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Thursday 24 April

Online Banking

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Disclosures



West Plains Bank Privacy Policy

What does West Plains Bank do with your personal information?

WHY?

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

WHAT?

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number and Transaction history
- Income and Transaction or loss history
- Account balance and Payment history

When you are no longer our customer, we continue to share your information as described in this notice.

HOW?

All financial companies need to share your personal information to run their everyday business. In the section below, we list the reasons financial companies can share their personal information; the reasons WEST PLAINS BANK chooses to share; and whether you can limit this sharing.

| Reasons we can share your personal information... | Does WPB Share? | Can you limit this sharing? |
|--|-----------------|-----------------------------|
| For our everyday business purposes such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus | Yes | No |
| For our marketing purposes to offer our products and services to you | Yes | No |
| For joint marketing with other financial companies | No | No |
| For our affiliates' everyday business purposes information about your transactions and experiences | No | No |
| For our affiliates' everyday business purposes information about your creditworthiness | No | No |
| For nonaffiliates to market to you | No | No |

QUESTIONS? Call 402-387-2381 or go to www.westplainsbk.com WHO WE ARE

Who is providing this notice? WEST PLAINS BANK

WHAT WE DO

How does WPB protect my personal information? To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings. We maintain other physical, electronic and procedural safeguards and limit access to those employees for whom access is appropriate.

How does WPB collect my personal information? We collect your personal information, for example, when you
-Open an account or Your transactions with us
-Seek advice or Your transactions with other parties
-From a consumer reporting agency

Why can't I limit all sharing? Federal law gives you the right to limit only
-sharing for affiliates' everyday business purposes-information about
your creditworthiness
-affiliates from using your information to market to you
-sharing for non-affiliates to market to you
State laws and individual companies may give you additional rights to
limit sharing

DEFINITIONS

Affiliates Companies related by common ownership or control. They can be financial and nonfinancial companies.
- Ownership does not mean complete ownership, but means owning enough to have control.

Nonaffiliates Companies not related by common ownership or control. They can be financial and nonfinancial companies.
- This is also known as a nonaffiliated third party.

Joint marketing A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

OTHER IMPORTANT INFORMATION

INFORMATION WE DISCLOSE ABOUT YOU

We do NOT disclose any information about you to anyone, except as permitted by law: You request or authorize it; The information is provided to help complete a transaction you initiated; or The disclosure otherwise is lawfully permitted or required.

INFORMATION ABOUT FORMER CUSTOMERS

We do not disclose information about former customers, except as permitted by law.

West Plains Bank Regulation E Disclosure

IMPORTANT ACCOUNT INFORMATION FOR OUR CUSTOMERS

WEST PLAINS BANK
200 N MAIN ST
AINSWORTH, NE 69210-0006
(402)387-2381

ELECTRONIC FUND TRANSFERS

YOUR RIGHTS AND RESPONSIBILITIES

Indicated below are types of Electronic Fund Transfers we are capable of handling, some of which may not apply to your account. Please read this disclosure carefully because it tells you your rights and obligations for the transactions listed. You should keep this notice for future reference.

Electronic Fund Transfers Initiated By Third Parties – You may authorize a third party to initiate electronic fund transfers between your account and the third party's account. These transfers to make or receive payment may be one-time occurrences or may recur as directed by you. These transfers may use the Automated Clearing House (ACH) or other payments network. Your authorization to the third party to make these transfers can occur in a number of ways. For example, your authorization to convert a check to an electronic fund transfer or to electronically pay a returned check charge can occur when a merchant provides you with notice and you go forward with the transaction (typically, at the point of purchase, a merchant will post a sign and print the notice on a receipt). In all cases, these third party transfers will require you to provide the third party with your account number and financial institution information. This information can be found on your check as well as on a deposit or withdrawal slip. Thus, you should only provide your financial institution and account information (whether over the phone, the Internet, or via some other method) to trusted third parties whom you have authorized to initiate these electronic fund transfers. Examples of these transfers include, but are not limited to:

- Preauthorized credits – You may make arrangements for certain direct deposits to be accepted into your checking or savings.
- Preauthorized payments – You may make arrangements to pay certain recurring bills from your checking or savings.

Electronic check conversion – You may authorize a merchant or other payee to make a one-time electronic payment from your checking account using information from your check to pay for purchases or pay bills.

Electronic returned check charge – You may authorize a merchant or other payee to initiate an electronic funds transfer to collect a charge in the event a check is returned for insufficient funds.

TELEBANK transactions – types of transactions – You may access your account by telephone using your account number(s), personal

identification number (PIN), social security number and touch tone phone to:

- transfer funds from CHECKING to SAVINGS transfer funds from SAVINGS to CHECKING
- get balance information about checking, savings, certificate of deposit or LOANS get withdrawal history about checking or savings
- get deposit history about checking or savings
- get transaction history about checking or savings

You may access your account for telephone transactions at the following number(s) and during the following hours: . (402)387-1077 (24 HOURS A DAY)
(888)822-1077 (24 HOURS A DAY)

ATM Card transactions – types of transactions – You may access your account(s) by ATM using your ATM Card and your personal identification number (PIN) to:

- deposit funds to checking or savings
- withdraw cash from checking or savings
- transfer funds from CHECKING to CHECKING
- transfer funds from CHECKING to SAVINGS
- transfer funds from SAVINGS to CHECKING
- transfer funds from SAVINGS to SAVINGS
- get balance information about checking or savings

Some of these services may not be available at all terminals.

VISA DEBIT CARD ATM transactions – types of transactions – You may access your account(s) by ATM using your VISA DEBIT CARD and your personal identification number (PIN) (as applicable) to:

- deposit funds to checking or savings
- withdraw cash from checking or savings
- transfer funds from CHECKING to CHECKING
- transfer funds from CHECKING to SAVINGS
- transfer funds from SAVINGS to SAVINGS
- transfer funds from SAVINGS to CHECKING
- get balance information about checking or savings

Some of these services may not be available at all terminals.

VISA DEBIT CARD point-of-sale transactions – types of transactions – You may access your checking account(s) by debit card to do transactions that participating merchants will accept, including:

- purchase goods in person, by phone, or online
- pay for services in person, by phone, or online get cash from a participating merchant or financial institution

Currency Conversion and International Transactions

When you use your VISA(R) debit card at a merchant that settles in currency other than US dollars, the charge will be converted into the US dollar amount. The currency conversion rate used to determine the transaction amount in US dollars is either a rate selected by Visa from the range of rates available in wholesale currency markets for the applicable central processing date, which rate may vary from the rate Visa itself receives, or the government-mandated rate in effect for the applicable central processing date. The conversion rate in effect on the processing date may differ from the rate in effect on the transaction date or posting date. Visa USA charges us a .8% International Service Assessment on all international transactions, regardless of whether there is a currency conversion. If there is a currency conversion, the International Service Assessment is 1% of the transaction. The fee that the bank is charged will be passed along to you, the customer for foreign transactions/currency conversions. An international transaction is a transaction where the country of the merchant is outside the USA,

Advisory Against Illegal Use

You agree not to use your card(s) for illegal gambling or other illegal purposes. Display of a payment card logo by, for example, an online merchant does not necessarily mean that transactions are lawful in all jurisdictions in which the cardholder may be located.

Non-Visa Debit Transaction Processing. We have enabled non-Visa debit transaction processing. This means you may use your VISA CHECK CARD on a PIN-Debit Network* (a non-Visa network) without using a PIN. The non-Visa debit networks for which such transactions are enabled are: PULSE Network.

Examples of the types of actions that you may be required to make to initiate a Visa transaction on your VISA CHECK CARD include signing a receipt, providing a card number over the phone or via the Internet, or swiping the card through a point-of-sale terminal.

Examples of the types of actions you may be required to make to initiate a transaction on a PIN-Debit Network include initiating a payment directly with the biller (possibly via telephone, Internet, or kiosk locations), responding to a logo displayed at a payment site and choosing to direct payment through that network, and having your identity verified using known information derived from an existing relationship with you instead of through use of a PIN.

The provision of your agreement with us relating only to Visa transactions are not applicable to non-Visa transactions. For example, the

The provision of your agreement with us relating only to Visa transactions are not applicable to non-Visa transactions. For example, the additional limits on liability (sometimes referred to as Visa's zero-liability program) and the streamlined error resolution procedures offered on Visa debit card transactions are not applicable to transactions processed on a PIN-Debit Network.

*Visa Rules generally define "PIN-Debit Network" as a non-Visa debit network that typically authenticates transactions by use of a personal identification number (PIN) but that is not generally known for having a card program.

Computer access plan – types of transfers – You may access your accounts by computer at WESTPLAINSBK.COM and using your personal identification number (PIN) to:

- transfer funds from CHECKING to CHECKING
- transfer funds from SAVINGS to CHECKING
- transfer funds from CHECKING to SAVINGS
- get balance information about checking, savings or certificate of deposit
- get transaction history about checking, savings or certificate of deposit

BILLPAY – types of transfers

You may access this service by computer at WESTPLAINSBK.COM and using your user name and password.

You may access this service to:

- make payments from your checking account(s) to Limits and fees – Please refer to our fee disclosure for information about fees and limitations that may apply to these electronic

ATM Operator/Network Fees – When you use an ATM not owned by us, you may be charged a fee by the ATM operator or any network used (and you may be charged a fee for a balance inquiry even if you do not complete a fund transfer).

Limitations on frequency of transfers

In addition to those limitations on transfers elsewhere described, if any, the following limitations apply to your Money Markets Accounts or Sterling Accounts account(s):

During any calendar month or statement cycle of at least four weeks, you may not make more than six withdrawals or transfers to another account of yours or to a third party by means of a preauthorized or automatic transfer or telephone order or instruction. No more than three of the six transfers may be made by check, draft, debit card (if applicable) or similar order to a third party. If you exceed the transfer limitations set forth above in any statement period, your account will be subject to closure by the financial institution. No checks may be written on the Sterling account. All limits apply to your Money Market Account or Sterling Account.

Security Limitations – For security reasons, there are other limits on the number of transfers you can make using our terminals, telephone bill-payments service, point-of-sale transfer service and computer transaction service.

Documentation

Terminal transfers – You can get a receipt at the time you make a transfer to or from your account using an automated teller machine or point-of-sale terminal. However, you may not get a receipt if the amount of the transfer is \$15 or less.

Periodic statements – You will get a monthly account statement from us for your checking account(s).

You will get a monthly account statement from us for your savings account(s), unless there are no transfers in a particular month. In any case, you will get a statement at least quarterly.

Preauthorized Payments

Right to stop payment and procedure for doing so – If you have told us in advance to make regular payments out of your account, you can stop any of these payments. Here is how:

Call or write us at the telephone number or address listed in this disclosure in time for us to receive your request three business days or more before the payment is scheduled to be made. If you call, we may also require you to put your request in writing and get it to us within 14 days after you call.

Notice of varying amounts – If these regular payments may vary in amount, the person you are going to pay will tell you, 10 days before each payment, when it will be made and how much it will be. (You may choose instead to get this notice only when the payment would differ by more than a certain amount from the previous payment, or when the amount would fall outside certain limits that you set.)

Liability for failure to stop payment of preauthorized transfer – If you order us to stop one of these payments three business days or more before the transfer is scheduled, and we do not do so, we will be liable for your losses or damages.

Financial Institution's Liability

Liability for failure to make transfers

If we do not complete a transfer to or from your account on time or in the correct amount according to our agreement with you, we will be liable for your losses or damages. However, there are some exceptions. We will not be liable, for instance:

- (1) If, through no fault of ours, you do not have enough money in your account to make the transfer.
- (2) If you have an overdraft line and the transfer would go over the credit limit.
- (3) If the automated teller machine where you are making the transfer does not have enough cash.
- (4) If the terminal or system was not working properly and you knew about the breakdown when you started the transfer.
- (5) If circumstances beyond our control (such as fire or flood) prevent the transfer, despite reasonable precautions that we have taken.
- (6) There may be other exceptions stated in our agreement with you.

Confidentiality

We will disclose information to third parties about your account or the transfers you make:

- (1) where it is necessary for completing transfers; or
- (2) in order to verify the existence and condition of your account for a third party, such as a credit bureau or merchant; or in order to comply with government agency or court orders; or
- (3) if you give us written permission.

Unauthorized Transfers

(a) Consumer liability. (1) Generally, tell us AT ONCE if you believe your card and/or code has been lost or stolen or if you believe that an electronic fund transfer has been made without your permission using information from your check. Telephoning is the best way of keeping your possible losses down. You could lose all the money in your account (plus your maximum overdraft line of credit). If you tell us within two business days after you learn of the loss or theft of your card and/or code, you can lose no more than \$50 if someone used your card and/or code without your permission.

If you do NOT tell us within two business days after you learn of the loss or theft of your card and/or code, and we can prove we could have stopped someone from using your card and/or code without your permission if you had told us, you could lose as much as \$500.

Also, if your statement shows transfers that you did not make, including those made by card, code or other means, tell us at once. If you do not tell us within 60 days after the statement was mailed to you, you may not get back any money you lost after the 60 days if we can prove that we could have stopped someone from taking the money if you had told us in time.

If a good reason (such as a long trip or a hospital stay) kept you from telling us, we will extend the time period.

(2) Additional Limit on Liability for VISA(R) card. Unless you have been grossly negligent or have engaged in fraud, you will not be liable for any unauthorized transactions using your lost or stolen VISA card. This additional limit on liability does not apply to ATM transactions, or to transactions using your Personal Identification Number which are not processed by VISA.

(b) Contact in event of unauthorized transfer. If you believe your card and/or code has been lost or stolen, call or write us at the telephone number or address listed in this disclosure. You should also call the number or write to the address listed in this disclosure if you believe a transfer has been made using the information from your check without your permission.

Error Resolution Notice

In Case of Errors or Questions About Your Electronic Transfers, Call or Write us at the telephone number or address listed in this disclosure, as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt. We must hear from you no later than 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 transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you 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 10 business days.

We will determine whether an error occurred within 10 business days (5 business days for point-of-sale transactions processed by Visa and 20 business days if the transfer 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 45 days (90 days if the transfer involved a new account, a point-of-sale transaction, or a foreign-initiated transfer) to investigate your complaint or question. If we decide to do this, we will credit your account within 10 business days (5 business days if the transfer involved a point-of-sale transaction and 20 business days if the transfer 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 10 business days, we may not credit your account. Your account is considered a new account for the first 30 days after the first deposit is made, unless each of you already has an established account with us before the account is opened.

We will tell you the results within three 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.

If you have inquiries regarding your account, please contact us at:

WEST PLAINS BANK
200 N MAIN ST
AINSWORTH, NE 69210-0006

BUSINESS DAYS: Monday, Tuesday, Wednesday, Thursday and Friday Holidays are not included.

PHONE: (402)387-2381 or (800)240-8365

Notice Of ATM/Night Deposit Facility User Precautions

As with all financial transactions, please exercise discretion when using an automated teller machine (ATM) or night deposit facility. For

your own safety, be careful. The following suggestions may be helpful.

- (1) Prepare for your transactions at home (for instance, by filling out a deposit slip) to minimize your time at the ATM or night deposit facility.
- (2) Mark each transaction in your account record, but not while at the ATM or night deposit facility. Always save your ATM receipts. Don't leave them at the ATM or night deposit facility because they may contain important account information.
- (3) Compare your records with the account statements you receive.
- (4) Don't lend your ATM card to anyone.
- (5) Remember, do not leave your card at the ATM. Do not leave any documents at a night deposit facility.
- (6) Protect the secrecy of your Personal Identification Number (PIN). Protect your ATM card as though it were cash. Don't tell anyone your PIN. Don't give anyone information regarding your ATM card or PIN over the telephone. Never enter your PIN in any ATM that does not look genuine, has been modified, has a suspicious device attached, or is operating in a suspicious manner. Don't write your PIN where it can be discovered. For example, don't keep a note of your PIN in your wallet or purse.
- (7) Prevent others from seeing you enter your PIN by using your body to shield their view.
- (8) If you lose your ATM card or if it is stolen, promptly notify us. You should consult the other disclosures you have received about electronic fund transfers for additional information about what to do if your card is lost or stolen.
- (9) When you make a transaction, be aware of your surroundings. Look out for suspicious activity near the ATM or night deposit facility, particularly if it is after sunset. At night, be sure that the facility (including the parking area and walkways) is well lighted. Consider having someone accompany you when you use the facility, especially after sunset. If you observe any problem, go to another ATM or night deposit facility.
- (10) Don't accept assistance from anyone you don't know when using an ATM or night deposit facility.
- (11) If you notice anything suspicious or if any other problem arises after you have begun an ATM transaction, you may want to cancel the transaction, pocket your card and leave. You might consider using another ATM or coming back later.
- (12) Don't display your cash; pocket it as soon as the ATM transaction is completed and count the cash later when you are in the safety of your own car, home, or other secure surrounding.
- (13) At a drive-up facility, make sure all the car doors are locked and all of the windows are rolled up, except the driver's window. Keep the engine running and remain alert to your surroundings.
- (14) We want the ATM and night deposit facility to be safe and convenient for you. Therefore, please tell us if you know of any problem with a facility. For instance, let us know if a light is not working or there is any damage to a facility. Please report any suspicious activity or crimes to both the operator of the facility and the local law enforcement officials immediately.

Other Terms

CURRENCY CONVERSION:

When you use your VISA debit card at a merchant that settles in currency other than US dollars, the charge will be converted into the US dollar amount. The currency conversion rate used to determine the transaction amount in US dollars is either a rate selected by VISA from the range of rates available in wholesale currency markets for the applicable central processing date, which rate may vary from the rate VISA itself receives, or the government-mandated rate in effect for the applicable central processing date, in each instance, plus or minus any adjustment determined by the issuer. The conversion rate in effect on the processing date may differ from the rate in effect on the transaction date or posting date.

VISA USA charges us a .8% International Service Assessment on all international transactions, regardless of whether there is a currency conversion. If there is a currency conversion, the International Service Assessment is 1% of the transaction. The fee we charge you for international transactions/currency conversions is disclosed separately. An international transaction is a transaction where the country of the merchant is outside the USA.

Other Information

LIMITATIONS OF DOLLAR AMOUNTS OF TRANSFER

**The limit for terminal cash withdrawals is \$400.00 per day.

**Point of Sale purchases are limited to \$400.00 per day.

We will charge:

\$2.00 per ATM withdrawal NOT processed at the Cenex Ampride in Ainsworth, NE.

\$.75 per non-monetary transfer of balance inquiry NOT made at the Cenex Ampride in Ainsworth, NE.

\$2.00 per deposit made at any deposit taking ATM location.

For banking 24 hours a day try our TELEBANK system! 387-1077 or 1-888-822-1077

You can access your account balance, last 6 deposits, last 6 withdrawals, etc. on checking and savings. You can also sign up to be able to make transfers between your accounts with TELEBANK.

If you have any questions about TELEBANK, please call or stop in. We'll be happy to help you.

MORE DETAILED INFORMATION IS AVAILABLE ON REQUEST

West Plains Bank Regulation CC Disclosure

IMPORTANT ACCOUNT INFORMATION FOR OUR CUSTOMERS

WEST PLAINS BANK
200 N MAIN ST
AINSWORTH, NE 69210-0006
(402)387-2381

YOUR ABILITY TO WITHDRAW FUNDS

This policy statement applies to all deposit accounts.

Our policy is to make funds from your cash, check, and electronic direct deposits available to you immediately. At that time, you can withdraw the funds in cash and we will use the funds to pay checks that you have written.

Please remember that even after we have made funds available to you and you have withdrawn the funds, you are still responsible for checks you deposit that are returned to us unpaid and for any other problems involving your deposit.

For determining the availability of your deposits, every day is a business day, except Saturdays, Sundays, and federal holidays. If you make a deposit before 2:00 p.m. on a business day that we are open, we will consider that day to be the day of your deposit. However, if you make a deposit after 2:00 p.m. or on a day we are not open, we will consider that the deposit was made on the next business day we are open. If we cash a check for you that is drawn on another bank, we may withhold the availability of a corresponding amount of funds that are already in your accounts. Those funds will be available at the time funds from the check we cashed would have been available if you had deposited it.

If we accept for deposit a check that is drawn on another bank, we may make funds from the deposit available for withdrawal immediately but delay your availability to withdraw a corresponding amount of funds that you have on deposit in another account with us. The funds in the other account would then not be available for withdrawal until the time periods that are described elsewhere in this disclosure for the type of check that you deposited.

Longer Delays May Apply

Case-By-Case Delays – In some cases, we will not make all of the funds that you deposit by check available to you immediately.

Depending on the type of check that you deposit, funds may not be available until the second business day after the day of your deposit.

The first \$200 of your deposits, however, will be available immediately.

If we are not going to make all of the funds from your deposit available immediately, we will notify you at the time you make your deposit. We will also tell you when the funds will be available. If your deposit is not made directly to one of our employees, or if we decide to take this action after you have left the premises, we will mail you the notice by the day after we receive your deposit.

If you will need the funds from a deposit right away, you should ask us when the funds will be available.

Safeguard Exceptions – In addition, funds you deposit by check may be delayed for a longer period under the following circumstances:

1.) We believe a check you deposit will not be paid. 2.) You deposit checks totaling more than \$5,000 on any one day. 3.) You redeposit a check that has been returned unpaid. 4.) You have overdrawn your account repeatedly in the last six months, and 5.) There is an emergency, such as failure of computer or communications equipment.

Deposits at Automated Teller Machines (ATMs) – Funds from any deposits (cash or checks) made at automated teller machines (ATMs) we do not own or operate will not be available until the third business day after the day of your deposit.

Special Rules for New Accounts

If you are a new customer, the following special rules will apply during the first 30 days your account is open.

Funds from electronic direct deposits to your account will be available on the day we receive the deposit. Funds from deposits of cash, wire transfers, and the first \$5,000 of a day's total deposits of postal service money orders, cashier's, certified, teller's, federal, state and local government checks in addition to Federal Reserve Bank, Federal Home Loan Bank and on us checks will be available on the first business day after the day of your deposit, if the deposit meets certain conditions. For example, the checks must be payable to you and you may have to use a special deposit slip). The excess over \$5,000 may be held until the seventh business day after the day of your deposit. If your deposit of these checks (other than a U.S. Treasury check) is not made in person to one of our employees, the first \$5,000 will not be available until the next business day after the day of your deposit.

Funds from all other check deposits will be available on the seventh business day after the day of your deposit.

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