

e-Statement Disclosure Agreement

This agreement, made between you and Bruning State Bank for the purpose of receiving via electronic delivery all required statements, notices and disclosures, governs the terms of use of the Bank's e-Statement Delivery Service and is an extension of your Online Banking Services Agreement. Disclosures that may be delivered to you electronically may include, but are not limited to:

- Regularly scheduled account statements.
- Annual Privacy Policy.
- Annual Electronic Funds Transfer Notice.
- Tax Forms.
- Change-in-terms information for your account.
- Notices of activity on your account such as NSF items, overdraft status, or returned items.
- Other disclosures we may be required to provide.

Consent. By entering this agreement, you understand the Bank will no longer send you paper statements or disclosures through U.S. Mail. You acknowledge that it is your responsibility to review your statements and disclosures in a timely manner. You further acknowledge that you are responsible for retention of these documents for your records.

Requirements. In order to receive e-Statements, you must be enrolled in our Online Banking program. You will need a personal computer with Internet access, Adobe Acrobat, and email capability. An Internet connection that supports 128-bit encryption is recommended, as well as current anti-virus and malware programs.

Access. The Bank will send an email to your primary email address when a statement or disclosure is ready to view in Online Banking. You will be able to view up to 18 cycles of statement history. You can view them online, download them to your computer, or print them at your convenience.

Email Address. If you change your email address, it is your responsibility to notify us of your new address as soon as possible using one of the methods listed in the "Contact Us" section. If the Bank receives notification that electronic delivery is not possible due to an incorrect or closed email address, we may elect, at our discretion, to choose to revert your account(s) to standard delivery via U.S. Mail without additional notification. The Bank will deem an electronic statement or disclosure received after one (1) business day if no notification of a failed delivery is received by our system.

Termination. This agreement shall remain in effect for the life of the account unless:

- You notify the Bank in writing at the address under the "Contact Us" heading, allowing up to ten (10) business days from receipt of the notification for the service to be terminated.
- You are notified by the Bank via email or U.S. Mail that you will no longer be enrolled in the service.

Your consent to receive e-Statements is voluntary and you may choose to cancel at any time. However, cancellation of e-Statement Delivery will not affect the legal effectiveness, validity or enforceability of electronic statements and disclosures that were made available to you prior to your cancellation. If you cancel e-Statement Delivery or close your account, statements and disclosures that were previously presented online will not be mailed to you and will no longer be accessible in Online Banking.

Fees. There is no charge to receive e-Statements. If you request paper copies of past statements, normal statement copy and research fees will apply.

Contact Us. You may call us at 1-800-403-5889 or use the Contact Us form on our web site. Or you may write to us at:

Bruning State Bank
PO Box 100
Bruning, NE 68322