

June 27, 2008

Minor's ATM/Debit Card Addendum
Indemnification and Guarantee Agreement

ACCT. # _____

This Agreement is an addendum to the ATM/Debit Card application and disclosure provided at account opening. The terms and conditions of the Deposit Account Agreement, Electronic Fund Transfer Agreement and Disclosure and the Funds Availability Policy Disclosure are adopted by this Agreement and are incorporated hereto by reference.

"Account" means any bank account opened and maintained at Citizens Bank owned by the Business Organization.

The undersigned hereby request(s) your institution to permit _____, a minor and
(Minor's name)
_____ of _____, to apply for and maintain an ATM/Debit
(Relationship) (Responsible Party)
Card in said Minor's name, and in consideration of so doing, the undersigned hereby agree(s) to indemnify and hold Citizens Bank of Edmond harmless from and against any and all loss, costs, damages and expenses, including service charges, transaction fees, overdraft fees, interest, court costs and attorneys' fees you may sustain in connection with said account and ATM/Debit Card.

In the event of an account overdraft in this account, I/We guarantee the repayment thereof, and it is further understood that you are authorized to charge my/our accounts (or any thereof) in the event any liability should accrue against the undersigned by virtue of the undertakings contained in this ATM/Debit Card Indemnification and Guarantee Agreement, or otherwise, for the purpose of satisfying such liability.

DATE: / /

Minor
Print Name _____
Signature _____

Responsible Party
Print Name _____
Signature _____