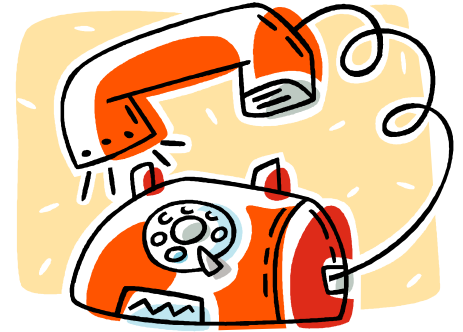




VoiceAccess Services

VoiceAccess will provide you with the following information 24 hours a day



Dial your **VoiceAccess** number from any phone

(361) 786-3151
(Local call to Three Rivers, George West, Pawnee areas)

Long Distance Toll Free Call
1-866-786-3151

You'll hear an opening message
Then the following

Say Account Information or press '1'
Say Funds Transfer or press '2'
Say Bank Information or press '3'
Say More Options or press '4'

You can either speak your choice or press the appropriate number on your telephone keypad.

If you know your responses, you may key ahead at any time without listening to the prompts.

For example, to access the account balance on the following account, you could simply key in the following as soon as **VoiceAccess** answers your call:

1 1 1234# 5678

Your account balance will be played immediately. It's that fast!

The '#' key after the account number signals the end of the account number, but is not required.

1. Account Information

1. Checking

1. Withdrawal
2. Deposit
3. Funds Transfer
4. Find Transaction
 1. Search by Check Number
 2. Search Withdrawal by Amount
 3. Search Deposit by Amount
5. More Options
 1. Fax
 2. Balance
 3. Interest - Current & Previous Year's
(Great at tax time!)
 4. Change PIN

2. Savings

1. Withdrawal
2. Deposit
3. Funds Transfer
4. Find Transaction
 1. Search Withdrawal by Amount
 2. Search Deposit by Amount
5. More Options
 1. Fax
 2. Balance
 3. Interest
 4. Change PIN

3. CDs

1. Fax
2. Balance
3. Interest
4. Change PIN

4. IRAs

1. Fax
2. Balance
3. Interest
4. Change PIN

5. Loans

1. Advances
 1. Search Advances by Amount
 2. Search Payments by Amount
2. Payments
3. Find Transaction
 1. Search Advances by Amount
 2. Search Payments by Amount
4. More Options
 1. Fax
 2. Balance
 3. Interest
 4. Change PIN

2. Funds Transfer

3. Bank Information

4. More Options

1. Lost card
2. Check Verification

Additional Information

While listening to withdrawal and deposit information, you may also use the following:

Say '**Previous**' or press 7 to hear missed information by "rewinding" to the last transaction

Say '**Repeat**' or press 8 to hear the transaction again

Say '**Next**' or press 9 to skip ahead by "fast forwarding" to the next transaction

* Pressing the 'star' key at any time returns you to the previous menu. Or say stop.

Pressing the 'pound' key at any time returns you to the main menu. Or say cancel.

8 Gives you a detailed tutorial on the various features of the system and how to use them.

0 Will connect you to a customer service representative who can provide answers to any questions you may have.

Pressing the 'pound' key twice ends the call. Or say 'Goodbye'