

Community Reinvestment Act

Nebraska Bank

As of October 14th, 2025

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 2021 FFIEC Census Report using the 2015 Census data, the AA has 4069 families, of which an avg of 8.01 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 2021 FFIEC Census Report using the 2015 Census data the AA has 1350 families, of which an avg. of 11.68 percent are below the poverty level.

ALLIANCE AA - The Alliance AA consists of CT's 9511, 9512, and 9513 in Box Butte County, and CT 9516 and 9517 in Sheridan counties, all in Nebraska. The Alliance office is located in CT 9513 in Box Butte County. All CTs are middle-income areas. According to the 2021 FFIEC Census Report using the 2015 Census data, the AA has 4,673 families, of which an avg. of 14.87 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 2021 FFIEC Census Report using the 2015 Census data, the AA has 2238 families, of which an avg. of 17.71 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. The Spencer office is located in CT 9758 in Boyd County. CT 9701 is a middle-income area, while CT's 9712 and 9758 are moderate-income areas. According to the 2021 FFIEC Census Report using the 2015 Census data, the AA has 1874 families, of which an avg. of 11.48 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 CTs are in middle income areas. According to the 2021 FFIEC Census Report using the 2015 Census data, the AA has 3389 families of which 12.16 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 2021 FFIEC Census Report using the 2015 Census data, the AA has 5525 families of which 9.32 percent are below the poverty level.

HICKMAN AA - The Hickman AA consists of CT's 7.00, 17.00, 20.01, 20.02, 27.01 which are low income areas. CT's 11.02, 12.00, 13.01, 13.02, 14.00, 15.00, 16.00, 23.00, 25.00, 27.02, 28.00, 30.01, 33.01, 33.02, 34.01, 34.02, 36.05, 36.07, 36.08, 38.01, 102.01 which are middle income areas. CT's 1.00, 2.01, 2.02, 3.00, 4.00, 5.00, 8.00, 9.00, 10.01, 10.02, 10.03, 19.00, 21.00, 22.00, 29.00, 30.02, 30.03, 31.03, 31.04, 32.02, 37.04, which are moderate income areas. CT's 11.01, 24.00, 31.02, 36.04, 36.09, 37.06, 37.07, 37.08, 37.09, 37.13, 37.14, 37.15, 37.16, 37.17, 37.18, 37.19, 37.20, 38.02, 101.00, 102.02, 103.00, 104.00 which are upper income areas and CTs 6.00, 18.00, 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 104.00 in Lancaster County. According to the 2021 FFIEC Census Report using the 2015 Census data, the AA's have a total of 70,549 families of which 15.14 percent are below the poverty level.

HEMINGFORD AA- The Hemingford AA consists of CT's 9511, 9512, 9513 in Box Butte County. All CT's are middle-income areas. The Hemingford office is located in CT 9511. According to the 2021 FFIEC Census Report using 2015 Cenus data, the AA has 624 families of which 12.76% 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	Commerical 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
Wesbite 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

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

Commerical 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	9:00 a.m. to 4:00 p.m.	None
HSA Checking	9:00 a.m. to 4:00 p.m.	\$1.25/month
Money Market	9:00 a.m. to 4:00 p.m.	\$10/month if daily balance falls below \$2,500
Individual Retirement Account	9:00 a.m. to 4:00 p.m.	None
Basic Savings	9:00 a.m. to 4:00 p.m.	\$5.00/ month if daily balance falls below \$100
Time Certificates of Deposit	9:00 a.m. to 4:00 p.m.	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 (at ATMs we do not own or operate)	24 x 7	\$1.50
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
Copies of Overdrafts (applies to fees created by check or ACH items)		\$30.00 per 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.	none
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)		
<u>Services:</u>	<u>Hours Available:</u>	<u>Maintenance Fees:</u>
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
Commerical 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
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
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 (at ATMs we do not own or operate)	24 x 7	\$1.50
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
Copies of Overdrafts (applies to fees created by check or ACH items)		\$30.00 per 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
Commerical 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
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
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 (at ATMs we do not own or operate)	24 x 7		\$1.50
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
Copies of Overdrafts (applies to fees created by check or ACH items)		\$30.00 per 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
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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.	none
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

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.

Loan-to-Deposit Ratio

	3/31/2024	6/30/2024	9/30/2024	12/31/2024
Net Loans (\$1,000's)	336,031	335,925	339,274	342,823
Total Deposits (\$1,000's)	<u>380,889</u>	<u>383,406</u>	<u>375,773</u>	<u>382,647</u>
L-T-D Ratio	88.22%	87.61%	90.28%	89.59%