# Crossroads Bank Terms and Conditions

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If you do not agree to the Terms and Conditions below, please do not access this site or any of the pages herein.

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#### Website Content

Products and services described in this website are subject to the terms of the applicable account agreements. Not all products and services advertised on this website are available in all geographical areas. We reserve the right to determine your eligibility for any product or service.

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The Bank's websites and online services are not directed to children under the age of 13, nor is information knowingly collected from them.

If the user is running a "pop up blocker," the user will have to turn off their "pop up blocker" for links using "pop up" technology to work properly.

The Financial Calculators calculated values are purely estimates and are not representative of actual payment amounts. The accuracy of the results is not guaranteed. Differences between these results and results provided by your financial institutions are probably due to rounding or slight differences in the mathematical formulas and/or assumptions used.

#### Email

E-mail is fast and convenient. But, as communications go, it's not entirely secure. We recommend you take care not to send e-mails containing any personal, private or sensitive information you would not want viewed by a third party. We suggest that you do not send an e-

mail that includes bank account numbers, social security numbers, credit card numbers, bank PIN numbers, Mother's maiden name, or passwords.

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For your convenience, links to third party websites may be provided. When you click on links to third party websites, you will leave our website and will be redirected to another site. Linking to other websites is at your own risk.

## Indemnity

Users of this website agree to release, indemnify, defend and hold harmless Crossroads Bank and its directors, officers, employees, and agents from and against all claims and expenses, (including attorneys' fees) arising out of the use of this website.

## **Governing Law**

This agreement shall be governed by and construed in accordance with federal statutes and the laws of the State of Texas.