

IMPORTANT ACCOUNT INFORMATION FOR OUR CUSTOMERS

from

**Western Nebraska Bank
600 S. Dewey
North Platte, NE 69101
(308)534-4488**

YOUR ABILITY TO WITHDRAW FUNDS

This policy statement applies to all deposit accounts.

Our policy is to make funds from your cash, check, and electronic direct deposits available to you on the same day we receive your deposit. At that time, you can withdraw the funds in cash and we will use the funds to pay checks that you have written.

Please remember that even after we have made funds available to you and you have withdrawn the funds, you are still responsible for checks you deposit that are returned to us unpaid and for any other problems involving your deposit.

For determining the availability of your deposits, every day is a business day, except Saturdays, Sundays, and federal holidays. If you make a deposit before 3:30 p.m. Central Time on a business day that we are open, we will consider that day to be the day of your deposit. However, if you make a deposit after 3:30 p.m. Central Time or on a day we are not open, we will consider that the deposit was made on the next business day we are open.

Deposits at Automated Teller Machines

Funds from any deposits (cash or checks) made at Automated Teller Machines (ATMs) we do not own or operate will be available on the first business day after the day of deposit. All proprietary ATMs will be labeled with the name Western Nebraska Bank.

Deposits At Other Locations

This availability policy only applies to funds deposited through Western Nebraska Bank's Mobile Banking Service. 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. Central Time on a business day is posted to your account the same day. A transfer completed after 3:00 p.m. Central Time on a business day or on a non-banking day, as specified above, will be posted on the next business day. Please inquire for information about the availability of funds deposited at other locations.