

Online Banking Internet Agreement

Consent to Receive Electronic Documents

The following is important information concerning your request and consent to access Electronic Document(s) for your accounts. As used herein, Electronic Document(s) means electronic statements and electronic notices, either or both of which may be made available to you. If, after reading the following information and you consent to receive Electronic Document(s), you may still request a paper copy via U.S. mail. (See Requesting Paper Copies) in addition to your Electronic Document(s). If you select Electronic Document(s), you will still receive via U.S. mail all other communications such as statements for non-Deposit Accounts and any notices required by law to be sent via U.S. mail. Statement activity and/or notices prior to bank approval of your Electronic Document registration will not be available online.

Fees

Our fees for Electronic Document(s) are as listed in our most recent Fee Schedule and are subject to change. If you need information concerning our Fee Schedule, please contact Customer Service at the phone number or address found at the bottom of this document.

E-Mail Notification and Electronic Documents

With Electronic Document(s), we will notify you by e-mail when your account statement or notice is ready for viewing. Generally, the e-mail notification is sent out within one day after the Electronic Document is produced. The e-mail notification will contain a link for you to access our Website where, after you log in, you will find your electronic account statement under the "Statements" section for Electronic Document(s) or your notice under the "Notices" section for Electronic Document(s). From the time you enroll, we will maintain at the same location your most recent statements as follows: for monthly statements, the 24 most recent statements; for quarterly statements, the 24 most recent statements. From the time you enroll, we will maintain at the same location your notices for the most recent 24 months. To view or save your Electronic Document(s), Adobe® Reader® must be installed on your computer.

Hardware and Software Requirements

In order to access, view, and retain electronic communications that we make available to you, you must have:

- An internet browser: Internet Explorer 5.5 or higher, or Netscape 6.1 or higher that supports 128 bit encryption;
- Sufficient electronic storage capacity on your computer's hard drive or other data storage unit;
- Adobe® Acrobat® Reader® 5.0 or higher;
- An e-mail account with Internet Service Provider and e-mail software in order to participate in our electronic communications programs;
- A personal computer, operating system and telecommunications connections to the internet capable of receiving, accessing, displaying, and either printing or storing, communications received in electronic form from us via a plain text-formatted e-mail or by access to our web site using one of the browsers specified above.

Requesting Paper Copies

You can obtain a paper copy of an Electronic Document by printing it yourself or by requesting that we mail you a paper copy, provided that such request is made no later than five years after we first provided the electronic communication to you. To request a paper copy, contact us in person at our banking facility or by telephone at (308)367-4155 Curtis, (308)834-3211 Purdum, (308)534-4488 (North Platte) or, (308)239-4441 Paxton. Fees may apply for the delivery of paper copies of any communication provided to you electronically pursuant to your authorization. We reserve the right, but assume no obligation, to provide a paper (instead of electronic) copy of any communication that you have authorized us to provide electronically.

Security Information

You have been given a User ID and a Password for your use to access your Electronic Document(s). You agree to: (a) not release your Password or make it available to others; (b) notify Customer Service immediately if your Password has been lost or stolen; and (c) be accountable for the authorized and/or unauthorized use of the Password. If you allow any other person to use your Password, you will have authorized that person to access your statement information. Contact Customer Service immediately if your Password or User ID has been lost or stolen. You may not use e-mail to report illegal use of your Password. You may contact us at the phone number or address found at the bottom of this document. We will maintain your Electronic Document(s) behind the security "firewall" on our Web site. This provides the same security for your Electronic Document(s) that protects all of your account information on the Web. We will notify you that your Electronic Document(s) are ready through unencrypted e-mail, which will only include a portion of your account number. Be aware that if you elect to provide a work e-mail address, your employer or other employees may have access to your e-mail. We will e-mail you a letter confirming your registration in Electronic Document(s). Your Internet connection is not within our security control. You understand and

agree that the connection or use of the Internet that you chose may not be secure and may provide opportunity for unauthorized access by a third party to your computer system or any information stored therein.

E-Mail Address Changes or Unsuccessful E-Mail Notification Deliveries

You may change your e-mail address either on-line through the Electronic Document application, or by contacting Customer Service at the phone number or address found at the bottom of this document. Depending on your E-mail Service Provider, undeliverable e-mails may or may not be returned to us. We will make an attempt to re-send, up to 5 times, any undeliverable e-mails of which we become aware.

The Effect of Your Consent and Any Future Withdrawal of Consent

Even if you enroll in Electronic Document(s), you may still continue to receive a paper statement or notice. You may withdraw your consent to receive Electronic Document(s) at any time by contacting Customer Service at the phone number or address found at the bottom of this document.

Unavailability and Interruption of Access

You understand and agree that from time to time, Electronic Document(s) may be unavailable or the Internet may suffer an interruption of access due to fault of the system or conditions beyond our control. In these events, you agree to access your statements and/or notices by alternate means. Please contact us for assistance.

Your Consent

I read and understand the above information, and I consent to delivery of the Electronic Document e-mail notifications to the e-mail address that I have provided during this registration process. I understand that my statements and/or notices will be available to me on the Web after I log in to my account. You understand that you should contact us to report any problems with your Electronic Document(s).

Contact Information:

Western Nebraska Bank
301 Center Ave
Curtis, NE 69025
PH: 308-367-4155

Western Nebraska Bank
84449 Purdum Ave
Purdum, NE 69157
PH: 308-834-3211

Western Nebraska Bank
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Western Nebraska Bank
203 North Oak
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