



eBanking Out-of-Band Authentication SMS Text Message Agreement

Your wireless carrier's standard messaging rates apply to SMS text message correspondence. Allegiance Bank does not charge for any content; however, downloadable content may incur additional charges from your wireless carrier. Please contact your wireless carrier for information about your messaging plan. Your carrier may impose message or charge limitations on your account that are outside of our control. All charges are billed by and payable to your wireless carrier.

You represent that you are the owner, or authorized user of the mobile device you use to receive the service, and that you are authorized to approve the applicable charges.

We will send you a message only once, and only with your explicit agreement as indicated by your continuation of the process flow.

We will not be liable for any delays or failures in your receipt of any SMS text messages as delivery is subject to effective transmission from your network operator and processing by your mobile device. SMS text message services are provided on an AS IS, AS AVAILABLE basis.

Data obtained from you in connection with this SMS service may include your mobile phone number, your wireless carrier's name, and the date, time, and content of your messages and other information that you may provide. We may use this information to contact you and to provide the services you request from us, and to otherwise operate, develop, and improve the service. Your wireless carrier and other service providers may also collect data from your SMS text message usage, and their practices are governed by their own policies. We will only use the information you provide to the service to transmit your text message or as otherwise described in this document. Nonetheless, we reserve the right at all times to disclose any information as necessary to satisfy any law, regulation, or governmental request, to avoid liability, or to protect our rights or property. When you complete forms online or otherwise provide us information in connection with the service, you agree to provide accurate, complete, and true information.

The service as well as the content and materials received through the service are proprietary to us and our licensors, and is for your personal, non-commercial use only. You shall not damage, impair, interfere with, or disrupt the service or its functionality.

If you have any questions, e-mail customerservice@allegiancebank.com. You can also text the word "HELP" to 32858 to get additional information about the service. If you receive a message from us unexpectedly, you can text the word "STOP" to 32858. We do not charge for help or info messages; however, your normal carrier rates apply.

You understand and agree that Allegiance Bank reserves the right to change the terms and conditions of this Consent and Authorization. Allegiance Bank will notify you before the effective date of any change. By accessing eBanking after you receive any notice of change, you consent and provide your agreement to such change. Allegiance Bank reserves the right to discontinue the program at any time.