

Mobile Banking Agreement & Disclosure

The Mobile Banking Agreement and Disclosure states the terms and conditions that you agree to by using our Mobile Banking service. This agreement supplements Western Nebraska Bank's Deposit Account Agreement and Disclosures, Internet Banking Agreement and Disclosures, and any other agreement between you and Western Nebraska Bank.

- Questions: You can contact us at info@westernnebraskabank.com or (308)834-3211. We can answer any questions you have about the program.
- To stop the program: To stop the message from coming to your phone, you can opt out of the program in your personal online banking settings. The terms "you" and "your" refer to any person subscribing to the Mobile Banking service. The terms "We", "us", "our", and "Bank" refer to Western Nebraska Bank. The term Mobile Banking refers to our service that allows you to access your Western Nebraska Bank accounts and perform transactions via your mobile phone with web browsing/internet capabilities.

Please read this entire Agreement prior to using Western Nebraska Bank's Mobile Banking Service. By using Mobile Banking, you acknowledge your receipt and understanding of this disclosure and agree to all terms and conditions of this agreement.

Account Eligibility and Enrollment

Mobile Banking is available to any persons who have subscribed to Western Nebraska Bank's Online Banking Service.

Enrollment will be completed by logging in to www.westernnebraskabank.com. From there you will enroll for Mobile Banking from the Services tab under Mobile Deposit.

Description of Services

Mobile Banking is a personal financial information management service that allows you to:*

1. Access Western Nebraska Bank's account information such as balances and recent transaction history;
2. Transfer funds between your accounts at Western Nebraska Bank;
3. Set up optional account alerts to be delivered either to your mobile phone using SMS text messaging, and/or via email;
4. Make payments to merchants and individuals who have previously consented to accept payments through our online bill pay service;
5. And make other banking transactions using compatible and supported mobile phones and/or other compatible and supported wireless devices.

Not all Mobile Banking Services are available on all types of mobile devices. We reserve the right to modify the scope of the Mobile Banking Services at any time. We reserve the right to refuse to make any transaction you request through Mobile Banking. You agree and understand that Mobile Banking may not be accessible or may have limited utility over some mobile networks, such as while roaming. *Message and data rates may apply.

Customer Obligations

Mobile Banking will not work unless you use it properly. You accept responsibility for making sure that you understand how to use Mobile Banking before using, and that you always use Mobile Banking in accordance with any online instructions that may be delivered to you. You also accept responsibility for making sure that you know how to properly use your wireless Device and the Mobile Banking software ("Software").

From time to time we may change, upgrade, and add new features to Mobile Banking. In the event of such changes, you are responsible for making sure that you understand how to use the updated or changed version of the Mobile Banking software. We will not be liable to you for any losses caused by your failure to properly use Mobile Banking or your Wireless Device.

Limits on Mobile Banking Transactions

Transactions conducted via Mobile Banking are subject to all withdrawal and transfer limitations and excess activity charges described in the Western Nebraska Bank Deposit Account Agreements and Disclosures.

Limitations on Frequency of Transfers

Transfers from a money market deposit account or a savings account to another account or to third parties by preauthorized, automatic, Mobile Banking, online banking or telephone transfers are limited to six per month or statement cycle.

Hours of Accessibility

In general, Mobile Banking is accessible 24-hours per day, seven days a week; however, Western Nebraska Bank does not guarantee that Mobile Banking will be available at all times. Occasionally, due to system maintenance or reasons beyond our control, the mobile banking service may be unavailable.

Transactions are processed on business days only. Every day is a business day except Saturdays, Sundays, and Federal Holidays. A transfer initiated before 3:00 p.m. CST on a business day is posted to your account the same day. A transfer completed after 3:00 p.m. CST on a business day or on a non-banking day, as specified above, will be posted on the next business day.

Termination of Account Access

We reserve the right to terminate the Mobile Banking Service, in whole or in part, at any time with or without cause and without prior written notice. In that event, or in the event that you give us a termination notice, we may (but are not obligated to) immediately discontinue making previously authorized transfers, including recurring transfers and other transfers that were previously authorized but not yet made. We also reserve the right to temporarily suspend the Services in situations deemed appropriate by us, in our sole and absolute discretion, including when we believe a breach of system security has occurred or is being attempted. We may consider repeated incorrect attempts to enter your Access ID or Mobile Banking PIN as an indication of an attempted security breach. Termination of the Services does not affect your obligations under this Agreement with respect to occurrences before termination.

Equipment and Software

Western Nebraska Bank does not guarantee that your mobile phone/mobile phone service plan will be compatible with our Mobile Banking service. You are responsible for understanding the operation and maintenance of your mobile phone. Western Nebraska Bank is not responsible for any errors or problems related to your mobile phone, mobile provider, or mobile internet access. Nor are we responsible for any fees assessed by your telephone company, internet service provider, or any other outside party.

Mobiles phones with internet capabilities are susceptible to viruses. Customers are responsible for making sure that the mobile phone they are using to access Mobile Banking is protected from and free of viruses, worms, Trojan horses, or other similar harmful components (collectively, referred to as "viruses"), which could result in damage to programs, files, and/or your phone or could result in information being intercepted by a third party. Western Nebraska Bank will not be responsible or liable for any indirect, incidental, special or consequential damages that may result from such harmful components being present on the mobile, nor will Western Nebraska Bank be responsible or liable if sensitive information accessed via our Mobile Banking service is intercepted by a third party due to any of the above named "viruses" residing or being contracted by the customer's mobile phone at any point or from any source.

We are not responsible for errors or delays or your inability to access the service caused by your equipment. We are not responsible for the cost of upgrading your equipment to stay current with the services nor are we responsible, under any circumstances, for any damage to your equipment or the data resident thereon.

Electronic Mail (email)

You may choose to communicate with Western Nebraska Bank using electronic mail. However, be advised that email transmissions are not secure. We strongly discourage you from sending confidential account information to Western Nebraska Bank via email. Western Nebraska Bank is not responsible for any error or problems of any kind involving your email. At no time will any Western Nebraska Bank employee ask for confidential information over email.

New Services

Western Nebraska Bank may, periodically, introduce new Mobile Banking services. By using the new services when they become available, you agree to be bound by the terms and conditions concerning these services.

Fees

Western Nebraska Bank offers mobile deposits 1-10 free and 11+ are \$.50 per transaction per month. All other fees associated with your accounts apply. Message and data rates may apply. Check with your specific mobile phone service provider for more information on fees.

Contacting Western Nebraska Bank

To notify Western Nebraska Bank call us at 308-834-3211 during regular business hours Monday through Friday 8:00 AM - 4:00 PM CST. You can also write us at the following address: P.O. Box 10, Purdum, NE 69157.