

## Hondo National Bank Terms and Conditions of Use

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In order to access the Site, you must obtain access to the Internet by subscribing to an Internet Service Provider ("ISP") of your choice and by using compatible hardware, software, and web browser. You are solely responsible for any fees associated with your access to the Internet, including the fees of your ISP. To protect the security of your personal account information, Hondo National Bank requires you to use a web browser that supports adequate security measures including the use of Secure Socket Layer (SSL) encryption technology, as determined from time to time by the Bank. At the time you access a Service where personal account information is available, Hondo National Bank will advise you if you do not have a currently acceptable web browser version and will provide you the opportunity to upgrade your version.

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Hondo National Bank restricts access to Password-protected areas of the Site to authorized users only. If you are an authorized user, you are responsible for maintaining the confidentiality of your UserID and/or Password that Hondo National Bank may require you to enter for security and authentication purposes. For all transactions you conduct as

an authorized user, you must use your User ID and Password, and from time-to-time you may be asked to enter for additional information for security purposes or procedures. You agree to immediately notify Hondo National Bank of any unauthorized use of your UserID and/or Password or any other breach of security. For security reasons, you should not leave your computer unattended while using the Services and you should always log out of the Site after using the Services. Hondo National Bank is not liable for any loss or damage arising from your failure to protect the confidentiality of your UserID and/or Password and/or any other security information, or your other security lapses.

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To the maximum extent permitted by applicable law, you agree to release, indemnify, defend and hold harmless The Hondo National Bank from and against all damages, claims, liabilities and expenses (including attorney's fees) brought by any person arising from or relating to your access and use of the site, including without limitation any claims alleging facts that if true would constitute a breach by user of these terms and conditions.

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