

Welcome to
Kleberg Bank
Since 1905

Your Kleberg Bank Welcome Packet

On behalf of the entire Kleberg Bank Team, it is our pleasure to welcome you to Kleberg Bank. We know you have a choice when you select a bank, and we are thankful for you giving us this opportunity to meet your banking needs.

As a quick reminder after your opening of an online account, you will need to send in the following items to ensure that we will be able to meet any of your future requests:

- Signature Card¹ (Form that designates your account ownership/beneficiary information)
- Copy of Texas Drivers License
- Copy of Social Security Card

If considered a non-resident alien:

- Passport
- Texas ID or Matricula Consular Card
- Student ID or Utility Bill in your name or Birth Certificate

If you have questions on alternate forms of ID that you may be able to provide- contact us.

At Kleberg Bank, we believe in the quality of our relationship with our customers. Because of that we are committed to excellence in convenience, service, and value. To help you get the most out of your new account with Kleberg Bank we have included the following information for your convenience:

- ATM/Debit Card Application
- Check Ordering Information
- Direct Deposit Form to Employer
- ACH Auto Transfer Request
- Account Sweep for Overdrafts
- Automatic Account to Account Transfer Form
- How to enroll for Online Banking
- How to enroll for 24-Hour Voice Banking
- How to enroll for eStatements



If you have already printed and mailed in your required account forms we thank you for your quick response.

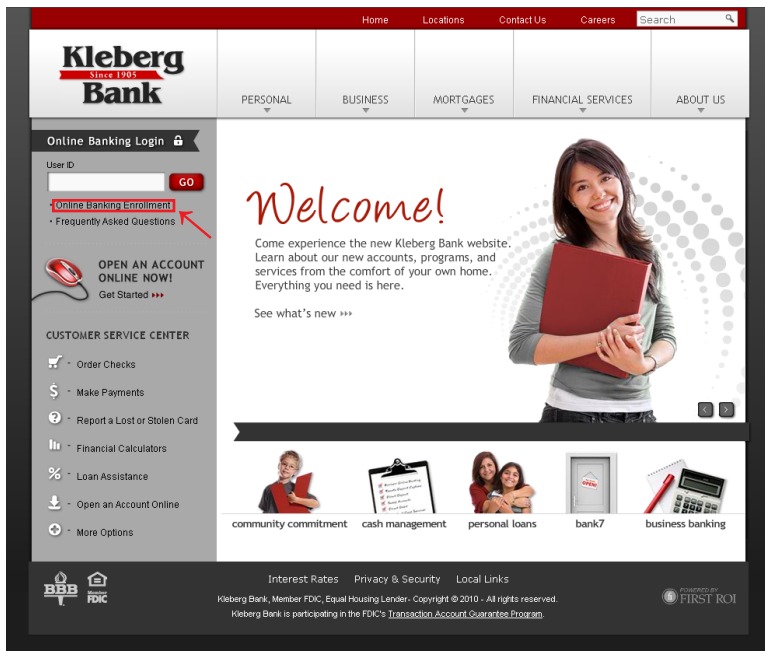
¹*Your account will not be active on our system until we receive back from you the signed signature card. If you wish to have your account active immediately, you may make arrangements to come into one of our convenient banking centers and sign your signature card. If you need more information or need to make arrangements, you may call our Phone Center at 361-592-8501 or 361-850-6800. Out of area customers may contact us via: 888-592-0684*

How to enroll for Online Banking

1. Visit the Kleberg Bank website at www.KlebergBank.com



2. Under Online Banking Login, click on "Online Banking Enrollment"



How to enroll for Online Banking (cont)

3. Read and agree to the **Online Enrollment Agreement Terms and Conditions** by selecting the **“I Agree”** button.



Exit

KLEBERG BANK P.O. Box 911 Kingsville, Texas 78364-0911 (361)592-8501
P.O. Box 7669 Corpus Christi, Texas 78467-7669 (361)850-6800

Online Banking Agreement

Please read and agree to the Online Enrollment Agreement terms and conditions by selecting the "I Agree" button.

Online Enrollment Agreement:

This Online Banking Agreement and Disclosure ("the Agreement") explains the terms and conditions governing basic online banking services and bill pay services offered by Kleberg First National Bank (collectively "Online Banking Services"). By using any of the Online Banking Services, you agree to abide by the terms and conditions of this Agreement. The terms "Kleberg Bank", "we", "us", "our", "Kleberg First National Bank", and "bank" refer to Kleberg First National Bank. "You" refers to each person who enrolls for Online Banking Services and has a password. The term "business days" means Monday through Friday, excluding Saturday, Sunday, and federal banking holidays.

Your Online Banking services and each of your accounts are also governed by the applicable Disclosures, Rates, and Fee schedules provided by the financial institution in your new account packet as each may be modified from time to time. Collectively, the "Bank Documents."

You are responsible for paying any fees associated with Online Banking and bill payment as outlined in the "Bank Documents" as well as any additional fees that may be assessed by your Internet Service Provider and for any telephone charges or fees incurred by accessing Online Banking Services.

Your initial use of Online Banking services constitutes your acceptance and agreement to be bound by all the terms and conditions of this Agreement and by the "Bank Documents," and acknowledges your receipt and understanding of this agreement.

The Bank is entitled to act on instructions received through Online Banking under your password and without inquiring into the identity of the person using the password. However, do not, under any circumstances, disclose your password by telephone or to any one claiming to represent the Bank; the Bank's employees do not need and should not ask for your password. You are liable for all transactions made or authorized using your password. You give your password to anyone, you do so at your own risk since anyone to whom you give your Online Banking password or other means of access will have full access to your accounts even if you attempt to limit that person's authority. You must notify the Bank that your password has been lost, stolen, or otherwise compromised and should not be honored and must be disabled.

If two people hold a joint checking account, then there are two ways to enroll for Online Banking Services. Both account holders may enroll separately and each will have his/her own

4. To assist the system in verifying your account, fill in the information requested (**date of birth, last four digits of your social security number, and the amount of your last deposit**) and select the **“Continue”** button.



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Verification Information

Please provide us with this information

Verification Information:

Date of Birth*
Last four digits of Social*
Amount of last deposit

How to enroll for Online Banking (cont)

5. Fill in the personal information that is requested and select the “Submit” button. (Required information is denoted by a “*”)



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Kleberg Bank Enrollment Form

IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT
To help the government fight the funding of terrorism and money laundering activities, Federal Law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account. What this means for you: When you open an account, we will ask for your name, address, date of birth, taxpayer identification number and other information that will allow us to identify you. We will also ask to see your driver's license or other identifying documents.

Personal Information:

First Name*	<input type="text"/>
Initial	<input type="text"/>
Last Name*	<input type="text"/>
Address1*	<input type="text"/>
Address2	<input type="text"/>
City*	<input type="text"/>
State*	<input type="text"/>
ZipCode*	<input type="text"/>
Work phone*	<input type="text"/>
Home Phone*	<input type="text"/>
E-mail*	<input type="text"/>
Social Security Number*	<input type="text"/>
Primary Checking Account Number*	<input type="text"/>
Need Online Banking (access accounts, etc..)*	<input type="text"/>
Need Bill Payment(pay bills online, fee may apply)*	<input type="text"/>
Cash Management (i.e. business accounts)*	<input type="text"/>

6. You will receive a confirmation that your submission has been received. Print a copy for your records and return to the Kleberg Bank Home Page.



Thank you for your Submission....

Confirmation:

Thank you for becoming a Kleberg Bank Online Banking customer! We hope you will sign on as soon as you receive your internet banking ID and pin, so you can start enjoying the convenience of your Online Banking services. You will receive your ID and pin in the mail in the next 3-4 days.

7. You are now ready to use all that Online Banking has to offer!

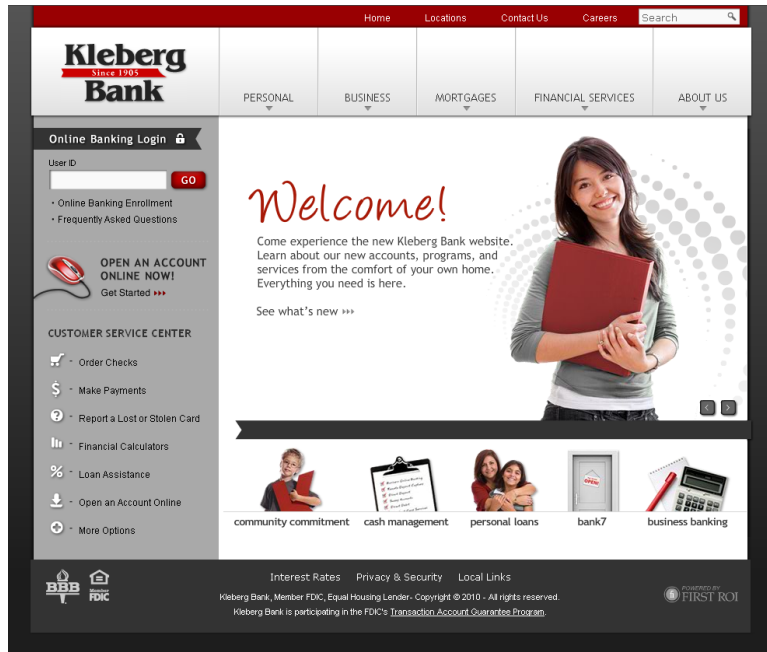
How to enroll for 24-Hour Voice Banking

1. To use 24 Hour Voice Banking, have your account number(s) and Personal Identification Number (PIN) handy. Your PIN number will initially be your social security number until you change it through the system.
2. Access the system with any touch-tone telephone.
Corpus Christi Area: 361-850-6854
Kingsville Area: 361-595-4200
Out-of-Area: 888-592-6317
3. Select 1 for English or 2 for Spanish.
4. Select 1 for Account Information.
5. Select 1 for Checking Information.
6. Wait for greeting, then enter your account number and press the # sign.
7. First time callers will have to establish a PIN. Enter your social security number, followed by the # sign.
8. New PINs must be a minimum of 6 digits in length. Please enter your new PIN followed by the # sign.
9. Re-enter your PIN followed by the # sign. Your PIN will be read back to you for confirmation.
10. You are now ready to use Kleberg Bank's 24-Hour Voice Banking!



How to enroll for eStatements

1. Visit the Kleberg Bank website at www.KlebergBank.com



2. Under Online Banking Login, provide your UserID and select the "Go" button.



How to enroll for eStatements (cont)

3. Verify your personal image and enter your PIN. Select the "Submit" button.

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Login to Netteller Internet Banking [Enroll](#) [Test Browser](#) [Home](#)

Please verify your personal image!
For security purposes, verify the image on the left this is the image you selected as your Personal Identification Image.
If you have not set up your Personal Identification Image, a random image will appear.

Netteller Internet Banking ID
Netteller Internet Banking PIN
[Reset Password](#)



4. On the Account Listing page, select the "eStatements" tab.

Contact Exit

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Account Listing Bill Payment eStatements Options

Accounts

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Welcome CAPTAIN KING

Deposit Accounts View [5](#) | [10](#) | [20](#) | [50](#) | [100](#) | [ALL](#)

Account (Click for Transaction Details)	Balance	Status
PLATINUM 0001	\$1,206.95	Select Option
GOLD 001	\$353.35	Select Option

Customer Summary Information

2 Deposit accounts with a total balance of \$1,560.30

You last accessed your Netteller Internet Banking account on Tuesday, February 16, 2010 8:42:27 AM Central Time
You have accessed Netteller Internet Banking 96 time(s) since Wednesday, December 02, 2009 4:45:06 PM Central Time [Reset this counter](#)

Coming in February

The new online face of Kleberg Bank.



With added features to better serve you!



How to enroll for eStatements (cont)

5. Select the box under “Select to activate eStatements.”

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Account Listing Bill Payment **eStatements** Options

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E-Statement Settings ?

Note: * is a required field

Select to activate eStatements:

Select the accounts for which you want to receive your statements electronically:

PLATINUM 001 GOLD 001

Confirm your email address:


Electronic Disclosures and Notices: This Disclosure describes the process that must occur before we can provide you with electronic disclosures and notices (such as by email or website). It also describes your rights in the event you consent to receiving electronic disclosures and notices. First we must inform you as to the computer hardware and software requirements to receive and keep the electronic disclosures and notices.

Then we must make an electronic request for your consent. Finally, you must give your consent electronically in response to our request. You understand prior to giving your consent that:

1) Your consent applies to disclosures and notices regarding your accounts or our internet service, and it applies to

* I agree to the terms and conditions.

Submit Cancel



6. Select which account you want to receive eStatements for.

Contact Exit

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Account Listing Bill Payment **eStatements** Options

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P.O. Box 7669 Corpus Christi, Texas 78467-7669 (361)850-6800

E-Statement Settings ?

Note: * is a required field

Select to activate eStatements:

Select the accounts for which you want to receive your statements electronically:

PLATINUM 001 GOLD 001

Confirm your email address:


Electronic Disclosures and Notices: This Disclosure describes the process that must occur before we can provide you with electronic disclosures and notices (such as by email or website). It also describes your rights in the event you consent to receiving electronic disclosures and notices. First we must inform you as to the computer hardware and software requirements to receive and keep the electronic disclosures and notices.

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Submit Cancel



How to enroll for eStatements (cont)

7. Confirm your email address.

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Account Listing Bill Payment eStatements Options

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E-Statement Settings

Notes: * is a required field

Select to activate eStatements:

Select the accounts for which you want to receive your statements electronically:

PLATINUM 001 GOLD 001

Confirm your email address:

Electronic Disclosures and Notices: This Disclosure describes the process that must occur before we can provide you with electronic disclosures and notices (such as by email or website). It also describes your rights in the event you consent to receiving electronic disclosures and notices. First we must inform you as to the computer hardware and software requirements to receive and keep the electronic disclosures and notices. Then we must make an electronic request for your consent. Finally, you must give your consent electronically in response to our request. You understand prior to giving your consent that:

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* I agree to the terms and conditions.

Submit Cancel

8. Read the Electronic Notices Disclosure and select the box “I agree to the terms and conditions.”

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Account Listing Bill Payment eStatements Options

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E-Statement Settings

Notes: * is a required field

Select to activate eStatements:

Select the accounts for which you want to receive your statements electronically:

PLATINUM 001 GOLD 001

Confirm your email address:

Electronic Disclosures and Notices: This Disclosure describes the process that must occur before we can provide you with electronic disclosures and notices (such as by email or website). It also describes your rights in the event you consent to receiving electronic disclosures and notices. First we must inform you as to the computer hardware and software requirements to receive and keep the electronic disclosures and notices. Then we must make an electronic request for your consent. Finally, you must give your consent electronically in response to our request. You understand prior to giving your consent that:

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Submit Cancel

How to enroll for eStatements (cont)

9. Select the "Submit" button.

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Account Listing Bill Payment **eStatements** Options

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P.O. Box 7669 Corpus Christi, Texas 78467-7669 (361)850-6800

E-Statement Settings ⓘ

Notes * is a required field

Select to activate eStatements:

Select the accounts for which you want to receive your statements electronically:

PLATINUM 001 GOLD 001

Confirm your email address:

Electronic Disclosures and Notices: This Disclosure describes the process that must occur before we can provide you with electronic disclosures and notices (such as by email or website). It also describes your rights in the event you consent to receiving electronic disclosures and notices. First we must inform you as to the computer hardware and software requirements to receive and keep the electronic disclosures and notices.

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1) Your consent applies to disclosures and notices regarding your accounts or our internet service, and it applies to

* I agree to the terms and conditions.

10. You will receive a confirmation that your submission has been received.

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Account Listing Bill Payment **eStatements** Options

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P.O. Box 7669 Corpus Christi, Texas 78467-7669 (361)850-6800

Information Message:

Setting delivery format to .pdf was successful
You have successfully requested electronic statement delivery for account PLATINUM 001 and GOLD 001.

In order to begin receiving your statement(s) electronically, you must respond to the confirmation e-mail sent to the following e-mail address:
captain.king@klebergbank.com

Statements will not be delivered electronically until you respond to the directions contained in this e-mail.

If the e-mail was sent to an incorrect e-mail address, please contact Online.Bank@klebergbank.com for assistance.

E-Statement Settings ⓘ

Notes * is a required field

Select to activate eStatements:

Select the accounts for which you want to receive your statements electronically:

PLATINUM 001 Pending Confirmation GOLD 001 Pending Confirmation

Confirm your email address:

Electronic Disclosures and Notices: This Disclosure describes the process that must occur before we can provide you with electronic disclosures and notices (such as by email or website). It also describes your rights in the event you consent to receiving electronic disclosures and notices. First we must inform you as to the computer hardware and software requirements to receive and keep the electronic disclosures and notices.

Then we must make an electronic request for your consent. Finally, you must give your consent electronically in response to our request. You understand prior to giving your consent that:

1) Your consent applies to disclosures and notices regarding your accounts or our internet service, and it applies to

* I agree to the terms and conditions.

How to enroll for eStatements (cont)

11. You will receive an email confirming your email account is active. To verify your enrollment for eStatements you must visit the provided hyperlink..

From: KLEBERG BANK [mailto:online@klebergbank.com]
Sent: Wednesday, February 24, 2010 7:24 PM
To: Captain King
Subject: Kleberg Bank Electronic Statement Enrollment Confirmation

You have elected to enable the account(s) listed below for electronic statement delivery.
Checking Account

To confirm enrollment of these account(s) for electronic delivery, click the following link then login to your NetTeller account, if prompted.
[Click here to confirm electronic delivery for the account\(s\) listed](#)

Once confirmed, statements for these account(s) will no longer be mailed via the U.S. Postal Service. A link to view your statement will be sent to this e-mail address when the statements are available.
Accounts for which electronic statement notification has already been confirmed:

Savings Acct Ours, Girls Savings, Spending Account, Checking Account ACH

If you have any questions please contact Kleberg Bank by replying to this email or by calling 888-592-0684.

NOTE 1: Some web browsers do not open a new window when the above link is clicked. If you find that a new window did not open check the other open browsers on your computer.

NOTE 2: This email supercedes all previous emails for enrollment confirmation.



Kleberg Bank

Since 1905

Member FDIC

www.KlebergBank.com



Kingsville 361-592-8501



Corpus Christi 361-850-6800
