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FACTS

WHAT DOES NEBRASKA BANK DO WITH YOUR PERSONAL INFORMATION?

Why?

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

What?

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

* Social Security Number
* Overdraft history
* Account balances
* Account transactions
* Transaction history
* Checking Account Information

When you are *no longer* our customer, we continue to share your information as described in this notice.

How?

All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Nebraska Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Nebraska Bank Share?	Can you limit this Sharing?
For our everyday business purposes - such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes - to offer our products and services to you	Yes	No
For joint marketing with other financial companies	Yes	No
For our affiliates' everyday business purposes - information about your transactions and experiences	No	We Don't Share
For our affiliates' everyday business purposes - information about your creditworthiness	No	We Don't Share
For our affiliates to market to you	No	We Don't Share
For nonaffiliates to market to you	No	We Don't Share

Questions? Call 1-800-693-2251 or go to www.ne.bank

Who We Are	
Who is providing this notice?	Nebraska Bank is a financial institution with multiple branches across the state of Nebraska. We are proud to be your community bank with local ownership and responsive, local decision-making. We strive to provide a complete array of financial services for the communities we serve. Reinvesting in our community has been a long-standing commitment of ours, as we work to support the many public and civic projects that help our communities grow and prosper.
What We Do	
How does Nebraska Bank protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
How does Nebraska Bank collect my personal information?	We collect your personal information, for example, when you * Open and account or give us your income information * Provide employment information or apply for financing * Give us your contact information We also collect your personal information from other, such as credit bureaus, affiliates, or other companies
Why Can't I limit all sharing?	Federal law gives you the right to limit only * sharing for affiliates' everyday business purposes - information about your creditworthiness * affiliates from using your information to market to you * sharing for nonaffiliates to market to you State laws and individual companies may give you additional rights to limit sharing.
Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and non-financial companies. * Nebraska Bank *has no affiliates.*
Nonaffiliates	Companies not related by common ownership or control. They can be financial and non-financial companies. * Nebraska Bank *does not share with nonaffiliates so they can market to you.*
Joint Marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. * Our joint marketing partner(s) included companies such as financial services companies.