

International Bank of Commerce — Notice of Dispute

International Bank of Commerce ("IBC") is committed to resolving its customers' disputes in a fair and efficient manner. If you are unsatisfied with the resolution that your account officer, branch manager or customer service representative offers for a problem that you are experiencing, you may notify us of your dispute by sending this form to IBC at the address set forth below.

Please complete this form in its entirety (printing legibly). Retain a copy for your records and send the completed form by certified U.S. mail to: Dennis E. Nixon, President, at International Bancshares Corporation, P.O. Drawer 1359, Laredo, Texas 78042-1359 or if by email, ibcchairman@ibc.com.

An IBC representative will respond within 30 days of receiving this form. If the dispute is not resolved to your satisfaction, you may submit an arbitration claim with the American Arbitration Association (AAA). To request information on how to submit an arbitration claim, or to request a copy of the AAA rules or fee schedule, you may contact the AAA at 1-800-778-7879 (toll free) or at www.adr.org.

Name of IBC Customer

Account/Loan Number

If you are an authorized representative of the IBC Customer, please print your name, your relationship to the IBC Customer, your address, and a phone number at which you may best be reached during business hours: _____

Please briefly describe the nature of your dispute and attach any supporting documents that you wish. If necessary, please use the reverse side.

Please briefly describe the relief that you would like from IBC. If necessary, please use the reverse side.

Date: _____

Signature: _____

Your mobile phone number

Phone number at which you may be reached during business hours

Your home phone number

Your fax number

Your email address