

Nebraska National Bank  
Kearney, Nebraska  
Customer's Right to Opt Out of Sharing of Nonpublic Personal  
Information

Nebraska National Bank reserves the right to disclose nonpublic personal information about its customers to certain nonaffiliated third parties.

You, as the customer, have the right to opt out of this disclosure of information to nonaffiliated third parties, except as permitted by law, by checking the box below, filling in your name and address and returning this form to Nebraska National Bank, P.O. Box 397, Kearney, NE 68848-0397, Attention: Compliance Officer.

I wish to opt out of the disclosure of my personal information to nonaffiliated third parties.

Name: \_\_\_\_\_

Signature Line: \_\_\_\_\_

Social Security No.: \_\_\_\_\_

Address: \_\_\_\_\_

\_\_\_\_\_  
Date: \_\_\_\_\_

## Nebraska National Bank Statement on the Privacy of Customer Information

Nebraska National Bank respects the privacy expectations and rights of its customers regarding financial information and other related information which the Bank has or gathers in the normal course of business.

Nebraska National Bank collects, retains and uses information about individual customers only when we believe it would be useful (and allowed by law) in administering our business and to provide products, services, and other opportunities to customers. This information is obtained from application information, transaction information and consumer report information.

Nebraska National Bank will use a customer's personally identifying information in our normal course of business. Personal information will not be sold or distributed to other parties for marketing purposes.

Nebraska National Bank may disclose the information described above to other parties (1) when that information is requested by you; (2) when it is needed to process or complete a transaction initiated by you; (3) when required or allowed by law; or (4) with reputable credit reporting agencies. We may also choose to disclose information that does not reveal specific information about customer accounts or similar personally identifying data or other parties who provide financial products or services not offered directly by us, such as life insurance, leasing services, or securities brokerage.

Nebraska National Bank is concerned about the accuracy of customer information and, therefore, we will not disclose nonpublic personal information about former customers after two years from the time they cease to be our customers. For the first two years, however, we may share this information in the same manner and to the same categories of other parties as we do with current customers.

We may disclose all of the information we collect, as described above to companies that perform marketing services on our behalf or to other financial institutions with whom we have joint marketing agreements.

If you prefer that we do not disclose nonpublic personal information about you to nonaffiliated third parties, you may opt out of those disclosures, that is, you may direct us not to make those disclosures (other than disclosures permitted by law). If you wish to opt out of disclosures to nonaffiliated third parties, you may (1) Call Nebraska National Bank at (308) 237-7711 or send a facsimile request to (308) 237-0178 or (2) send a written declaration to: Nebraska National Bank, P.O. Box 397, Kearney, NE 68848-0397. You have separate opt out rights under the Fair Credit Reporting Act regarding the disclosure of information to bank-affiliated third parties.

We restrict access to nonpublic personal information about you to those employees who need to know that information to provide products or services to you. We maintain physical, electronic and procedural safeguards that comply with federal regulations to guard your nonpublic personal information.

Nebraska National Bank makes disclosures to other non-affiliated third parties as permitted by law.

tlandis@nbn-kny.com

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