



Wire Transfer Customer Agreement Authorization for Instructions by Telephone, Fax or Email (or other electronic methods)

This Wire Transfer Customer Agreement (“Agreement”) will govern the submission of wire transfer instructions received by telephone, fax or email from you, your authorized signers or your designated agents on accounts at Security Bank (“Bank”). The terms and conditions of this Agreement are cumulative with and in addition to any terms of the signature cards or account agreements for your Deposit Account(s), the applicable account disclosures, the Consumer and Business Banking brochures, and the Schedule of Fees (all of which are collectively called the "Deposit Agreement").

1. Security Bank is authorized to debit the account or accounts designated by you for payment of transfer requests. Your transfer requests may involve any one or more of the following:
 - a. the transfer of funds from any designated account with the Bank to any of your accounts with Security Bank or another financial institution, or
 - b. the transfer of funds from any designated account with the Bank to a third party or account of a third party whether such third party accounts are maintained with the Bank or any other financial institution. There may be restrictions or limitations on the amounts that may be ordered or requested, or on the location or address of the beneficiary of such transfers.
2. The Bank is authorized to make transfers upon receipt of instructions from any person named on your account or from any one of the following named officers or agents listed below. Each named officer, agent or delegated agent is referred to herein, either singularly or collectively as “Authorized Agent.”

Name	Title	Signature
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____

The Bank is also authorized to act upon transfers, including cancellation relating to instructions for such transfer, as may be provided from time to time by any account owner or Authorized Agent.

3. The Bank is authorized to debit the account or accounts designated by you for any wire transfer fees that may be assessed for the transfer(s).

4. Transfer requests must be received by the Bank in accordance with the cut-off hours established by the Bank from time to time, currently 3:00 p.m. The Bank will make every effort to execute transfer requests on the day received prior to its deadline. While the Bank may be open, wire transfers are not processed on weekends or Federal Reserve Bank holidays. Transfer requests received by the Bank after cut-off hours established by Security Bank may be treated as received on the following business day.
5. The Bank is not obligated to accept or execute any transfer request. Notice of rejection will be given to you by telephone, electronic message, or mail. The Bank will have no further obligation to transmit the rejected wire transfer with respect to the original request received by the Bank.
6. You cannot cancel or amend a payment order after it has been received by the Bank. However, in the event of cancellation of a transfer already made, the Bank will attempt to act on a cancellation or change request using whatever steps it deems reasonable to accomplish the same. The Bank shall have no liability if the cancellation or change is not effected.

You agree that if wire transfer instructions are revoked or cancelled, you will indemnify and hold the Bank harmless for all expenses, costs or other liability incurred by the Bank in attempting to effect such recovery of funds. Any instructions, which are revoked or cancelled, must be timely given and the Bank makes no representation or warranty as to its ability to change, revoke or cancel a transfer once made.

7. You shall pay the Bank the amount of each transfer request transmitted by the Bank pursuant to this Agreement when the Bank executes a payment order to carry out your transfer request. You agree that your transfer requests will not exceed the available balance in your account. However, if a payment order should be executed which creates an overdraft, with or without the Bank's prior consent, you agree to pay the overdraft amount and any overdraft fee promptly upon demand. The Bank may offset the amount of the overdraft against the balance of any of your accounts with the Bank and may exercise any rights that the Bank may have under any agreements which grant the Bank security for the payment of liabilities or obligations of you to the Bank. The bank shall be under no obligation to make any transfer unless the designated account has collected funds sufficient to cover such transfer.
8. The Bank is not responsible for the accuracy of a routing number supplied by you and contained in your transfer request. You understand and agree that the payment of a transfer request may be made by the Bank or any other financial institution used to carry out the transfer request on the basis of an identifying number or account number provided by you for the beneficiary, even if the number identifies a person different from the named beneficiary.

You also understand and agree that the Bank or any other financial institution used to carry out the transfer request, might rely on the identifying number of the intermediary or beneficiary's financial institution provided by you as the proper identification of the intermediary or beneficiary's financial institution, even if the number identifies a financial institution different from the one named. The Bank and any other financial institution shall not be responsible for determining whether the beneficiary's name and account number refer to the same financial institution. You are still liable for the amount of the transfer request even if payment of the transfer request is made to a person different from the named beneficiary based on the beneficiary's identifying number or account number provided by you or if payment of the transfer request is made to a financial institution different from the one identified by name based on the identifying number provided by you.

9. The Bank shall mail or deliver to you at the address of record a receipt of the wire transfer transaction. All transfers will appear on your regular account statement. It is your obligation to examine the statement for any discrepancy concerning any wire transfer. If you fail to notify the Bank of any such discrepancy within fourteen (14) days of the mailing of the statement or other written receipt, whichever is sooner, the Bank shall not be liable for and you shall indemnify and hold the Bank harmless from any loss of interest with respect to the payment order and any other loss which could have been avoided had you given such notice. For statements that are delivered electronically, the fourteen (14) days starts when the statement is made available to you. If you notify the Bank of any discrepancy by telephone, we may request that you confirm the discrepancy in writing within fourteen (14) days.

10. Security Bank and you agree that the following security procedures are a commercially reasonable method of providing security against unauthorized Payment Orders:

- a. Only individuals named on the account shall be able to issue wire transfer requests to the Bank; and
- b. You are responsible for designating Authorized Agents authorized to give wire transfer instructions received by telephone, fax or email; and
- c. The Bank may require identifying information to be provided; and
- d. Upon receiving a wire transfer request initiated by telephone, fax, email or other electronic methods, the Bank will telephone you or another authorized individual at a telephone number of record to confirm the request.
- e. The Bank may implement additional security procedures, as appropriate, to provide additional risk mitigation for high risk monetary transactions.

The Bank will make reasonable attempts to call and verify the transfer instructions, but its failure to verify or authenticate any such instructions shall not be evidence of any failure to exercise reasonable care or good faith. You agree that the Bank shall not be liable for its refusal to honor any instructions for a transfer or related act if the Bank, in good faith, is unable to satisfy that you or an Authorized Agent gave the instruction.

If the Bank attempts to verify authorization and for any reason is not satisfied that the transfer request was issued by a person named on the account or an Authorized Agent, the Bank may refuse to execute the transfer request. In so refusing, the Bank shall not incur any liability whatsoever. You shall prevent any disclosure, except on a "need to know" basis, of any aspects of the security procedures agreed to with the Bank. You shall notify the Bank immediately if the confidentiality of these security procedures is compromised and shall act to prevent the security procedures from being further compromised.

The Bank and you agree that transfer requests received by the Bank are effective as the transfer request of you, whether or not authorized, if Security Bank accepted the transfer request in compliance with the above security procedures.

11. The Bank shall have no liability for delays or mistakes, provided it acts in good faith and with reasonable care. It shall not be responsible for delays or mistakes caused by others through whom it transmits funds whether selected by you or the Bank. The Bank will not be required to make the transfer on the day on which the request is received, unless received within a reasonable time before any established cut-off hour. The Bank generally will use the funds transfer system, but it may use any means that, in its sole discretion, may consider suitable for the transmission of funds.
12. You agree that the Bank shall not be liable or responsible for any delay or failure to transfer any amount requested because of rules, regulations, or policies of the Federal Reserve Board which limit, in the aggregate, the amount the Bank can transfer from time to time during any banking day, provided, however, that you have been promptly notified of any such failure or delay and that the Bank effectuates the transfer as soon as is reasonably possible thereafter.
13. IN NO EVENT SHALL SECURITY BANK BE LIABLE FOR ANY SPECIAL, CONSEQUENTIAL, PUNITIVE, OR INDIRECT LOSS OR DAMAGE, INCLUDING ATTORNEY FEES, SUFFERED BY YOU IN CONNECTION WITH THIS AGREEMENT OR ANY TRANSACTION COVERED BY THIS AGREEMENT, REGARDLESS OF WHETHER IT NEW OR SHOULD HAVE KNOWN SUCH DAMAGES MIGHT BE INCURRED.
14. The Bank may terminate this Agreement at any time by giving written or oral notice to you. This Agreement shall continue and remain in full force and effect until written notice of termination has been received by the Bank and the Bank has been afforded a reasonable opportunity to act on such notice. This Agreement may not be assigned by you.
15. This Agreement is governed by the provisions of Federal law including Regulation J, 12 CFR Part 210, Subpart B and the appendices thereto, to the extent that the transfer request was carried out. Terms which are not defined in this Agreement shall have the same meanings as defined in Uniform Commercial Code Article 4A as adopted in the

State of Oklahoma. This Agreement is also subject to all applicable operating circulars of the Federal Reserve Bank and any other applicable provision of federal or state law. To the extent that Regulation J does not apply, this Agreement is governed by the laws of the State of Oklahoma.

16. This Agreement may be amended by the Bank from time to time, which will become effective immediately upon your receipt of notification or upon a later date specified in such notification. No representation or statement not expressly contained in this Agreement or in any amendment shall be binding upon you or the Bank.
17. If any term of this Agreement is held to be invalid, illegal or unenforceable, the other Agreement terms shall not be impaired or affected.

By signing this form below, you are indicating that you have read and agree to these terms and conditions.

Company Name:	
Signer Name:	
Signature:	
Date:	

	SECURITY BANK
Printed Name:	
Signature:	
Date:	