RATE AND FEE SCHEDULE (INCLUDING TIS DISCLOSURE) ONLINE ACCTS

11/10/2026

This disclosure contains information about terms, fees, and interest rates for some of the accounts we offer.

Interest Rates and Annual Percentage Yields are current as of 11/10/2026.

91 DAY TIME CD SPECIAL

For Grand Island, Lincoln, and Omaha Markets Only. Grand Island, Lincoln, or Omaha must be selected as the preferred branch for online account openings. New Money Only. Money cannot be from an existing Exchange Bank account.

Rate Information: This Account is an interest bearing account. The interest rate on the account is 4.09% with an annual percentage yield of 4.15%.

The interest rate and annual percentage yield will not change for the term of the account. The interest rate will be in effect for 30 - 91 days depending on the term selected at account opening. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded quarterly and will be credited quarterly. We will mail the interest in a check to you or deposit the interest in an account that you designate. The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings.

Balance Information: We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day. You must maintain a minimum balance of $0.01 in the account each day to obtain the disclosed annual percentage yield.

Limitations: You must deposit $2,500.00 to open this account. You may not make additional deposits into this account. You may not make withdrawals from your account until the maturity date.

Time Account Information: Your account will mature in 30 - 91 days depending on the term selected at account opening. If you withdraw any of the principal before the maturity date, we will impose a penalty of 1 month of simple interest on the amount withdrawn. For Grand Island, Lincoln, and Omaha Markets Only. New Money Only. Money cannot be from an existing Exchange Bank account. If the account is closed before interest is credited, you will not receive the accrued interest. This account will automatically renew. You will have 10 days after the maturity date to withdraw funds without penalty. If you do not withdraw the funds, each renewal term will be for an identical period of time as the original term.

6 MONTH TIME CD SPECIAL

Rate Information: This Account is an interest bearing account. The interest rate on the account is 4.14% with an annual percentage yield of 4.20%.

The interest rate and annual percentage yield will not change for the term of the account. The interest rate will be in effect for 6 - 11 months depending on the term selected at account opening. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded quarterly and will be credited quarterly. We will mail the interest in a check to you or deposit the interest in an account that you designate. The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings.

Balance Information: We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day. You must maintain a minimum balance of $0.01 in the account each day to obtain the disclosed annual percentage yield.

Limitations: You must deposit $2,500.00 to open this account. You may not make additional deposits into this account. You may not make withdrawals from your account until the maturity date.

Time Account Information: Your account will mature in 6 - 11 months depending on the term selected at account opening. If you withdraw any of the principal before the maturity date, we will impose a penalty of 3 months simple interest on the amount withdrawn. If the account is closed before interest is credited, you will not receive the accrued interest. This account will automatically renew. You will have 10 days after the maturity date to withdraw funds without penalty. If you do not withdraw the funds, each renewal term will be for an identical period of time as the original term.

12 MONTH TIME CD SPECIAL

Rate Information: This Account is an interest bearing account. The interest rate on the account is 4.18% with an annual percentage yield of 4.25%.

The interest rate and annual percentage yield will not change for the term of the account. The interest rate will be in effect for 12 - 17 months depending on the term selected at account opening. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded quarterly and will be credited quarterly. We will mail the interest in a check to you or deposit the interest in an account that you designate. The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings.

Balance Information: We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day. You must maintain a minimum balance of $0.01 in the account each day to obtain the disclosed annual percentage yield.

Limitations: You must deposit $2,500.00 to open this account. You may not make additional deposits into this account. You may not make withdrawals from your account until the maturity date.

Time Account Information: Your account will mature in 12 - 17 months depending on the term selected at account opening. If you withdraw any of the principal before the maturity date, we will impose a penalty of 9 months simple interest on the amount withdrawn. If the account is closed before interest is credited, you will not receive the accrued interest. This account will automatically renew. You will have 10 days after the maturity date to withdraw funds without penalty. If you do not withdraw the funds, each renewal term will be for an identical period of time as the original term.

22 MONTH TIME CD SPECIAL

Rate Information: This Account is an interest bearing account. The interest rate on the account is 4.33% with an annual percentage yield of 4.40%.

The interest rate and annual percentage yield will not change for the term of the account. The interest rate will be in effect for 18 - 23 months

depending on the term selected at account opening. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded quarterly and will be credited quarterly. We will mail the interest in a check to you or deposit the interest in an account that you designate. The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings.

Balance Information: We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day. You must maintain a minimum balance of $0.01 in the account each day to obtain the disclosed annual percentage yield.

Limitations: You must deposit $2,500.00 to open this account. You may not make additional deposits into this account. You may not make withdrawals from your account until the maturity date.

Time Account Information: Your account will mature in 18 - 23 months depending on the term selected at account opening. If you withdraw any of the principal before the maturity date, we will impose a penalty of 9 months simple interest on the amount withdrawn. If the account is closed before interest is credited, you will not receive the accrued interest. This account will automatically renew. You will have 10 days after the maturity date to withdraw funds without penalty. If you do not withdraw the funds, each renewal term will be for an identical period of time as the original term.

36 MONTH TIME CD SPECIAL

Rate Information: This Account is an interest bearing account. The interest rate on the account is 3.85% with an annual percentage yield of 3.90%.

The interest rate and annual percentage yield will not change for the term of the account. The interest rate will be in effect for 36 Month Term. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded quarterly and will be credited quarterly. We will mail the interest in a check to you or deposit the interest in an account that you designate. The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings.

Balance Information: We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day. You must maintain a minimum balance of $0.01 in the account each day to obtain the disclosed annual percentage yield.

Limitations: You must deposit $2,500.00 to open this account. You may not make additional deposits into this account. You may not make withdrawals from your account until the maturity date.

Time Account Information: Your account will mature in 36 - 47 months depending on the term selected at account opening. If you withdraw any of the principal before the maturity date, we will impose a penalty of 24 months simple interest on the amount withdrawn. If the account is closed before interest is credited, you will not receive the accrued interest. This account will automatically renew. You will have 10 days after the maturity date to withdraw funds without penalty. If you do not withdraw the funds, each renewal term will be for an identical period of time as the original term.

ADVANTAGE CD SPECIAL

CD only available in the Lincoln, Omaha, and Salina markets.

Rate Information: This Account is an interest bearing account. The interest rate on the account is 3.80% with an annual percentage yield of 3.85%.

The interest rate and annual percentage yield will not change for the term of the account. The interest rate will be in effect for 13 months. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded quarterly and will be credited quarterly. We will mail the interest in a check to you or deposit the interest in an account that you designate. If this account is used as an IOLTA Trust Account, then Interest (less applicable fees and service charges) will be sent to the Nebraska Lawyers Trust Account Foundation. The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings.

Balance Information: We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day. You must maintain a minimum balance of $0.01 in the account each day to obtain the disclosed annual percentage yield.

Limitations: You must deposit $1,000.00 to open this account. You may not make additional deposits into this account. Principal may be withdrawn once per calendar month with a required $1,000 minimum withdrawal. A $1,000 minimum balance is required to keep the account open. All funds will be withdrawn from this account if the account balance falls below $1,000.

Time Account Information: Your account will mature in thirteen (13) months. If you withdraw any of the principal before the maturity date, we may impose a penalty of nine (9) months interest on the amount withdrawn if the withdrawal is made within the first six (6) days after a deposit, or other partial withdrawal, or in excess of one (1) withdrawal per month, or if balance drops below $1,000. If the account is closed before interest is credited, you will not receive the accrued interest. This account will automatically renew. You will have 10 days after the maturity date to withdraw funds without penalty. If you do not withdraw the funds, each renewal term will be for an identical period of time as the original term.

COMPLETE CHECKING

Limitations: You must deposit $100.00 to open this account.

Account Fees: Fees apply to overdrafts created by check, in-person withdrawal, or internal transfers and sweeps, other electronic means. The following fee applies to this account: NON E-STATEMENT FEE: $5.00 PER MONTH.

EXCHANGE CLUB ACCOUNT

This is a Negotiable Order of Withdrawal (NOW) account. Per Federal Law the account must consist solely of funds in which the entire beneficial interest is held by one or more individuals, a sole proprietor, or governmental unit, but **NOT** for profit corporations or business partnerships.

Rate Information: This Account is an interest bearing account. If the average daily balance is less than $10,000.00, the interest rate paid on the entire balance in the account will be 0.50% with an annual percentage yield of 0.50%. If the average daily balance is more than $9,999.99, but less than $25,000.00, the interest rate paid on the entire balance in the account will be 0.90% with an annual percentage yield of 0.91%. If the average daily balance is more than $24,999.99, but less than $50,000.00, the interest rate paid on the entire balance in the account will be 1.00% with an annual percentage yield of 1.00%. If the average daily balance is more than $49,999.99, but less than $75,000.00, the interest rate paid on the entire balance in the account will be 1.15% with an annual percentage yield of 1.16%. If the average daily balance is more than $74,999.99 the interest rate paid on the entire balance in the account will be 1.25% with an annual percentage yield of 1.26%.

The interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on the account daily. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded monthly and will be credited to the account monthly. If the account is closed before interest is credited, you will not receive the accrued interest. If this account is used as an IOLTA Trust Account, then Interest (less applicable fees and service charges) will be sent to the Nebraska Lawyers Trust Account Foundation.

Balance Information: We use the average daily balance method to calculate interest on your account. This method applies a periodic rate to the average daily balance in the account for the period. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period. You must maintain a minimum average daily balance of $0.01 to obtain the disclosed annual percentage yield. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.

Limitations: You must deposit $1,000.00 to open this account.

Account Fees: A service charge fee of $10.00 will be assessed per statement cycle if the account's average daily balance falls below $1,000.00. Fees apply to overdrafts created by check, in-person withdrawal, internal transfers and sweeps, or other electronic means. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.

PLATINUM CHECKING

This is a Negotiable Order of Withdrawal (NOW) account. Per Federal Law the account must consist solely of funds in which the entire beneficial interest is held by one or more individuals, a sole proprietor, or governmental unit, but **NOT** for profit corporations or business partnerships.

Rate Information: This Account is an interest bearing account. If the average daily balance is less than $2,500.00, the interest rate paid on the entire balance in the account will be 0.50% with an annual percentage yield of 0.50%. If the average daily balance is more than $2,499.99, but less than $10,000.00, the interest rate paid on the entire balance in the account will be 0.65% with an annual percentage yield of 0.65%. If the average daily balance is more than $9,999.99, but less than $20,000.00, the interest rate paid on the entire balance in the account will be 1.00% with an annual percentage yield of 1.00%. If the average daily balance is more than $19,999.99 the interest rate paid on the entire balance in the account will be 1.25% with an annual percentage yield of 1.26%.

The interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on the account daily. This is an interest bearing account that requires a direct deposit per statement cycle. The direct deposit can be social security benefits or payroll deposits. The direct deposit will need to be established within the 1st (first) 3 (three) months. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded monthly and will be credited to the account monthly. If the account is closed before interest is credited, you will not receive the accrued interest.

Balance Information: We use the average daily balance method to calculate interest on your account. This method applies a periodic rate to the average daily balance in the account for the period. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period. You must maintain a minimum average daily balance of $0.01 to obtain the disclosed annual percentage yield. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.

Limitations: You must deposit $1,000.00 to open this account.

Account Fees: Fees apply to overdrafts created by check, in-person withdrawal, internal transfers and sweeps, or other electronic means. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.

ADVANTAGE CHECKING

An interest bearing account that requires a direct deposit per statement cycle. If the account does not receive a direct deposit within the 1st (first) 3 (three) months, the interest rate may be reduced to a rate equivalent to the Exchange Club account. First order of checks is free up to $25.00.

This is a Negotiable Order of Withdrawal (NOW) account. Per Federal Law the account must consist solely of funds in which the entire beneficial interest is held by one or more individuals, a sole proprietor, or governmental unit, but **NOT** for profit corporations or business partnerships.

Rate Information: This Account is an interest bearing account. If the average daily balance is less than $10,000.00, the interest rate paid on the entire balance in the account will be 1.00% with an annual percentage yield of 1.00%. If the average daily balance is more than $9,999.99, but less than $25,000.00, the interest rate paid on the entire balance in the account will be 1.00% with an annual percentage yield of 1.00%. If the average daily balance is more than $24,999.99, but less than $50,000.00, the interest rate paid on the entire balance in the account will be 1.35% with an annual percentage yield of 1.36%. If the average daily balance is more than $49,999.99, but less than $75,000.00, the interest rate paid on the entire balance in the account will be 1.35% with an annual percentage yield of 1.36%. If the average daily balance is more than $74,999.99, but less than $100,000.00, the interest rate paid on the entire balance in the account will be 1.35% with an annual percentage yield of 1.36%. If the average daily balance is more than $99,999.99 the interest rate paid on the entire balance in the account will be 1.35% with an annual percentage yield of 1.36%.

The interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on the account daily. This is an interest bearing account that requires a direct deposit per statement cycle. If the account does not receive a direct deposit within the 1st (first) 3 (three) months, the interest rate may be reduced to a rate equivalent to the Exchange Club account. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded monthly and will be credited to the account monthly. If the account is closed before interest is credited, you will not receive the accrued interest.

Balance Information: We use the average daily balance method to calculate interest on your account. This method applies a periodic rate to the average daily balance in the account for the period. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period. You must maintain a minimum average daily balance of $0.01 to obtain the disclosed annual percentage yield. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.

Limitations: You must deposit $1,000.00 to open this account.

Account Fees: A service charge fee of $10.00 will be assessed per statement cycle if the account's average daily balance falls below $1,000.00. Fees apply to overdrafts created by check, in-person withdrawal, internal transfers and sweeps, or other electronic means. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period. The following fee applies to this account: CHECKS: FIRST ORDER OF CHECKS IS FREE UP TO $25. THE FEE FOR ADDITIONAL CHECKS DEPENDS ON THE STYLE OF CHECKS ORDERED.

MONEY MARKET ACCOUNT

Rate Information: This Account is an interest bearing account. If the average daily balance is less than $2,500.00, the interest rate paid on the entire balance in the account will be 0.60% with an annual percentage yield of 0.60%. If the average daily balance is more than $2,499.99, but less than $10,000.00, the interest rate paid on the entire balance in the account will be 0.80% with an annual percentage yield of 0.80%. If the average daily balance is more than $9,999.99, but less than $50,000.00, the interest rate paid on the entire balance in the account will be 1.05% with an annual percentage yield of 1.06%. If the average daily balance is more than $49,999.99, but less than $75,000.00, the interest rate paid on the entire balance in the account will be 1.15% with an annual percentage yield of 1.16%. If the average daily balance is more than $74,999.99 the interest rate paid on the entire balance in the account will be 1.25% with an annual percentage yield of 1.26%.

The interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on the account daily. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded monthly and will be

credited to the account monthly. If the account is closed before interest is credited, you will not receive the accrued interest.

Balance Information: We use the average daily balance method to calculate interest on your account. This method applies a periodic rate to the average daily balance in the account for the period. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period. You must maintain a minimum average daily balance of $0.01 to obtain the disclosed annual percentage yield. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.

Limitations: You must deposit $1,000.00 to open this account.

Account Fees: A service charge fee of $10.00 will be assessed per statement cycle if the account's average daily balance falls below $1,000.00 as well as a $2.00 per item fee if you go over 6 "checks" or "preauthorized transfers out" or a combination of those items. Fees apply to overdrafts created by check, in-person withdrawal, internal transfers and sweeps, or other electronic means. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.

ADVANTAGE MONEY MARKET ACCOUNT

We are excited to announce the new Advantage Money Market Account. New funds are required to get the advertised Advantage Money Market rate.

Rate Information: This Account is an interest bearing account. If the average daily balance is less than $5,000.00, the interest rate paid on the entire balance in the account will be 0.60% with an annual percentage yield of 0.60%. If the average daily balance is more than $4,999.99, but less than $25,000.00, the interest rate paid on the entire balance in the account will be 0.80% with an annual percentage yield of 0.80%. If the average daily balance is more than $24,999.99, but less than $50,000.00, the interest rate paid on the entire balance in the account will be 1.05% with an annual percentage yield of 1.06%. If the average daily balance is more than $49,999.99, but less than $75,000.00, the interest rate paid on the entire balance in the account will be 1.15% with an annual percentage yield of 1.16%. If the average daily balance is more than $74,999.99 the interest rate paid on the entire balance in the account will be 1.25% with an annual percentage yield of 1.26%.

The interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on the account daily. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded monthly and will be credited to the account monthly. If the account is closed before interest is credited, you will not receive the accrued interest. If this account is used as an IOLTA Trust Account, then Interest (less applicable fees and service charges) will be sent to the Nebraska Lawyers Trust Account Foundation.

Balance Information: We use the average daily balance method to calculate interest on your account. This method applies a periodic rate to the average daily balance in the account for the period. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period. You must maintain a minimum average daily balance of $0.01 to obtain the disclosed annual percentage yield. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.

Limitations: You must deposit $5,000.00 to open this account.

Account Fees: A service charge fee of $10.00 will be assessed per statement cycle if the account's average daily balance falls below $5,000.00 as well as a $2.00 per item fee if you go over 6 "checks" or "preauthorized transfers out" or a combination of those items. Fees apply to overdrafts created by check, in-person withdrawal, internal transfers and sweeps, or other electronic means. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.

OTHER ACCOUNT FEES

The following fees apply to all of your accounts with us:

WIRE INCOMING DOMESTIC-TRADITIONAL:	FREE
WIRE INCOMING INTERNATIONAL-TRADITIONAL:	$25.00 PER ITEM
WIRE OUTGOING INTERNATIONAL-TRADITIONAL:	$50.00 PER ITEM
WIRE OUTGOING DOMESTIC-TRADITIONAL:	$25.00 PER ITEM

The following fees apply to all of your accounts with us except Certificates of Deposit and Time Deposit Accounts:

ACCOUNT RECONCILIATION:	$75.00 PER HOUR
CHECK COLLECTION:	$10.00
CONT OD CHARGE (CONTINUOUS OVERDRAFT CHARGE):	25.00 EVERY 5TH BUSINESS DAY
RECURRING WIRE:	$25.00 PER ITEM
GARNISHMENT/LEVY:	$25.00
OVERDRAFT CHARGE:	$35.00 PER ITEM
RETURN ITEM CHARGE:	$35.00 PER ITEM
STOP PAYMENT CHARGE:	$25 PER REQUEST
RETURN MAIL HANDLING:	$3.00 PER STATEMENT
NON-CUSTOMER CHECK CASHING FEE ON ONUS CHECKS, INCLUDING CASHIER CHECKS:	1% OF THE CHECK AMOUNT, ON CHECKS OVER $1000.00 MAXIMUM FEE AMOUNT $100.00
DEPOSITED CHECK RETURN:	NO CHARGE
ACCOUNT RESEARCH:	$75.00 PER HOUR
REPLACEMENT DEBIT CARD FEE:	$10.00

The following fee applies to COMPLETE CHECKING; and PLATINUM CHECKING Accounts:

FOREIGN ATM CHARGE:	$1.50 PER TRANSACTION

The following fee applies to COMPLETE CHECKING; PLATINUM CHECKING; ADVANTAGE CHECKING; MONEY MARKET ACCOUNT; and ADVANTAGE MONEY MARKET ACCOUNT Accounts:

REORDERING CHECKS:	(FEE DEPENDS ON STYLE OF CHECKS ORDERED)

The following fee applies to EXCHANGE CLUB ACCOUNT; and ADVANTAGE CHECKING Accounts:

FOREIGN ATM CHARGE :	$1.50 PER TRANSACTION (6 FREE TRANSACTIONS PER STATEMENT CYCLE)

MISCELLANEOUS FEES AND CHARGES

CHECKS

MONEY ORDER/CASHIER'S CHECK: $5.00 PER ITEM
TEMPORARY CHECKS: $0.20 PER CHECK

ONLINE BANKING

INTERNET BANKING: FREE

MISCELLANEOUS CHARGES

PHOTO COPIES: $0.50 PER PAGE
FAX SERVICE: $1.00 PER PAGE
GIFT AND ACCESS CARDS: $5.00 PER CARD

ELECTRONIC FUNDS TRANSFER SERVICE LIMITS AND FEES

Member
FDIC

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