

IMPORTANT

Please examine your statement at once. If you feel your statement is in error please contact the bank immediately. Please advise us in writing of any changes in your address. If no reply is received within ten (10) days the account will be considered correct.

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS

Write us or telephone us at our address on the front as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transaction listed on the statement or receipt. We must hear from you no later than sixty (60) days after we sent the FIRST statement on which the problem or error appeared.

- (1) Tell us your name and account number (if any).
- (2) Describe the error or the transaction you are unsure about, and explain as clearly as you can why you believe there is an error or need more information.
- (3) Tell us the dollar amount of the suspected error.

If you tell us orally, we may require that you send us your complaint or question in writing within ten (10) business days.

We will determine whether an error occurred within ten (10) business days (five (5) business days for MasterCard Debit Card point-of-sale transactions and twenty (20) business days if the transaction involved a new account) after we hear from you and will correct any error promptly. If we need more time, however, we may take up to forty-five (45) days (ninety (90) days if the transaction involved a new account, a point-of-sale transaction, or a foreign-initiated transaction) to investigate your complaint or question. If we decide to do this, we will credit your account within ten (10) business days (five (5) business days for MasterCard Debit Card point-of-sale transactions and twenty (20) business days if the transaction involved a new account) for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within ten (10) business days, we may not credit your account. Your account is considered a new account for the first thirty (30) days after the first deposit is made, unless each of you already has an established account with us before this account is opened.

We will tell you the results within three (3) business days after completing our investigation. If we decide that there was no error, we will send you a written explanation. You may ask for copies of the documents that we used in our investigation.

BILLING RIGHTS SUMMARY

In Case of Errors or Questions About Your Bill for Loan Products

If you think your bill is wrong, or if you need more information about a transaction on your bill, write us (on a separate sheet) at the address shown on your bill as soon as possible. We must hear from you no later than sixty (60) days after we sent you the first bill on which the problem appeared. You can telephone us, but doing so will not preserve your rights.

In your letter, give us the following information:

- Your name and account number.
- The dollar amount of the suspected error.
- Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are unsure about.

You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.

HOW TO CALCULATE YOUR FINANCE CHARGE ON LOAN PRODUCTS

Your **FINANCE CHARGE** is computed in accordance with your line of credit loan agreement. Your **FINANCE CHARGE** is computed by multiplying the average daily principal balance by the daily periodic rate specified on the front of this statement and then multiplying that product by the number of days in this billing cycle. Your average daily balance is calculated by adding together the closing principal balance of your account for each day in this billing cycle. The **FINANCE CHARGE** begins on the date the transaction is posted to your account.

The closing principal balance in your account each day is calculated by taking the beginning principal balance of your account each day, adding any new advances and subtracting any principal payments or credits. Your payments or credits are applied to assessed and unpaid finance charges first, then assessed and unpaid late charges, then assessed and unpaid miscellaneous charges and then to the principal balance.

DISCLOSURE REGARDING ELECTRONIC "WHOLESALE CREDIT" TRANSACTIONS SUBJECT TO UNIFORM COMMERCIAL CODE ARTICLE 4A

Provisional Payment:

Credit given by us to you with respect to an Automated Clearing House ("ACH") credit entry is provisional until we receive final settlement for such entry through a Federal Reserve Bank. If we do not receive such final settlement, you are hereby notified and agree that we are entitled to a refund in the amount credited to you in connection with such entry, and the party making payment to you via such entry (i.e. the originator of the entry) shall not be deemed to have paid you in the amount of such entry.

Notice of Receipt for Entry:

Under the operating rules of the National Automated Clearing House Association, which are applicable to ACH transactions involving your account, we are not required to give next day notice to you of your receipt of an ACH item and we will not do so. However, we will continue to notify you of the receipt of payments in the periodic statement we provide to you.

Choice of Law:

We may accept on your behalf payments to your account which have been transmitted through one or more Automated Clearing Houses ("ACH") and which are not subject to the Electronic Funds Transfer Act and your rights and obligation with respect to such payments shall be construed in accordance with and governed by the laws of the State of Nebraska, unless it has otherwise specified in a separate agreement that the law of some other state shall govern.

Please contact us at 402-238-2245 with any questions you might have.