

ELECTRONIC COMMUNICATIONS DISCLOSURE AND CONSENT

Please read this information carefully and print and retain a copy for your reference. This document is provided in accordance with the Electronic Signatures in Global and National Commerce Act.

You have requested First Nebraska Bank's electronic disclosure delivery for required and optional Bank disclosures. By acknowledging below, you agree that First Nebraska Bank ("Bank") may, but is not obligated to, send any and all of its communications to you electronically (collectively referred to as "Electronic Communications"). Electronic Communications may include information related to any of Bank's Online Services or other deposit and loan products, services or features or our decisions related to your application, terms and conditions that govern any deposit account or loan we make to you and all related disclosures. Electronic Communications may also include important information that you would otherwise receive from us through the mail (such as, but not restricted to, notices regarding privacy, changes in terms, and periodic statements, as are required under applicable law). This Electronic Communications Disclosure and Consent form informs you of your rights when receiving these Electronic Communications. If you do not wish to receive communications electronically from us, you may make your request or application by telephone, facsimile or in person at any First Nebraska Bank office as found at www.FirstNebraska.bank.

Consent and Acknowledgement. By acknowledging below, you (including any joint account-holders and co-applicants) acknowledge receipt of this Electronic Communications Disclosure and Consent form, evidence your intent to be bound by the all terms contained herein regarding the Electronic Communications above, and consent to the delivery of Electronic Communications via the internet to an e-mail address you designate to receive such Electronic Communications. You also confirm that you meet the Hardware and Software Requirements listed below and are able to access and retain Electronic Communications from us. Your Consent to Electronic Communications applies to all Electronic Communications that we provide to you in connection with your Online Services activity or requests, loan applications and products and services which you have in the past, now or in the future, may have with Bank. If you consent to Electronic Communications, we will provide the Electronic Communication on our website or we will send you an e-mail that informs you when relevant information is available for your viewing on our website. That communication will include instructions on how to access the information from our website. We may also send Electronic Communications and disclosures directly to your email address.

Withdrawing Consent. You can elect to withdraw your consent to Electronic Communications at any time by contacting our Columbus Branch by dialing 402-563-7643 during our business hours. The legal validity and enforceability of prior Electronic Communications will not be affected if you withdraw your consent.

Hardware and Software Requirements. To receive Electronic Communications, you must ensure that you are able to receive information electronically and retain it. You must have a computer system with an Internet Web browser capable of 256-bit encryption and Adobe Acrobat Reader 11.0 or higher in order to receive disclosures electronically. Further, you must have a printer capable of printing any disclosure or statement that are made available on our website and/or emailed to you, and/or have the ability to electronically save and visually display on computer screens such documents.

Copies. You may request a paper copy of any Electronic Communication. If you wish to obtain a paper copy of any of the Electronic Communications, you may make a request by dialing the phone number supplied in the Electronic Communication or your local Bank branch number which can be found at www.FirstNebraska.bank during our business hours. We will send a paper copy at no charge to you unless you are requesting a deposit account statement in paper, then you may be charged a \$3.00 paper statement charge.

Updating Contact Information. You are responsible for ensuring that we have your current e-mail address for purposes of receiving Electronic Communications. If your e-mail address changes, contact us via info@firstnebraska.bank or by calling your local Bank branch phone number during our business hours, which can be found at www.FirstNebraska.Bank to provide us with updated information through which future Electronic Communications will be received by you. If you fail to notify us of any change in your e-mail address, you agree that we may provide Electronic Communications to you at the e-mail address maintained in our records and provided by you. Any Electronic Communications we send to you will be deemed to have been provided on the date we deliver the e-mail to you.

CONFIRMATION CODE: 1234