



BRUNSWICK
STATE BANK

Brunswick • Winnetoon

MEMBER FDIC

ELECTRONIC STATEMENT, (eStatement), DISCLOSURE AGREEMENT

Electronic Delivery of Statements and Notices

By accepting the "Brunswick State Bank Electronic Statement (eStatement) Disclosure Agreement", you consent and agree that Brunswick State Bank may provide certain disclosures and notices to you in electronic form, in lieu of paper form, including electronic delivery of statements (eStatements) for your Brunswick State Bank deposit account(s).

Definitions

As used in this Agreement, the words "we", "our", and "us" mean Brunswick State Bank. "You" and "your" mean the account owner(s) authorized to receive eStatements under this Agreement. "Account" or "accounts" mean your deposit accounts at Brunswick State Bank. "Business days" mean Monday through Friday, excluding Federal holidays.

Consent to Electronic Delivery of Notices

User agrees that any notice or other type of communication provided to User pursuant to the terms of this agreement, and any future disclosures required by law, including electronic fund transfer disclosures, may be made electronically by Email. Bank may send all notices, attachments, and/or documents via Email to the last known Email address provided by you. User agrees to notify Bank promptly of any change in Email address. To discontinue paper statements you must enroll each of your deposit account(s) for which you want to have eStatement Notices. To enroll your account(s) for eStatements notices simply sign up online under Secure Forms, complete the eStatement enrollment form and submit. To access your eStatements, you must log in to Brunswick State Bank's Online Banking service, choose the account you want to view then: 1) Click on the "Documents" tab, 2) Select the date range that you wish to view, 3) Submit - Your eStatement(s) will be viewable as an easy to read Adobe® PDF file. You may download the latest version of Adobe® Reader® for free at www.adobe.com.

Requesting to Receive or Cancel Paper Statements in Addition to eStatements

You can request to receive paper statements in addition to your eStatements for a monthly fee. You can request a paper copy of your account statement by calling Brunswick State Bank. A fee per statement copy may be assessed to your account.

Duty to Review Periodic Statements

You must promptly access/review your Statement and any accompanying items and notify us in writing immediately of any error, unauthorized transaction, or any other irregularity. If you allow someone else to access your statement, you remain fully responsible to review the statement for any errors, unauthorized transactions, or any other irregularities. Any applicable time periods within which you must notify us of any errors on your account statement(s) shall begin on the eStatement e-mail notification date regardless of when you access and/or review your Statement. If you do not immediately report to Brunswick State Bank any non-receipt of eStatements or any error, irregularity, discrepancies, claims or unauthorized debits or items, you shall be deemed conclusively to have accepted all matters contained in the eStatements to be true, accurate and correct in all respects.

Change of Mailing Address, E-mail Address, and Other Information

You must provide us with a valid e-mail address in order to use the eStatement notice service. You agree to notify us immediately of any change in your mailing address, e-mail address or other particulars relevant to this Agreement.



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To notify us of your e-mail address change, please log in to Brunswick State Bank's Online Banking service, or call us at (888) 393-7945.

Joint Accounts

If your Brunswick State Bank account is owned jointly with another person, either one of you may consent to receive electronic disclosures and eStatements notices and that person's election to access statements shall apply to both of you. Brunswick State Bank will automatically turn off the paper statement for that account once the first eStatement notice has been made available unless you request to continue to receive your paper statements in addition to your eStatements (please refer to 'Requesting to Receive or Cancel Paper Statements in Addition to eStatements'). A fee per statement copy may be assessed to your account.

Security

You agree that Brunswick State Bank shall not be held liable if you are unable to gain access to the website or Brunswick State Bank system from time to time. You understand that some or all of the eStatement services and/or other Brunswick State Bank system services may not be available at certain times due to maintenance and/or computer, communication, electrical or network failure or any other causes beyond Brunswick State Bank's control. You agree that unauthorized communication of any information concerning any password or identification of any other proprietary information belonging to any other person or entity is strictly prohibited.

You acknowledge that the internet is inherently insecure and that all data transfers, including electronic mail, occur openly on the internet and potentially can be monitored and read by others. We cannot and do not warrant that all data transfers utilizing the internet, or e-mail transmitted to and from us, will not be monitored or read by others. In order to help protect your personal information, we recommend that you install Firewalls, anti-virus, and spyware protection software, operating system and browser application (and update as required) on your computer.

Brunswick State Bank does not warrant the security or confidentiality of any information transmitted through any applicable Internet service provider, information/communication network service provider, network system or such other equivalent system in any jurisdiction via eStatements. Your Access ID and password that are used to access Online Banking services should be kept confidential. You will be asked to change your password every 90 days. You are responsible for keeping your password, account numbers and other account data confidential.

System Requirements

In order for you to access and retain your eStatement records, your system must have a personal computer that has Internet access and an Internet browser that supports 128-bit encryption. If your browser does not support 128-bit encryption, you must upgrade it in order to access the Online Banking secure pages to gain access to your eStatements. To print or download disclosures and eStatements you must have a printer connected to your PC or sufficient hard-drive space to save the disclosure or eStatements. To open and view an online statement or any other document sent by the Bank, your computer system must be equipped with Adobe® Reader® software. You may download the latest version of Adobe® Reader® for free at www.adobe.com.

Change in Terms

The bank reserves the right to amend this disclosure agreement (including fee schedule) in any manner and at any time. If the bank does so, the bank will give thirty (30) days advance notice via electronic delivery. In addition to your monthly statement, notices may also appear in eStatement.



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Your Right to Withdraw Consent

You have the right to withdraw your consent to have your statements provided in an electronic form by calling us at (888) 393-7945. You may also write us at P.O. Box 29, 226 2nd St. Brunswick, NE 68720. We will then discontinue eStatement notice service for that account and you will receive paper statements for subsequent statement periods. There is no fee to discontinue your eStatement service, but to revert to receiving paper statements for your account(s) will be a monthly statement fee.

Disclaimer of Warranty and Limitation of Liability

You agree to indemnify, hold harmless and defend Brunswick State Bank against any and all claims, actions, suits, judgments and expenses (including court costs and reasonable fee of attorneys, accountants and expert witnesses) at your sole expense, arising from your failure to abide by restrictions on use of E-Statement services and communications between Brunswick State Bank and You.

You can use e-mail to communicate with Brunswick State Bank by clicking on the Contact Us link on our web site <https://www.brunswickstatebank.com>. However, e-mail is not available to initiate transactions on your accounts. Since we may not receive it immediately, you should not rely on e-mail if you need to communicate with us right away (e.g., to report an unauthorized transaction). If you need to contact us immediately, you can call us at (888) 393-7945, Monday through Friday from 8:30 a.m. – 4:00 p.m. except Federal holidays.