

CheckFree® Bill Pay

Bill Pay is a payment service provided in conjunction with CharterNet Online Banking and CharterGo Mobile Banking to:

- Pay and manage your bills, anywhere, anytime from one convenient location
- Pay people with Popmoney...Email It. Text It. (additional fees apply)
- Receive electronic bills (eBills) directly to your payment center
- Set up AutoPay
- Set up payment reminders

All backed by the CheckFree® Guarantee that your payments are executed safely and reliably. Enroll via your CharterNet Online Banking access today!

First three months are free. Personal accounts free after a minimum of 5 payments per month, no transaction limits. A fee of \$5.95 charged if minimum payments not met. Business account fee is \$5.95/month, transactions over 15 are \$.50 each.

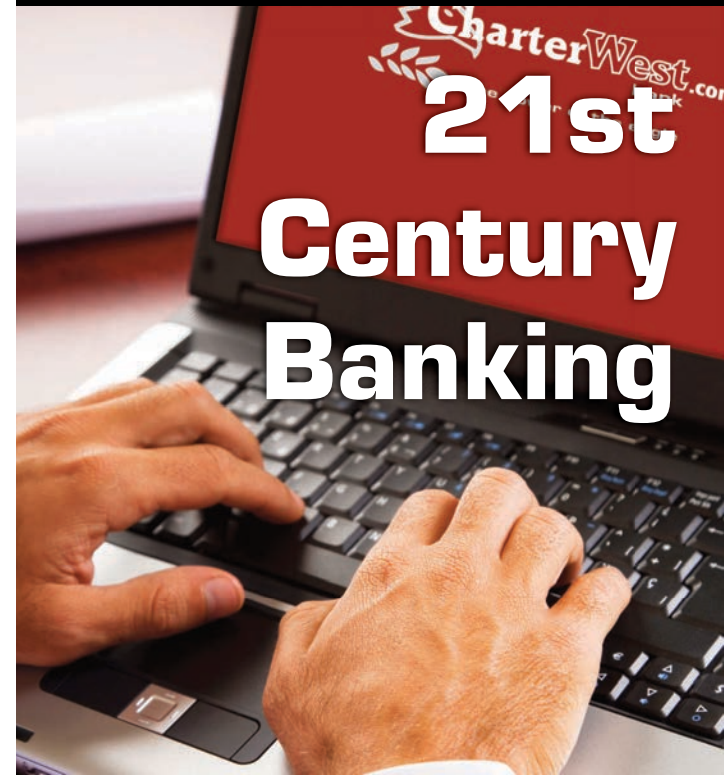


Bank Locations

West Point	201 South Main Street 402-372-5147
Omaha/Elkhorn	20041 Manderson Street 402-289-0045
Pender	610 South Fourth Street 402-385-3200
Walthill	308 Main Street 402-846-5441
Papillion	7404 Olson Drive - Shadow Lake 402-339-2700



10/18



CardValet®

Card
Valet®

Control your CharterWest Visa Check Card usage and spending on the go!

- Turn your card(s) on and off
- Establish transaction controls
- Receive alerts when your card is used
- Protect yourself against fraud
- Get real-time balances for your accounts
- Find a CharterWest ATM

Download the CardValet® app from your device's app store or select Manage My Cards from the CharterGo Mobile Banking (TouchbankingSM) app.

4 FREE ATM Transactions Anywhere

Use your **CharterWest Visa Check Card** at most ATM's worldwide. Of course, all transactions at CharterWest ATMs are always free. We'll also waive your non-CharterWest ATM charge on the first four charges per statement cycle!

Customer is responsible for any ATM Surcharges



It's secure, simple
and convenient.



www.charterwest.com



CharterNet is our complimentary 24 hour online banking service. That means you can do your banking from your computer or any web enabled device anytime, anywhere you choose.

Just go to www.charterwest.com and click Enroll Now to get started. We will help turn a simple connection to the Internet into a simpler way to bank.

With CharterNet Online Banking you can:

- Check your balance
- Transfer money between internal accounts
- Make loan payments
- Set up recurring transfers / payments to take place automatically
- Monitor transactions and download history
- See the images of your cancelled checks
- Receive free CharterGreen eStatements
- Review 24 months of account statements
Download to most versions of Quicken, Microsoft Money, QuickBooks or Excel.
- Pay your bills and people (via Bill Pay/Popmoney)
- Send a Secure Email Message
- Download transactions into Quicken® or Quickbooks® with Intuit WebConnect

Fully Secure

These services employ the highest security thanks to multiple layers of authentication, password protection, account masking, internet firewalls, and 128-bit encryption. This insures that your information is protected.



Now your CharterWest accounts are at your fingertips with CharterGo Mobile Banking. It's secure, simple and convenient. Plus, it's free! Enroll Now, if not already an Online Banking user.

3 Easy Ways to Access:

- Mobile Application
- Mobile Web Browser
- Text Messaging

With Mobile Banking you can:

- View account balances instantly
- Manage your CharterWest Visa Check Card
- View your most recent transaction
- Transfer funds between accounts
- Transfer funds to make a loan payment
- Make deposits
- Find a CharterWest ATM or bank location
- Pay your bills and people (via Bill Pay/Popmoney)

Not all features of Bill Pay are accessible via Mobile Banking

Download the fiserv TouchbankingSM App:

Go to the Apple App Store or Google Play Store.

Use App Code: GoMobile0716

Messaging and data rates may apply.



Bank on your time via phone 24 hours a day, 7 days a week. Check your balances and transfer funds. Make loan payments and review your recent transaction history. Call 402-372-FONE (3663) or 888-529-FONE (3663) today!

Enter extension number 127



CharterGreen Paperless Banking (eStatements) is the green option to receiving your account statements. Email notifications inform you when your statement is ready. Then logon to your CharterNet Online Banking access to review your imaged statements. Review up to 24 months of statements. Enroll via your CharterNet Online Banking access today!

Must have a valid email address.

E-A!erts

Receive activity alerts from your accounts. E-Alerts are a fast and convenient way to keep you up-to-date on your account activity. They notify you when selected transactions have taken place by sending an e-mail to your registered e-mail account or a text message to your mobile phone.

Must be a CharterNet Online Banking customer. Messaging and data rates may apply.

