the name provided for the beneficiary bank and/or beneficiary account do not match. TrustTexas Bank, SSB will not be responsible for any information provided that is incorrect. A written confirmation will be provided to you upon acceptance of your wire transfer request. Confirmations will be emailed if request is not made in person. You must review this information immediately and notify us of any discrepancies immediately by calling the Wire Department at 361-275-2345 or 800-342-0679. You assume any and all liability if you do not notify us of any incorrect information on the confirmation.



FEES - Fees will be assessed as disclosed in our Fee Schedule. By signing below, I agree to the terms and conditions set forth in the Agreement above.

Name _____

Account Number(s) governed by this agreement (account to be charged for transfers)

Address _____

Email _____

4 digit Security Code _____

Phone number(s) for call back verification:

_____ _____ _____
Cell Home Other

Signature _____

Date _____