

eStatement Disclosure

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 receive a paper document via U.S. mail 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.

Electronic Formats and Access

In order to receive the e-mail notification that your Electronic Document is ready, you will need access to a computer that allows you to receive e-mail and an account with an e-mail service provider compatible with your e-mail software. It is your responsibility to insure that the e-mail address you provide to us is accurate. In order to access Electronic Document(s), you will need to log in to your account. For viewing, printing, storing, or downloading your Electronic Document(s), your Electronic Document(s) are available in PDF format. To access the PDF format, you will need Adobe® Reader® and a browser that can print PDF documents.

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 your 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. 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 a Customer Service Representative with the contact information at the bottom of this disclosure. 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 a Customer Service Representative with the contact information at the bottom of this disclosure.

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).

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.