

Business Online Services Descriptions

After Bank has received the appropriate enrollment documents, completed all other required Bank documentation, and if the Bank agrees, Customer will be given access to PlainsCapital Bank's Business Online Services in accordance with the Bank's security provisions and the terms of the Treasury Management Services Terms & Conditions agreement.

Primary Users and Administrative Users

The Customer will appoint one individual as the Customer's Primary User. The role of the Primary User is to receive Customer level entitlement to Services immediately upon implementation by Bank. The Primary User may grant such entitlements to other Authorized Users who have been established by Customer, either in writing, or through the Create User function in Business Online Services.

The Primary User may appoint other users as Administrative Users granting them the ability to entitle other users in the same manner as the Primary User. Each Primary User and Administrative User has the ability to create other Authorized Users within Business Online Services. Customer is solely responsible for the actions of all Authorized Users and should safeguard Security Credentials as they are shared to new Authorized Users for accessing Business Online Services.

Dual Transaction Approval for ACH and Wire

As part of Bank's Standard Security, Bank strongly recommends that Dual Transaction Approval be selected by the Customer for the purpose of approving ACH and Wire transactions. Customer acknowledges that the Single Approval option is not covered by the Bank's Standard Security. Customer agrees that the Bank has established commercially reasonable steps to protect the Customer, even if Customer selects the option not covered by Bank's Standard Security. For all other issues regarding security, please refer to the terms of the Treasury Management Services Terms & Conditions agreement specifically as it relates to Internet Based Services.

Dual Administrative Approval

As part of Bank's Standard Security, Bank strongly recommends that Dual Administrative Approval be selected by the Customer for the purposes of creating or modifying the rights of Authorized Users of Business Online Services. Customer acknowledges that the Single Approval option is not covered by the Bank's Standard Security. Customer agrees that the Bank has established commercially reasonable steps to protect the Customer, even if Customer selects the option not covered by Bank's Standard Security. For all other issues regarding security, please refer to the terms of the Treasury Management Services Terms & Conditions agreement specifically as it relates to Internet Based Services.

Access & Cutoff Times

Business Online Services may be accessed 24 hours a day, unless otherwise noted by Bank. Authorized Users will, depending on the rights assigned to them, have access to balance reporting, account history information, and the different Treasury Management Services for which the Customer is enrolled. Some Services accessed through Business Online Services have specific Deadlines for processing on that Business Day.

ACH - 4:00 PM Central (5:00 PM Eastern)

Wires - 3:30 PM Central (4:30 PM Eastern)

Positive Pay - Exception Review and Decisions - 1:00 PM Central (2:00 PM Eastern)

Positive Pay - Check Issued File Uploads - None - However, to be considered for matching process, Customers should upload prior to 7:00 PM Central (8:00 PM Eastern) of the Bank clearing date of the check.

Authorization Tokens

PlainsCapital Bank requires all customers performing ACH and Wire transactions through Business Online Services to utilize a physical token in order to complete the approval process. The physical tokens are assigned to all ACH and Wire approvers upon execution of appropriate documentation.

Business Days

Business Days are all days except the following standard holidays that are observed by the Federal Reserve Banks:

All Saturdays

All Sundays

New Year's Day

Martin Luther King, Jr. Day

Presidents Day

Memorial Day

Independence Day

Labor Day

Columbus Day

Veterans Day

Thanksgiving Day

Christmas Day

If January 1, July 4, November 11, or December 25 falls on a Sunday, the following Monday is a standard Federal Reserve Bank holiday.

Business Online Services Security Provisions

If Customer elects and Bank agrees to offer Business Online Services, Customer agrees to be bound by the terms of the Treasury Management Services Terms & Conditions agreement specifically as it relates to Internet Based Services. For all Business Online Services Customers, it is their responsibility to see the information is not shared or given to unauthorized personnel.

Supported Browsers

Operating System	Apple Inc. Safari®	Microsoft Internet Explorer®	Microsoft Edge®	Mozilla Firefox®	Google Chrome™
Windows 7 64 bit	—	10, 11	—	44 or latest	48 or latest
Windows 8.1 32 bit	—	11	—	44 or latest	48 or latest
Windows 8.1 64 bit	—	11	—	44 or latest	48 or latest
Windows 10 32 bit	—	11	25 or latest	44 or latest	48 or latest
Windows 10 64 bit	—	11	25 or latest	44 or latest	48 or latest
Mac OS X 10.9 (Mavericks™)	9	—	—	—	—
Mac OS X 10.10 (Yosemite™)	9	—	—	—	—
Mac OS X 10.11 (El Capitan™)	9	—	—	—	—

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