

ELECTRONIC RECORD AND SIGNATURE DISCLOSURE

From time to time, Charter West Bank (we, us or Company) may be required by law to provide to you certain written notices or disclosures. Described below are the terms and conditions for providing to you such notices and disclosures electronically through the Online system. Please read the information below carefully and thoroughly, and if you can access this information electronically to your satisfaction and agree to this Electronic Record and Signature Disclosure (ERSD), please confirm your agreement by selecting the check-box next to 'Yes' before clicking 'NEXT' within the Online system. If you do not agree, please check "No," and your session will end.

Getting paper copies

At any time, you may request from us a paper copy of any record provided or made available electronically to you by us. You will have the ability to download and print documents we send to you through the Online system or from our website. You may request delivery of such paper copies from us by following the procedure described below.

Withdrawing your consent

If you decide to receive notices and disclosures from us electronically, you may at any time change your mind and tell us that thereafter you want to receive required notices and disclosures only in paper format. How you must inform us of your decision to receive future notices and disclosure in paper format and withdraw your consent to receive notices and disclosures electronically is described below.

Consequences of changing your mind

If you elect to receive required notices and disclosures only in paper format, it will slow the speed at which we can complete certain steps in transactions with you and delivering services to you because we will need first to send the required notices or disclosures to you in paper format, and then wait until we receive back from you your acknowledgment of your receipt of such paper notices or disclosures. Further, you will no longer be able to use the Online system to receive required notices and consents electronically from us or to sign electronically documents from us.

All notices and disclosures will be sent to you electronically

Unless you tell us otherwise in accordance with the procedures described herein, we will provide electronically to you through the Online system all required notices, disclosures, authorizations, acknowledgements, and other documents that are required to be provided or made available to you during the course of our relationship with you. To reduce the chance of you inadvertently not receiving any notice or disclosure, we prefer to provide all of the required notices and disclosures to you by the same method and to the same address that you have given us. Thus, you can receive all the disclosures and notices electronically or in paper format through the paper mail delivery system. If you do not agree with this process, please let us know as described below. Please also see the paragraph immediately above that describes the consequences of your electing not to receive delivery of the notices and disclosures electronically from us.

How to contact Charter West Bank:

You may contact us to let us know of your changes as to how we may contact you electronically, to request paper copies of certain information from us, and to withdraw your prior consent to receive notices and disclosures electronically as follows:

To contact us by phone call: 1-800-872-5147

To contact us by email send messages to: customerservice@charterwest.com

To contact us by paper mail, please send correspondence to:

Charter West Bank
201 S Main Street
PO Box 288
West Point, NE 68788

To advise Charter West Bank of your new e-mail address

To let us know of a change in your e-mail address where we should send notices and disclosures electronically to you, you must send an email message to us at customerservice@charterwest.com and in the body of such request you must state: your previous e-mail address, your new e-mail address, full name, and a contact number. We do not require any other information from you to change your email address.

You may also update your e-mail address via CharterNet Online Banking if you have created an account.

To request paper copies from Charter West Bank

To request delivery from us of paper copies of the notices and disclosures previously provided by us to you electronically, you must send us an e-mail to customerservice@charterwest.com and in the body of such request you must state your e-mail address, full name, mailing address, and a contact number.

To withdraw your consent with Charter West Bank

To inform us that you no longer want to receive future notices and disclosures in electronic format you may:

- i. decline to receive or sign a document from within the Online system, or you may;
- ii. send us an e-mail to customerservice@charterwest.com and in the body of such request you must state your e-mail, full name, mailing address, and a contact number.

We do not need any other information from you to **withdraw** consent. The consequences of your withdrawing consent for online documents will be that transactions may take a longer time to process.

Required hardware and software

The minimum system requirements for using the Online system may change over time. The current system requires an up to date supported web browser (i.e. Google Chrome, Mozilla Firefox, Safari, Edge, this does not include Internet Explorer).

Acknowledging your access and consent to receive and sign materials electronically

To confirm to us that you can access this information electronically, which will be similar to other electronic notices and disclosures that we will provide to you, please confirm that you have read this ERSD, and (i) that you are able to print on paper or electronically save this ERSD for your future reference and access; or (ii) that you are able to email this ERSD to an e-mail address where you will be able to print on paper or save it for your future reference and access. Further, if you consent to receiving notices and disclosures exclusively in electronic format as described herein, then select the check-box next to 'Yes' before clicking 'NEXT' within the Online system.

By selecting the check-box next to 'I agree to use electronic records and signatures', you confirm that:

- You can access and read this Electronic Record and Signature Disclosure; and
- You can print on paper this Electronic Record and Signature Disclosure or save or send this Electronic Record and Disclosure to a location where you can print it, for future reference and access; and
- Until or unless I notify Charter West Bank as described above, you consent to receive exclusively through electronic means all notices, disclosures, authorizations, acknowledgements, and other documents that are required to be provided or made available to me by Charter West Bank during the course of your relationship with us.