

Stop Payment Disclosure

To submit a stop payment request, you must read the disclosures below and complete the required information on the following stop payment form.

Stop payment fees are assessed for each check and EFT item as published in our current account fee schedule.

When the stop payment request has been submitted, we will present you with a reference number. You should make note of this reference number for your records.

We will submit the stop payment request based upon the information that you provide through this website. You must include the correct amount of the item, the correct check number, the correct account number and the reason for the stop payment request. If you do not give us the correct information, we may not be able to enforce the stop payment order. This Institution will not be responsible if you do not describe the check accurately.

A check stop payment order is effective only for six months, but may be renewed by you upon request in writing.

The Stop Payment feature within our Internet Banking service is designed to submit a request to stop payment on checks you have written or pre-authorized electronic funds transfers (EFT's) that are deducted from your account.

The online stop payment service cannot be used to cancel transfers between accounts or to stop electronic bill payments.

Generally, stop payment orders submitted through the Internet Banking System will be processed within one business day of receipt using the same procedures that we use to handle similar requests received by mail, phone or fax. If urgent action is required, you should contact us directly by telephone at 817-912-3444 or in person.

Stop payment orders are not effective immediately upon receipt, but only after we have a reasonable period of time to put it in place. Also, to be effective, you must initiate the stop payment order before the item is presented to us.

Pre-Authorized Electronic Funds Transfers (EFT): When you initiate an online stop payment request for a pre-authorized EFT, you must submit the stop payment request at least three (3) Business Days before the scheduled date of the EFT.

Providence Bank of Texas, SSB accepts this stop payment request subject to the provisions contained within the Uniform Commercial Code as adopted by Providence Bank of Texas, SSB Regulation E as it pertains to pre-authorized EFTs, and in accordance with your current depository account agreement. Pre-authorized EFT stop payment requests for consumer accounts will not expire unless (1) we receive a written order requesting the stop payment order be withdrawn, (2) the debit entry has been returned, or (3) where all debit entries have been returned as requested involving one Originating Company. Pre-authorized EFT stop payment requests for non-consumer accounts will expire in six months unless we receive a written order renewing the stop payment request.

You agree to submit the stop payment request within a reasonable period of time for Providence Bank of Texas, SSB to receive and act upon the request and you understand that Providence Bank of Texas, SSB must rely on the information provided to describe the item(s) with certainty. Providence Bank of Texas, SSB assumes no responsibility if the description of the check or item is inaccurate or incomplete.

Check stop payment requests will automatically expire at the end of six months from the date submitted, unless we receive a written order renewing the stop payment request.

You agree to hold Providence Bank of Texas, SSB harmless from and against any losses, claims or costs (such as attorney fees) incurred by (1) payment contrary to this order if such payment occurs otherwise than by a failure to exercise ordinary care, or (2) refusal to make payment of the stopped item.

Providence Bank of Texas, SSB shall not be liable if, as a result of payment of the item subject to this request, other items drawn by you are returned due to insufficient funds. You will notify Providence Bank of Texas, SSB promptly of the

issuance of a check or item, which is a duplicate of the check or item subject to this stop payment order, or upon the return of the original check.

Providence Bank of Texas, SSB shall not be liable for payment of any item subject to a stop payment order upon the expiration or withdrawal of such order, and Providence Bank of Texas, SSB may, in its discretion, refuse to honor any such item pending your instruction. You may withdraw this stop payment order only in writing or in person at one of our bank locations.

Other limitations on our obligation to stop payment are provided by law (for example; if we paid the item in cash or we certified the item prior to processing your stop payment order).

When you click "Submit" you acknowledge and agree to the above terms and condition and authorize the assessment of the applicable stop payment fee to the account affected by the stop payment request.

You also certify that you are an authorized signer on the account affected by the stop payment request.