

Community Reinvestment Act

Nebraska Bank

As of April 1st, 2026

Public File

Intermediate Small Bank As of January 1st, 2024

ASSESSMENT AREA

NEBRASKA BANK assessment area includes:

DODGE AA - The Dodge AA consists of CTs 9646 and 9647 in Colfax, 9727 in Cuming, and CT's 9636 and 9637 in Dodge Counties all in Nebraska. The Dodge office is located in CT 9636 in Dodge County. The CT's are all middle-income areas. According to the 2025 FFIEC Census Report using the 2020 Census data, the AA has 3,944 families, of which an avg of 8.76 percent are below the poverty level.

BRIDGEPORT AA - The Bridgeport AA consists of CT 9525 in Morrill County in Nebraska. The Bridgeport office is located in this CT. CT 9525 is a middle-income area. According to the 2025 FFIEC Census Report using the 2020 Census data the AA has 1,143 families, of which an avg. of 9.69 percent are below the poverty level.

ALLIANCE AA - The Alliance AA consists of CT's 9511 ,9513and 9517 which are middle income areas. CT 9516 is in a moderate income area. CT 9512 is an upper income area. The CT's 9511, 9512, 9513 are in Box Butte County CT's 9516 and 9517 are in Sheridan County. The Alliance office is located in CT 9513 in Box Butte County. According to the 2025 FFIEC Census Report using the 2020 Census data, the AA has 4,408 families, of which an avg. of 15.45 percent are below the poverty level.

CHADRON AA - The Chadron AA consists of CT's 9506 and 9507 in Dawes County in Nebraska. The Chadron office is located in CT 9507 in Dawes County. The CT's are both middle income areas. According to the 2025 FFIEC Census Report using the 2020 Census data, the AA has 2,065 families, of which an avg. of 12.20 percent are below the poverty level.

SPENCER AA - The Spencer AA consists of CT's 9758 in Boyd County, 9712 in Gregory County and 9701 in Charles Mix County, South Dakota. The Spencer office is located in CT 9758 in Boyd County. All CT's are in Middle income areas According to the 2025 FFIEC Census Report using the 2020 Census data, the AA has 1,891 families, of which an avg. of 14.05 percent are below the poverty level.

ATKINSON AA - The Atkinson AA consists of CT's 9740, 9741, 9742 & 9743 in Holt County, and 9746 in Rock County. The Atkinson office is located in CT 9743 in Holt County. All CT's are in middle income areas. According to the 2025 FFIEC Census Report using the 2020 Census data, the AA has 3,163 families of which 6.88 percent are below the poverty level.

CARROLL AA - The Carroll AA consists of CT's 9791 and 9792 in Pierce County, 9786 and 9787 in Wayne County, and 9772 Cedar County. The Carroll office is located in CT 9786 in Wayne County. All Ct's in Pierce, Wayne and Cedar are middle-income areas. According to the 2025 FFIEC Census Report using the 2020 Census data, the AA has 5,345 families of which 9.20 percent are below the poverty level.

HICKMAN AA - The Hickman AA consists of CT's 2.02, 3.00, 17.00, 18.00, 20.01, 20.02 which are low income areas. CT's 9.00, 10.01, 11.01, 11.02, 12.00, 13.02, 14.00, 15.00, 16.00, 23.00, 25.00, 27.02, 28.00, 30.04, 30.05, 33.01, 33.02, 34.01, 34.02, 36.05, 36.07, 36.08, 37.08, 37.22, 38.02, 103.00 which are middle income areas. CT's 1.00, 2.01, 4.00, 7.00, 8.00, 10.02, 10.03, 21.00, 22.00, 27.01, 29.00, 30.02, 30.03, 31.03, 31.04, 32.02, 37.04 which are moderate income areas. CT's 13.01, 19.00, 24.00, 31.02, 36.04, 36.09, 37.09, 37.13, 37.14, 37.15, 37.16, 37.18, 37.19, 37.21, 37.23, 37.24, 37.25, 37.26, 37.27, 37.28, 38.01, 101.00, 102.02, 102.03, 102.04, 104.01, 104.02 Which are upper income areas. CT's 5.00, 6.00, 35.00, 36.01 and 9832.00 are unknown. All of the CT's are located in Lancaster County. The Hickman office is located in CT 104.1 in Lancaster County. According to the 2025 FFIEC Census Report using the 2025 Census data, the AA's have a total of 76,036 families of which 13.28 percent are below the poverty level.

HEMINGFORD AA- The Hemingford AA consists of CT's 9511, and 9513 which are middle income areas. CT 9512 is an upper income area. All CT's are in Box Butte County. The Hemingford office is located in CT 9511. According to the 2025 FFIEC Census Report using 2020 Census data, the AA has 2,962 families of which 13.09% are below the poverty level.

FALLS CITY AA- The Falls City AA consists of CT's 9645, 9685, and 9686 In Richardson County. The Falls City office is located in CT 9686. CT's 9645, 9685 are middle income areas, while CT 9686 is a moderate income areas. According to the 2025 FFIEC Census Report using 2020 Census data the AA has 2,306 families of which 12.2% are below the poverty level.

NEBRASKA BANK now offers the following types of credit to its credit worthy customers without discrimination, to-wit:

| | | | |
|--------------------------------|------------------------------|--------------------|-------------------------|
| Agricultural Loans | Bridge Loans | Commercial Loans | Consumer Loans |
| Agricultural Real Estate Loans | Commercial Real Estate Loans | Construction Loans | Residential Real Estate |
| Home Improvement | Home Equity Lines of Credit | Lot Loans | |

NEBRASKA BANK has determined that the following types of credit are the most in demand in this community:

| | | |
|-------------------|----------------------|------------------|
| Agriculture | Commercial | Consumer |
| Operating Expense | Operating Expense | Vehicle |
| Livestock | Equipment | Recreational |
| Equipment | Real Estate | Consumer Goods |
| Real Estate | Business Acquisition | Personal Expense |
| FSA Guaranty | SBA Guaranty | |
| USDA Guaranty | USDA Guaranty | |

WRITTEN COMMENTS

NEBRASKA BANK has received no written comments from the public that relate to the bank's performance in helping to meet the credit needs of the community.

PUBLIC DISCLOSURE

NEBRASKA BANK'S latest "Public Disclosure" is dated April 8th, 2024 and was given a Satisfactory Rating.

The Community Reinvestment Act Performance Evaluation - Public Disclosure prepared by the FDIC on April 8th, 2024 is enclosed.

BANK BRANCHES AND ADDRESSES

NEBRASKA BANK formerly Farmers State Bank has nine locations.

Farmers State Bank officially changed their legal name to Nebraska Bank on March 17th, 2022.

Physical Address: 355 Second Street
Mailing Address: P.O. Box 67
City, State, Zip: Dodge, NE 68633
Telephone Number: 402-693-2251
Fax Number: 402-693-2258
Website: www.ne.bank
Online Banking www.ne.bank
Hours of Operation: Lobby - 9:00 a.m. to 4:00 p.m.
Drive Thru- 9:00 a.m to 4:00 p.m.
Days - Monday through Friday except Legal Holidays

Physical Address: 823 Main Street
Mailing Address: P. O. Box 220
City, State, Zip: Bridgeport, NE 69336
Telephone Number: 308-262-1500
Fax Number: 308-262-1502
Website: www.ne.bank
Online Banking www.ne.bank
Hours of Operation: Lobby - 8:30 a.m. to 4:00 p.m.
Drive Thru- 8:30 a.m to 4:00 p.m.
Days - Monday through Friday except Legal Holidays

Physical Address: 1320 W. 3rd St.
Mailing Address: P. O. Box 618
City, State, Zip: Alliance, NE 69301
Telephone Number: 308-761-1500
Fax Number: 308-761-1502
Website: www.ne.bank
Online Banking www.ne.bank
Hours of Operation: Lobby - 9:00 a.m. to 4:00 p.m.
Drive Thru- 8:30 a.m. to 5:00 p.m.
Days - Monday through Friday except Legal Holidays

Physical Address: 205 W. 3rd Street
Mailing Address: P. O. Box 252
City, State, Zip: Chadron, NE 69337
Telephone Number: 308-432-2500
Fax Number: 308-432-2505
Website: www.ne.bank
Online Banking www.ne.bank
Hours of Operation: Lobby - 8:30 a.m. to 4:00 p.m.
Drive Thru- 8:30 am to 5:00 p.m.
Days - Monday through Friday except Legal Holidays

Physical Address: 101 N Thayer Street
Mailing Address: P. O. Box 217
City, State, Zip: Spencer, NE 68777
Telephone Number: 402-589-1100
Fax Number: 402-589-1556
Website: www.ne.bank
Online Banking www.ne.bank
Hours of Operation: Lobby - 8:30 a.m. to 4:00 p.m.
Drive Thru- None available
Days - Monday through Friday except Legal Holidays

Physical Address: 605 N Main Street
Mailing Address: P. O. Box 909
City, State, Zip: Atkinson, NE 68713
Telephone Number: 402-925-2100
Fax Number: 402-925-2115
Website: www.ne.bank
Online Banking www.ne.bank
Hours of Operation: Lobby - 8:30 a.m. to 4:00 p.m.
Drive Thru- 8:30 a.m. to 4:00 p.m.
Days - Monday through Friday except Legal Holidays

Physical Address: 501 Main Street
Mailing Address: P. O. Box 195
City, State, Zip: Carroll, NE 68723
Telephone Number: 402-585-4441
Fax Number: 402-585-4410
Website: www.ne.bank
Online Banking www.ne.bank
Hours of Operation: Lobby - 9:00 a.m. to 4:00 p.m.
Drive Thru- None available
Days - Monday through Friday except Legal Holidays

Physical Address: 1200 Park Drive
Mailing Address: PO Box 71
City, State, Zip: Hickman, NE 68372
Telephone Number: 402-792-2500
Fax Number: 402-792-2501
Website: www.ne.bank
Online Banking www.ne.bank
Hours of Operation: Lobby - 8:00 a.m. to 4:00 p.m.
Drive Thru- 8:00 a.m to 4:00 p.m.
Days - Monday through Friday except Legal Holidays

Physical Address: 809 Box Butte Ave
Mailing Address: PO Box 305
City, State, Zip: Hemingford, NE, 69348
Telephone Number: 308-487-1500
Fax Number: 308-487-1502
Website: www.ne.bank
Online Banking www.ne.bank
Hours of Operation: Lobby-8:30 am to 4:00 pm

Drive Thru-8:30 am to 4:00 pm
 Days - Monday through Friday except Legal Holidays

BRANCHES THAT HAVE BEEN OPENED OR CLOSED

Jaguar Branch-In School Banking
 Howells-Dodge Elementary - opened as a branch October 3rd 2023
 Physical Address: 209 N Ash St
 Mailing Address P.O. Box 67
 City, State, Zip: Dodge, NE 68633
 Bank Telephone Number: 402-693-2251
 School Telephone Number: 402-693-2207
 Wesbite www.ne.bank
 Online Banking www.ne.bank
 Hours of Operation: (October to April) 7:40AM-8:10AM
 Tuesdays/Wednesdays-When School is in Session

Bobcat Branch-In School Banking
 Hemingford Elementary - opened as a branch October 8th, 2024
 Physical Address: 911 Niobrara
 Mailing Address P.O. Box 217
 City, State, Zip: Hemingford, NE 69348
 Bank Telephone Number: 308-487-1500
 School Telephone Number: 308-487-3330
 Wesbite www.ne.bank
 Online Banking www.ne.bank
 Hours of Operation: (October to April) 7:45AM-8:05AM
 Tuesdays-When School is in Session

Bulldog Branch-In School Banking
 Bridgeport Elementary-opened as a branch October 14th, 2025
 Physical Address: 800 Q Street
 Mailing Address: P.O. Box 430
 City, State, Zip: Bridgeport, NE 69336
 Bank Telephone Number: 308-262-1500
 School Telephone Number: 308-262-1470
 Website: www.ne.bank
 Online Banking: www.ne.bank
 Hours of Operation: (October to April) 7:30 A.M. to 8:10 A.M.
 Tuesdays-When school is in Session

Nebraska Bank
 Falls City- Opened as branch March 16th, 2026
 Physical Address: 3003 Bill Schock Blvd
 Mailing Address: P.O. Box 503
 City, State, Zip: Falls City, NE 68355
 Telephone Numer: 402-245-2000
 Fax Number: N/A
 Website: www.ne.bank
 Online Banking: www.ne.bank

Hours of Operation Lobby - 8:30 am to 4:30 pm
 Drive Thru- 8:30 am to 4:30 pm
 Days- Monday through Friday except legal holidays

PRODUCTS & SERVICES (Dodge, Alliance, & Carroll)

| <u>Services:</u> | <u>Hours Available:</u> | <u>Maintenance Fees:</u> |
|----------------------------|-------------------------|---|
| Benefits Checking | 9:00 a.m. to 4:00 p.m. | \$6.95/month |
| Premium Interest Checking | 9:00 a.m. to 4:00 p.m. | \$6.95/ month if daily balance falls below \$1,500 |
| Direct Interest Checking | 9:00 a.m. to 4:00 p.m. | None |
| Simply Free Checking | 9:00 a.m. to 4:00 p.m. | None |
| Commercial Checking | 9:00 a.m. to 4:00 p.m. | \$15/month, 15¢/item, Coin and Currency deposits 50¢ per \$1000 |
| Business Interest Checking | 9:00 a.m. to 4:00 p.m. | \$6.95/month if daily balance falls below \$5,000 |

Simply Free Business Checking
HSA Checking
Money Market
Individual Retirement Account
Basic Savings
Time Certificates of Deposit

9:00 a.m. to 4:00 p.m.
9:00 a.m. to 4:00 p.m.
9:00 a.m. to 4:00 p.m.
9:00 a.m. to 4:00 p.m.
9:00 a.m. to 4:00 p.m.

None
\$1.25/month if daily balance falls below \$100
\$10/month if daily balance falls below \$2,500
None
\$5.00/ month if daily balance falls below \$100
None

| | | |
|--|------------------------|---|
| Consumer Loans | 9:00 a.m. to 4:00 p.m. | |
| Auto | | |
| Personal Expense | | |
| Recreational Vehicles | | |
| Agricultural Loans | 9:00 a.m. to 4:00 p.m. | |
| Livestock | | |
| Equipment | | |
| Operating | | |
| Commercial Loans | 9:00 a.m. to 4:00 p.m. | |
| Equipment | SBA Guaranty | |
| Inventory | USDA Guaranty | |
| Operating | | |
| Real Estate Loans | 9:00 a.m. to 4:00 p.m. | |
| Agricultural | FSA Guaranty | |
| Commercial | USDA Guaranty | |
| Residential | | |
| Home Improvement | | |
| Foreign ATM Service Charge (No charge per activity at ATMs we do not own & operate includes cash withdrawal, funds transfers & balance inquiries) | | |
| **Other ATM usage fees by the ATM owner may apply | | |
| Debit Card / PIN Replacement | 9:00 a.m. to 4:00 p.m. | \$10.00 |
| Debit Card Rush Order | 9:00 a.m. to 4:00 p.m. | \$75.00 |
| Check Printing/Deposit Slips | 9:00 a.m. to 4:00 p.m. | Depends on type chosen |
| Temporary Checks | 9:00 a.m. to 4:00 p.m. | \$3.00 |
| per 10 checks after account opening (Limit 10 checks per acct.) | | |
| Cashier's Checks | 9:00 a.m. to 4:00 p.m. | \$5.00 |
| Personal Money Orders | 9:00 a.m. to 4:00 p.m. | \$3.00 |
| Overdrafts | 9:00 a.m. to 4:00 p.m. | \$20.00/item |
| Insufficient Funds (NSF) Return Item | 9:00 a.m. to 4:00 p.m. | \$20.00/item |
| Account Activity Printout | 9:00 a.m. to 4:00 p.m. | \$1.00 |
| Account Research per hour | 9:00 a.m. to 4:00 p.m. | \$30.00 + costs |
| Account Balancing Assistance per hour | 9:00 a.m. to 4:00 p.m. | \$30.00 + costs |
| Duplicate Statement (mailed to multiple addresses) | 9:00 a.m. to 4:00 p.m. | \$2.00 per statement cycle |
| Remote Deposit Capture Fee | 9:00 a.m. to 4:00 p.m. | \$50.00/month |
| Reproduction of Statement | 9:00 a.m. to 4:00 p.m. | \$20.00/statement |
| Stop Payments | 9:00 a.m. to 4:00 p.m. | \$10.00 |
| Domestic Wire Transfer (incoming or outgoing, customers only) | 9:00 a.m. to 4:00 p.m. | \$15.00 |
| Foreign Wire Transfer (incoming or outgoing, customers only) | 9:00 a.m. to 4:00 p.m. | \$35.00 |
| Garnishments & Levies | 9:00 a.m. to 4:00 p.m. | \$25.00 |
| IRA Closing Fee | 9:00 a.m. to 4:00 p.m. | \$25.00 |
| Notary Public | 9:00 a.m. to 4:00 p.m. | Free |
| Photocopies | 9:00 a.m. to 4:00 p.m. | \$0.25/page |
| Currency & Coin Counting (for non-customers) | 9:00 a.m. to 4:00 p.m. | 10%, \$0.25 minimum |
| Collection Item | 9:00 a.m. to 4:00 p.m. | \$10.00 |
| Premature Account Closing | 9:00 a.m. to 4:00 p.m. | \$15.00 if closed within 90 days of opening |
| Fax | 9:00 a.m. to 4:00 p.m. | |
| First Page | | \$2.00 |
| Each additional page | | \$0.50 |
| Undeliverable Mail | | \$5.00/item |
| Safe Deposit Box Rent | 9:00 a.m. to 4:00 p.m. | Varies |
| Dodge | | |
| 2 X 5 | | \$21.00 |
| 3 X 5 | | \$25.00 |
| 5 X 5 | | \$37.00 |
| 2 X 10 | | \$37.00 |
| 3 X 10 | | \$42.00 |
| 5 X 10 | | \$45.00 |
| Alliance | | |
| Small | | \$25.00 |
| Large | | \$45.00 |
| Carroll | | |
| Small | | 10.00 |
| Medium | | 15.00 |
| Large | | 20.00 |
| Safe Deposit Box Replacement Key | 9:00 a.m. to 4:00 p.m. | \$25.00/key |
| Safe Deposit Box Drilling Charge | 9:00 a.m. to 4:00 p.m. | \$150 plus cost of drilling |
| Online Banking | 24 x 7 | None |
| Mobile Banking | 24 x 7 | None |
| Bill Pay | 24 x 7 | None |

PRODUCTS & SERVICES (Bridgeport, Chadron, Hemingford, Spencer, & Atkinson)

Services:

Hours Available:

Maintenance Fees:

| | | |
|--|------------------------|---|
| Benefits Checking | 8:30 a.m. to 4:00 p.m. | \$6.95/month |
| Premium Interest Checking | 8:30 a.m. to 4:00 p.m. | \$6.95/ month if daily balance falls below \$1,500 |
| Direct Interest Checking | 8:30 a.m. to 4:00 p.m. | None |
| Simply Free Checking | 8:30 a.m. to 4:00 p.m. | None |
| Commercial Checking | 8:30 a.m. to 4:00 p.m. | \$15/month, 15¢/item, Coin and Currency deposits 50¢ per \$1000 |
| Business Interest Checking | 8:30 a.m. to 4:00 p.m. | \$6.95/month if daily balance falls below \$5,000 |
| Simply Free Business Checking | 8:30 a.m. to 4:00 p.m. | None |
| HSA Checking | 8:30 a.m. to 4:00 p.m. | \$1.25/month if daily balance falls below \$100 |
| Money Market | 8:30 a.m. to 4:00 p.m. | \$10/month if daily balance falls below \$2,500 |
| Individual Retirement Account | 8:30 a.m. to 4:00 p.m. | None |
| Basic Savings | 8:30 a.m. to 4:00 p.m. | \$5.00/month if daily balance falls below \$100 |
| Time Certificates of Deposit | 8:30 a.m. to 4:00 p.m. | None |
| Consumer Loans | 8:30 a.m. to 4:00 p.m. | |
| Auto | | |
| Personal Expense | | |
| Recreational Vehicles | | |
| Agricultural Loans | 8:30 a.m. to 4:00 p.m. | |
| Livestock | | |
| Equipment | | |
| Operating | | |
| Commercial Loans | 8:30 a.m. to 4:00 p.m. | |
| Equipment | SBA Guaranty | |
| Inventory | USDA Guaranty | |
| Operating | | |
| Real Estate Loans | 8:30 a.m. to 4:00 p.m. | |
| Agricultural | FSA Guaranty | |
| Commercial | USDA Guaranty | |
| Residential | | |
| Home Improvement | | |
| Foreign ATM Service Charge (No charge per activity at ATMs we do not own & operate includes cash withdrawal, funds transfers & balance inquiries) | | |
| **Other ATM usage fees by the ATM owner may apply | | |
| Debit Card / PIN Replacement | 8:30 a.m. to 4:00 p.m. | \$10.00 |
| Debit Card Rush Order | 8:30 a.m. to 4:00 p.m. | \$75.00 |
| Check Printing/Deposit Slips | 8:30 a.m. to 4:00 p.m. | Depends on type chosen |
| Temporary Checks | 8:30 a.m. to 4:00 p.m. | \$3.00 |
| per 10 checks after account opening (Limit 10 checks per acct.) | | |
| Cashier's Checks | 8:30 a.m. to 4:00 p.m. | \$5.00 |
| Personal Money Orders | 8:30 a.m. to 4:00 p.m. | \$3.00 |
| Overdrafts | 8:30 a.m. to 4:00 p.m. | \$20.00/item |
| Insufficient Funds (NSF) Return Item | 8:30 a.m. to 4:00 p.m. | \$20.00/item |
| Account Activity Printout | 8:30 a.m. to 4:00 p.m. | \$1.00 |
| Account Research per hour | 8:30 a.m. to 4:00 p.m. | \$30.00 + costs |
| Account Balancing Assistance per hour | 8:30 a.m. to 4:00 p.m. | \$30.00 + costs |
| Duplicate Statement (mailed to multiple addresses) | 8:30 a.m. to 4:00 p.m. | \$2.00 per statement cycle |
| Reproduction of Statement | 8:30 a.m. to 4:00 p.m. | \$20.00/statement |
| Remote Deposit Capture Fee | 8:30 a.m. to 4:00 p.m. | \$50.00/month |
| Stop Payments | 8:30 a.m. to 4:00 p.m. | \$10.00 |
| Domestic Wire Transfer (incoming or outgoing, customers only) | 8:30 a.m. to 4:00 p.m. | \$15.00 |
| Foreign Wire Transfer (incoming or outgoing, customers only) | 8:30 a.m. to 4:00 p.m. | \$35.00 |
| Garnishments & Levies | 8:30 a.m. to 4:00 p.m. | \$25.00 |
| IRA Closing Fee | 8:30 a.m. to 4:00 p.m. | \$25.00 |
| Notary Public | 8:30 a.m. to 4:00 p.m. | Free |
| Photocopies | 8:30 a.m. to 4:00 p.m. | \$0.25/page |
| Currency & Coin Counting (for non-customers) | 8:30 a.m. to 4:00 p.m. | 10%, \$0.25 minimum |
| Collection Item | 8:30 a.m. to 4:00 p.m. | \$10.00 |
| Premature Account Closing | 8:30 a.m. to 4:00 p.m. | \$15.00 if closed within 90 days of opening |
| Fax | 8:30 a.m. to 4:00 p.m. | |
| First Page | | \$2.00 |
| Each additional page | | \$0.50 |
| Undeliverable Mail | | \$5.00/item |
| Chadron does not offer Safe Deposit Boxes | | |
| Atkinson does not offer Safe Deposit Boxes | | |
| Bridgeport | | |
| Safe Deposit Box Rent | 8:30 a.m. to 4:00 p.m. | Varies |
| Small | | \$25.00 |
| Large | | \$45.00 |
| Spencer | | |
| Safe Deposit Box Rent | | |
| 2 1/2 x 4 3/4 | | \$15.00 |
| 4 x 4 3/4 | | \$15.00 |

| | | |
|----------------------------------|------------------------|-----------------------------|
| 4 1/2 x 4 1/2 | | \$15.00 |
| 4 x 7 1/2 | | \$20.00 |
| 4 3/4 x 9 | | \$30.00 |
| Hemingford | | |
| Small | | \$15.00 |
| Medium | | \$25.00 |
| Large | | \$35.00 |
| Extra Large | | \$45.00 |
| Safe Deposit Box Replacement Key | 8:30 a.m. to 4:00 p.m. | \$25.00/key |
| Safe Deposit Box Drilling Charge | 8:30 a.m. to 4:00 p.m. | \$150 plus cost of drilling |
| Online Banking | 24 x 7 | None |
| Mobile Banking | 24 x 7 | None |
| Bill Pay | 24 x 7 | None |

PRODUCTS & SERVICES (Hickman)

| <u>Services:</u> | <u>Hours Available:</u> | <u>Maintenance Fees:</u> |
|--|-------------------------|---|
| Benefits Checking | 8:00 a.m. to 4:00 p.m. | \$6.95/month |
| Premium Interest Checking | 8:00 a.m. to 4:00 p.m. | \$6.95/ month if daily balance falls below \$1,500 |
| Direct Interest Checking | 8:00 a.m. to 4:00 p.m. | None |
| Simply Free Checking | 8:00 a.m. to 4:00 p.m. | None |
| Commercial Checking | 8:00 a.m. to 4:00 p.m. | \$15/month, 15¢/item, Coin and Currency deposits 50¢ per \$1000 |
| Business Interest Checking | 8:00 a.m. to 4:00 p.m. | \$6.95/month if daily balance falls below \$5,000 |
| Simply Free Business Checking | 8:00 a.m. to 4:00 p.m. | None |
| HSA Checking | 8:00 a.m. to 4:00 p.m. | \$1.25/month if daily balance falls below \$100 |
| Money Market | 8:00 a.m. to 4:00 p.m. | \$10/month if daily balance falls below \$2,500 |
| Individual Retirement Account | 8:00 a.m. to 4:00 p.m. | None |
| Basic Savings | 8:00 a.m. to 4:00 p.m. | \$5.00/month if daily balance falls below \$100 |
| Time Certificates of Deposit | 8:00 a.m. to 4:00 p.m. | None |
| Consumer Loans | | |
| Auto | | |
| Personal Expense | | |
| Recreational Vehicles | | |
| Agricultural Loans | | |
| | 8:00 a.m. to 4:00 p.m. | |
| Livestock | | |
| Equipment | | |
| Operating | | |
| Commercial Loans | | |
| | 8:00 a.m. to 4:00 p.m. | |
| Equipment | SBA Guaranty | |
| Inventory | USDA Guaranty | |
| Operating | | |
| Real Estate Loans | | |
| | 8:00 a.m. to 4:00 p.m. | |
| Agricultural | FSA Guaranty | |
| Commercial | USDA Guaranty | |
| Residential | | |
| Home Improvement | | |
| Foreign ATM Service Charge (No charge per activity at ATMs we do not own & operate includes cash withdrawal, funds transfers & balance inquiries) | | |
| | | **Other ATM usage fees by the ATM owner may apply |
| Debit Card / PIN Replacement | 8:00 a.m. to 4:00 p.m. | \$10.00 |
| Debit Card Rush Order | 8:00 a.m. to 4:00 p.m. | \$75.00 |
| Check Printing/Deposit Slips | 8:00 a.m. to 4:00 p.m. | Depends on type chosen |
| Temporary Checks | 8:00 a.m. to 4:00 p.m. | \$3.00 |
| per 10 checks after account opening (Limit 10 checks per acct.) | | |
| Cashier's Checks | 8:00 a.m. to 4:00 p.m. | \$5.00 |
| Personal Money Orders | 8:00 a.m. to 4:00 p.m. | \$3.00 |
| Overdrafts | 8:00 a.m. to 4:00 p.m. | \$20.00/item |
| Insufficient Funds (NSF) Return Item | 8:00 a.m. to 4:00 p.m. | \$20.00/item |
| Account Activity Printout | 8:00 a.m. to 4:00 p.m. | \$1.00 |
| Account Research per hour | 8:00 a.m. to 4:00 p.m. | \$30.00 + costs |
| Account Balancing Assistance per hour | 8:00 a.m. to 4:00 p.m. | \$30.00 + costs |
| Duplicate Statement (mailed to multiple addresses) | 8:00 a.m. to 4:00 p.m. | \$2.00 per statement cycle |
| Reproduction of Statement | 8:00 a.m. to 4:00 p.m. | \$20.00/statement |
| Remote Deposit Capture Fee | 8:00 a.m. to 4:00 p.m. | \$50.00/month |
| Stop Payments | 8:00 a.m. to 4:00 p.m. | \$25.00 |
| Domestic Wire Transfer (incoming or outgoing, customers only) | 8:00 a.m. to 4:00 p.m. | \$15.00 |
| Foreign Wire Transfer (incoming or outgoing, customers only) | 8:00 a.m. to 4:00 p.m. | \$35.00 |
| Garnishments & Levies | 8:00 a.m. to 4:00 p.m. | \$25.00 |
| IRA Closing Fee | 8:00 a.m. to 4:00 p.m. | \$25.00 |
| Notary Public | 8:00 a.m. to 4:00 p.m. | Free |
| Photocopies | 8:00 a.m. to 4:00 p.m. | \$0.25/page |
| Currency & Coin Counting (for non-customers) | 8:00 a.m. to 4:00 p.m. | 10%, \$0.25 minimum |
| Collection Item | 8:00 a.m. to 4:00 p.m. | \$10.00 |

| | | |
|----------------------------------|------------------------|---|
| Premature Account Closure | 8:00 a.m. to 4:00 p.m. | \$15.00 if closed within 90 days of opening |
| Fax | 8:00 a.m. to 4:00 p.m. | |
| First Page | | \$2.00 |
| Each additional page | | \$0.50 |
| Undeliverable Mail | | \$5.00/item |
| Hickman | | |
| Safe Deposit Box Rent | | |
| Small 2.5 x 10 | | \$25.00 |
| Medium 4.5 x 10 | | \$45.00 |
| Large 10 x 10 | | \$60.00 |
| Safe Deposit Box Replacement Key | 8:00 a.m. to 4:00 p.m. | \$25.00/key |
| Safe Deposit Box Drilling Charge | 8:00 a.m. to 4:00 p.m. | \$150 plus Cost of Drilling |
| Online Banking | 24 x 7 | None |
| Mobile Banking | 24 x 7 | None |
| Bill Pay | 24 x 7 | None |

Products & Services (Falls City)

| <u>Services:</u> | <u>Hours Available:</u> | <u>Maintenance Fees:</u> |
|--|---|---|
| Benefits Checking | 8:30 a.m. to 4:30 p.m. | \$6.95/month |
| Premium Interest Checking | 8:30 a.m. to 4:30 p.m. | \$6.95/ month if daily balance falls below \$1,500 |
| Direct Interest Checking | 8:30 a.m. to 4:30 p.m. | None |
| Simply Free Checking | 8:30 a.m. to 4:30 p.m. | None |
| Commercial Checking | 8:30 a.m. to 4:30 p.m. | \$15/month, 15¢/item, Coin and Currency deposits 50¢ per \$1000 |
| Business Interest Checking | 8:30 a.m. to 4:30 p.m. | \$6.95/month if daily balance falls below \$5,000 |
| Simply Free Business Checking | 8:30 a.m. to 4:30 p.m. | None |
| HSA Checking | 8:30 a.m. to 4:30 p.m. | \$1.25/month if daily balance falls below \$100 |
| Money Market | 8:30 a.m. to 4:30 p.m. | \$10/month if daily balance falls below \$2,500 |
| Individual Retirement Account | 8:30 a.m. to 4:30 p.m. | None |
| Basic Savings | 8:30 a.m. to 4:30 p.m. | \$5.00/month if daily balance falls below \$100 |
| Time Certificates of Deposit | 8:30 a.m. to 4:30 p.m. | None |
| Consumer Loans | | |
| Auto | | |
| Personal Expense | | |
| Recreational Vehicles | | |
| Agricultural Loans | 8:30 a.m. to 4:30 p.m. | |
| Livestock | | |
| Equipment | | |
| Operating | | |
| Commercial Loans | 8:30 a.m. to 4:30 p.m. | |
| Equipment SBA Guaranty | | |
| Inventory USDA Guaranty | | |
| Operating | | |
| Real Estate Loans | 8:30 a.m. to 4:30 p.m. | |
| Agricultural FSA Guaranty | | |
| Commercial USDA Guaranty | | |
| Residential | | |
| Home Improvement | | |
| Foreign ATM Service Charge (No charge per activity at ATMs we do not own & operate includes cash withdrawal, funds transfers & balance inquiries) | | |
| | **Other ATM usage fees by the ATM owner may apply | |
| Debit Card / PIN Replacement | 8:30 a.m. to 4:30 p.m. | \$10.00 |
| Debit Card Rush Order | 8:30 a.m. to 4:30 p.m. | \$75.00 |
| Check Printing/Deposit Slips | 8:30 a.m. to 4:30 p.m. | Depends on type chosen |
| Temporary Checks | 8:30 a.m. to 4:30 p.m. | \$3.00 |
| per 10 checks after account opening (Limit 10 checks per acct.) | | |
| Cashier's Checks | 8:30 a.m. to 4:30 p.m. | \$5.00 |
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| Fax | 8:30 a.m. to 4:30 p.m. | |
| First Page | | \$2.00 |
| Each additional page | | \$0.50 |
| Undeliverable Mail | | \$5.00/item |
| Online Banking | 24 x 7 | None |
| Mobile Banking | 24 x 7 | None |
| Bill Pay | 24 x 7 | None |

SERVICES OFFERED FOR IN-SCHOOL BANKING LOCATIONS

This program is for students in kindergarten through sixth grade. Through In-School Banking, students can contribute to a consolidated group savings account, with parental permission. Students will have the opportunity to learn short/long term savings goals, complete deposit transactions using deposit tickets, proper endorsements of checks, practice counting currency including coin, practical savings habits, and more.

Account Features

- Information about each child's deposits will be maintained separately and kept confidential. Account registers will be maintained under direction of NE Bank employees.
- All money will be deposited under one consolidated school specific umbrella account.
- Student accounts are only active at the In-School Banking branch.
- The account is a deposit-only account. Withdrawals are allowed when the student leaves the school program or completes sixth grade. A check will be issued for the balance of the student's account.
- Students will receive small prizes such as stickers, tattoos, pencils etc, instead of the typical savings "interest".

SECONDARY MORTGAGE MARKET SERVICES

Mortgage services originate through Hickman Branch and are available at all locations.

Customers can apply in branch with NMLS qualified Loan Officer or <https://nebank.mymortgage-online.com/loan-app/?siteId=5416884012&workFlowId=145256>

| <u>Services:</u> | <u>Hours Available:</u> |
|-----------------------|-------------------------|
| Real Estate Loans | 9:00 a.m. to 4:00 p.m. |
| Conventional | |
| Veteran Affairs (VA) | |
| USDA | |
| NIFA | |
| Jumbo | |
| Adjustable Rate (ARM) | |
| Construction Loans | 9:00 a.m. to 4:00 p.m. |
| Lot Loans | 9:00 a.m. to 4:00 p.m. |
| Bridge Loans | 9:00 a.m. to 4:00 p.m. |

Loan-to-Deposit Ratio

| | 3/31/2025 | 6/30/2025 | 9/30/2025 | 12/31/2025 |
|----------------------------|----------------|----------------|----------------|----------------|
| Net Loans (\$1,000's) | 340,389 | 329,565 | 342,339 | 352,383 |
| Total Deposits (\$1,000's) | <u>387,750</u> | <u>396,300</u> | <u>398,087</u> | <u>405,072</u> |
| L-T-D Ratio | 87.77% | 83.16% | 85.99% | 86.99% |