

ONLINE BANKING – EXECUBANC for BUSINESS ACCOUNTS AGREEMENT

What this Agreement covers: This SNB EXECUBANC On-line Banking Agreement (the "Agreement"), including the Set Up Form, is a contract which establishes the rules which cover your electronic access to your accounts at Security National Bank (Bank) through our ExecuBanc Online Banking system. The online services governed are banking, and other Cash Management services offered through Security National Bank Online Banking. By using any of the services, you agree to abide by the terms and conditions of this Agreement. Your initial use of Execubanc On-Line Banking Services constitutes your acceptance and agreement to be bound by all of the terms and conditions of this Agreement and any other Bank Documents.

Relation to Other Agreements: Your use of SNB Execubanc On-line Banking to access your accounts does not change the agreement you already have with us on those accounts. When you use SNB Execubanc to access an account, you do so under the terms and conditions we gave you in the agreement and disclosure for that account.

Definitions: The terms "we," "us", "our" and "Bank" refer to Security National Bank of Omaha. The words "you" and "your" refer to the person(s) named as applicants on the application or enrollment form for the Services or who actually uses the Services. The term "business day" means Monday through Friday, excluding Saturday, Sunday and holidays. Online transfers encompass ACH, Wires, and Bill Pay. These terms are in addition to the terms and conditions included in any other agreements or disclosures you have been provided governing the banking products and services you may have with us, collectively referred to as "Bank Documents". These "Bank Documents" may be modified from time to time.

On-Line Banking Services: The Services covered by this Agreement are those that we make available to you through the On-Line Banking Service. The Services currently include the ability to review and download account information, and submit Stop Payments. Additional services are available allowing transfer of money between accounts you have with us, send Wire Transfers and Automated Clearing House transfers and files. We may suspend Services at our discretion. Account access may not be available for multiple signature accounts. You are responsible for the equipment you use to access the On-Line Banking Services as well as for any software requirements. It is also your responsibility to have a connection to the Internet through an Internet Service Provider (ISP). It is your responsibility to protect your computer from all computer threats, such as viruses. You are liable for losses stemming from the insecure storage of your written access ID and password information, password sharing and the use of insecure public computers. Transfers from your Money Market account to another account or to third parties by pre-authorized, automatic, or telephone are limited to six per statement cycle with no more than three by check, draft, or similar order to third parties. Transfers from a savings account to another account or to third parties by pre-authorized, automatic, or telephone are limited to six per month with no transfer by check, debit card, or similar order to third parties. If funds are uncollected or a hold has been placed on deposits made to an account from which you wish to transfer funds, you cannot transfer the portion of the funds held until the funds become collected and the hold expires.

Access: Once we have received your signed Set-Up Form and verified your account information, we will send you either by Email or by postal mail, a confirmation of our acceptance of your enrollment along with your assigned login ID and temporary password. You will change the password upon your initial login to the System and this password will not be communicated to us. You accept responsibility for the confidentiality and security of your password and agree to change your password every six months. For security purposes, upon three unsuccessful attempts, to use your password, your access will be revoked. To reestablish your authorization to use Online Banking, you may contact us to have your password reset or to obtain a new temporary password. For ACH and Wire transfers you will also receive additional Multifactor identification. Your password must be between eight and fourteen characters long, and must contain one uppercase letter, one lowercase letter, one number, and one special character. If you believe that your online password may have been lost or stolen, or that someone has accessed your account without permission, please notify the bank immediately.

You can add or delete any of your bank accounts, users, or services by making the request to a banker. Additional paperwork may be required for certain changes. It is your responsibility to immediately notify

the Bank of changes in employment status for any user that may have access to online banking. We undertake no obligation to monitor transactions through system to determine that they are made on behalf of the account holder.

Hours of Access: You may access your Bank Accounts through System seven days a week, 24 hours a day. However, there may be times when the system is unavailable due to system maintenance or an emergency. We agree to post notice of any known extended periods of non-availability on the System web site.

Security: Your role is extremely important in the prevention of any wrongful use of your account. You must promptly examine your statement upon receipt. If your records and ours disagree, please contact us at (402) 449-0987.

Fees and Charges: You agree to pay the fees and charges for your use for the service type selected in this agreement.

Other fees, as described in applicable Fee Disclosures and product Agreements may apply to services ordered on line. You agree that all such fees and charges will be deducted from the bank checking account designated on your setup form.

You agree to be responsible for any telephone charges which you incur by accessing your Bank accounts through Execubanc online Banking. You are also responsible for any fees assessed and billed separately by your online service provider.

Transfers: Transfers may be initiated on the current business day, on a future date, or to recur on the same date of each month, subject to the restrictions in agreements between you and Security National Bank. If you direct the initiation of a transfer to occur on a day other than a business day, it will be initiated on the following business day. Transfers between accounts must be scheduled before the normal cutoff time of 6 p.m. (CST) on any business day to be posted the same day.

Wire Transfers: Wire Transfers initiated through ExecuBanc Online Banking before 2 p.m. (CST) on a business day will be sent to the receiving bank and posted to your account the same day. Wire transfers made after 2 p.m. will be sent and settled with the receiving bank the next business day.

ACH Transfers and File Transfers: ACH transfers initiated through Execubanc Online Banking must be transmitted prior to 4:15 p.m. to ensure next business day settlement. Files originated outside of the Execubanc Premier ACH Editor must be sent in a NACHA format. Security National Bank will accept no liability for files that cannot be processed because they are not compliant with NACHA standards. If you direct the initiation of a transfer to occur on a day other than a business day, it will be initiated on the following business day.

Consent to Electronic Delivery Notice: You agree that any notice or other type of communication provided to you pursuant to the terms of this Agreement, and any future disclosures required by law, including electronic fund transfer disclosures, may be electronically provided by posting the notice on the Bank System site or by E-Mail. You agree to notify us immediately of any change in your email address.

Bank Liability: If we do not complete a transfer to or from your account on time or in the correct amount according to our agreement with you, we will be liable for your losses or damages. However, there are some exceptions. We will not be liable, for instance: (1) If, through no fault of ours, you do not have enough money in your account to make the transfer. (2) If you have an overdraft line and the transfer would go over the credit limit. (3) If the system was not working properly and you knew about the breakdown when you started the transfer. (4) If circumstances beyond our control (such as fire and flood) prevent the transfer, despite reasonable precautions that we have taken. (5) There may be other exceptions not stated in our agreement with you.

The Bank agrees to make reasonable efforts to ensure full performance of the On-Line Banking Service. The Bank will be responsible for acting only on those instructions sent through the On-Line Banking Service that are actually received and cannot assume responsibility for malfunctions in communications facilities not under its control that may affect the accuracy or timeliness of the messages you send. The Bank is not responsible for any losses or delays in transmission of instructions arising out of the use of any Internet Service Provider or caused by any browser software. Any information you receive from the Bank can only be provided on a best-efforts basis for your convenience and is not guaranteed. The Bank is not liable for any deficiencies in the accuracy, completeness, availability or timeliness of such information or for any investment or other decision made using this information. The Bank is not responsible for any computer virus or related problems that may be attributable to the On-Line Banking Service or to any services provided by any Internet Services Provider. The Bank, its affiliates or any of their respective officers, directors, employees or agents, is not responsible for any direct, indirect, special, incidental or consequential damages arising in any way out of the use of the On-Line Banking Service.

THE BANK MAKES NO EXPRESS OR IMPLIED WARRANTIES CONCERNING THE ON-LINE BANKING SERVICE, INCLUDING BUT NOT LIMITED TO, ANY WARRANTIES OR MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE OR NON-INFRINGEMENT OF THIRD PARTY PROPRIETARY RIGHTS UNLESS, AND THEN ONLY TO THE EXTENT, DISCLAIMING SUCH WARRANTIES IS PROHIBITED BY LAW.

Statements: You will continue to receive your regular account statement either monthly or quarterly, depending on the type of account. If your statement shows an incorrect or unauthorized transaction, you agree to notify us immediately. You can call us at the number in the Contact Us section of this website.

Confidentiality: We will disclose information to third parties about your account or the transfer you make: (1) where it is necessary for completing transfers; or (2) in order to verify the existence and condition of your account for a third party, such as a credit bureau or merchant; or (3) in order to comply with government agency or court orders.

Stop Payment Requests: You may place a stop payment on any check that has not yet cleared your checking account. Stop Payment items will be placed on your account for 180 days. You will incur published stop payment charges.

Email Services: Bank e-mail service is available for our On-Line Banking customers. Bank e-mail may be used only for general, non-urgent communications and may not be reviewed by Bank personnel immediately after they are sent. If immediate attention is required, Customer must contact Bank by telephone or in person or through some other procedure other than the On-Line Banking Service. E-mail messages will not serve as a substitute for any requirement imposed on Customer to provide Bank with "written" notice.

Transaction requests and time sensitive information such as transfers from your accounts, bill-payment requests, stop payment requests, or to report lost or stolen credit cards, ATM cards, debit cards, access IDs or passwords may not be made using bank e-mail.

We reserve the right to terminate Services if e-mail is used for threatening, abusive, obscene, libelous, defamatory or offensive material. Offensive material includes, among other things, sexually explicit messages or other messages that can be construed to be harassment or disparagement of others based on their race, color, religion, disability, age, sex or national origin.

You may use the Contact Us feature of our web site to notify us of errors on your statements. You should not consider that we have received your notification unless and until you receive a response from us. If you do not receive a response from us within two business days, you should resend your message.

Changes in Terms: Bank may change the On-Line Banking Service and the terms, including fees, set forth in this Agreement at any time. You will be notified of any such change as required by applicable

law, either by mail or by an electronic message. You understand that, by using the On-Line Banking Service after a change becomes effective and after you are notified of that change, you agree to that change.

Termination: This Agreement remains in effect until you or the Bank terminates it. You may cancel this Agreement at any time by sending a notice to Security National Bank, P.O. Box 31400, Omaha, NE 68131, Attention: On-Line Banking. The Bank may cancel this Agreement and terminate your use of On-Line Banking for any reason, at any time. If we terminate this Agreement, no further On-Line Banking transfers or bill payments will be made, including but not limited to any payments or transfers scheduled in advance or any preauthorized recurring payments or transfers.

If you do not access your Bank accounts via Execubanc Online Banking for any 90 day period, we reserve the right to disconnect your service.

Transaction Authorization: Security National Bank is entitled to act on instructions received through On-Line Banking under your password or Token with PIN and without inquiring into the identity of the person using that password or Token with PIN. DO NOT DISCLOSE your Password or share your Token with PIN under any circumstances, either by telephone or to anyone claiming to represent the Bank. The Bank's employees do not need to know and should not ask for your Password. You are liable for all transactions made or authorized using your Password or Token with PIN. If you give your Password or Token with PIN to anyone, you do so at your own risk. Anyone to whom you give your On-Line Banking password or other means of access will have full access to your accounts even if you attempt to limit that person's authority. You must notify the Bank to disable your Password or Token if you become aware that your Password or Token with PIN has been lost, stolen or otherwise compromised and that it should not be honored. You are liable for all transactions that you (or if you are using a joint account, any of you) make or authorize, even if a person you authorized exceeds your authority. You hereby release Bank from any liability and agree not to make any claim or bring any action against us for honoring or allowing any actions or transactions where you have authorized the person performing the action or transaction to use your account(s) and/or you have given your password to such person, or, in the case of a jointly held account such person is one of the owners of the account. You agree to indemnify the Bank and hold it harmless from and against any and all liability (including but not limited to reasonable attorney fees) arising from any such claims or actions.

All external transfers will require additional Multifactor Authentication. You will be issued a Token that will be used to log in to Security National Bank's Execubanc services. External transfers include, but are not limited to, wires, ACH transfers, etc.

Agreement Modification: The bank has the right to modify or terminate this agreement at any time. We will comply with any notice requirements under applicable law for such changes or termination. If we terminate this Agreement, no further On-Line Banking transfers or bill payments will be made, including but not limited to any payments or transfers scheduled in advance or any preauthorized recurring payments or transfers. If we modify this Agreement, your continued use of On-Line Banking Services will constitute your acceptance of such changes in each instance.

No Other Use: The On-Line Banking Service gives you access to services and information from the Bank. These services, and the information provided are the property of the Bank. You may use the On-Line Banking Service only for your personal use and may not reproduce, sell or distribute all or any portion of the information provided to you by the On-Line Banking Service.

Severability: In the event any one or more of the provisions of this Agreement shall for any reason be held to be invalid, illegal, or unenforceable, the remaining provisions shall remain valid and enforceable.

Governing Law: The terms and conditions of this Agreement shall be governed by and construed in accordance with the laws of the State of Nebraska. Any issue relating to an account or service with the

Bank which you access through the On-Line Banking Service shall be governed by the laws specified in the agreement for that account or service if there is a separate agreement for that account of service.

Assignment: The Bank may assign its rights and delegate its duties under this Agreement to a company affiliated with the Bank or to any other party. You may not assign any of your rights or duties under this Agreement at any time.

Entire Agreement: This Agreement is the entire agreement between you and the Bank regarding your use of On-Line Banking Service, and it supersedes any prior discussions and agreements between you and the Bank regarding the On-Line Banking Service delivered to you in writing, verbally or obtained at any branch or department of the Bank or the site of any Internet Service Provider.

Interruptions in Service: The Bank may on a regular basis perform maintenance on the Bank's equipment and systems that may result in interruption of the On-Line Banking Service. The Bank will not incur any liability to you as a result of any such interruptions.

Service Type and Fees: Dependent upon type of services utilized. Additional agreements are required for eStatements, Bill Pay, Wire Transfer, ACH, Remote Deposit Capture, Positive Pay, ACH Fraud Filter, and Mobile Deposit Capture.

Please contact Cash Management Sales for additional details by calling (402) 449-0963.