

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 Transfer orders via Business Online Services, Web GFX, telephone, fax, or email, in accordance with the Bank's security provisions and the terms of the Treasury Management Services Terms & Conditions agreement.

Deadlines

Bank has an established Deadline for the processing of Wire Transfer orders. Wire Transfer orders 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:

Business Online Services	3:30 PM Central (4:30 PM Eastern)
Web GFX	3:30 PM Central (4:30 PM Eastern)
Telephone, Email, Fax - Domestic Wire	3:30 PM Central (4:30 PM Eastern)
Telephone, Email, Fax - Int'l Wire	3:00 PM Central (4:00 PM Eastern)

Business Days

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

All Saturdays	Independence Day
All Sundays	Labor Day
New Year's Day	Columbus Day
Martin Luther King, Jr. Day	Veterans Day
Presidents Day	Thanksgiving Day
Memorial 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.

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
5010 University Avenue
Lubbock, TX 79413
ABA - 111322994
PCB Customer Name
PCB Account Number
Any special instructions

International Wires:

PlainsCapital Bank
5010 University Avenue
Lubbock, TX 79413
SWIFT Code - PLASUS44
PCB Customer Name
PCB Account Number
Any special instructions

Security

If approved by Bank, Customer may transmit their Wire Transfer orders directly to the Bank using Business Online Services, Web GFX, telephone, fax, or email.

Business Online Services - Security Provisions

If Customer elects and Bank agrees to offer submission of Wire Transfers via Business Online Services, Customer agrees to be bound by the terms of Treasury Management Services Terms & Conditions agreement specifically as it relates to Internet Based Services. Customer acknowledges the Bank's recommended Standard Security as it relates to Business Online Services Service including:

- a. Two Authorized Users must approve each Wire Transfer submitted via the Business Online Services Wire Modules, authorization token required for last approver.
- b. Two Authorized Users must approve any changes to User Entitlements including the creation of Users.
- c. Daily transaction limits may be established from time to time by Bank.

By waiving any of these Standard Security provisions, Customer agrees that the Bank has implemented commercially reasonable security standards and shall not be held liable for any unauthorized activity submitted via Business Online Services.

Web GFX Security Provisions

If Customer elects and Bank agrees to offer submission of Wire Transfers via Web GFX, Customer agrees to be bound by the terms of the Treasury Management Services Terms & Conditions agreement specifically as it relates to Internet Based Services. Customer further agrees that foreign currency Wire Transfers submitted via Web GFX that are subsequently cancelled are subject to any rate exchange loss as determined by the Bank. Customer agrees to sell any cancelled payment order to Bank at the then current applicable foreign currency buy rate. Customer shall be responsible for securing all terminals used to access Web GFX. Customer shall be responsible for maintaining confidentiality of Web GFX Security Credentials.

Telephone Order Security Provisions

Upon execution of the PIN Wire Transfer Authorization form, Bank and Customer agree to allow wire payment orders submitted via telephone. Customer agrees to provide Bank with assigned PIN as method of authenticating caller identity. Bank may refuse a wire payment order if PIN or password cannot be provided. Customer is responsible for maintaining confidentiality of PIN supplied by Bank.

Facsimile Order Security Provisions

Upon execution of the PIN Wire Transfer Authorization form, Bank and Customer agree to allow wire payment orders submitted via facsimile. Bank may, at Bank's sole discretion, and without liability for failing to do so, initiate a call back for verification to Customer.

Customer agrees to provide Bank with assigned PIN as method of authenticating caller identity. Bank may refuse wire payment order if PIN or password cannot be provided. Customer is responsible for maintaining confidentiality of PIN supplied by Bank.

Email Order Security Provisions

Bank does not make standard practice of accepting wire transfer payment orders via email and may reject or refuse to act on orders submitted by email. If Bank chooses to accept payment orders through email, Bank may, at Bank's sole discretion, and without liability for failing to do so, initiate a call back for verification to Customer. Customer agrees to provide Bank with assigned PIN as a method of authenticating caller identity. Bank may refuse wire payment order if PIN cannot be provided. Customer is responsible for maintaining confidentiality of PIN supplied by Bank.

Contact Us

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