

BUSINESS E-STATEMENT AGREEMENT

Business Name: _____ Account Number: _____

Existing BBO User Name: _____ Account Number: _____

Existing BBO User ID: _____ Account Number: _____

Email Address: _____ Account Number: _____

You must be an existing Business Banking Online (BBO) user to access your statements online. You also must be an owner/signer on all accounts you wish to give a BBO User access to e-statements.

Business E-Statement Requirements:

- » Personal computer with Windows 98, Windows 2000, Windows ME, Windows NT, Windows XP, or Windows VISTA operating system
- » MS Internet Explorer version 5.0 or higher or Netscape Communicator version 4.7 or higher with 128-bit encryption
- » Adobe Acrobat 4.0 or higher
- » Business Banking Online access

Business E-Statement Customer Agreement:

In consideration of the E-Statement services (SERVICES) to be provided by Union Bank & Trust Company (BANK) as described from time to time in information distributed by BANK to its customers, the undersigned CUSTOMER agrees as follows:

- » The undersigned hereby requests and authorizes BANK to send notice of regular periodic account statement(s) to CUSTOMER or their agent, in lieu of a paper copy, in electronic format for all accounts designated in this agreement to be viewed through BANK'S Business Banking Online SERVICE. By utilizing the SERVICES, CUSTOMER agrees to be bound to all rules and regulations applicable to CUSTOMER'S deposit account and any other contract for services at BANK as established and amended by BANK.
- » CUSTOMER understands they may receive other initial and periodic account disclosure information in an electronic format. BANK may provide this information via e-mail links or other electronic transmission. A copy of said disclosures may also be viewed at the BANK'S website, www.ubt.com. The consent granted by this paragraph applies to all accounts identified in this agreement. BANK will notify CUSTOMER of any material change in hardware or software required for retrieving or storing this disclosure information.
- » CUSTOMER understands their right to revoke this agreement and thereby withdraw consent to communicate with the BANK electronically. In order to withdraw consent and terminate this agreement, CUSTOMER may provide written notification to BANK, 30 days in advance, at the following address: Union Bank and Trust Company, Attn: Treasury Management Services, PO Box 82535, Lincoln, NE 68501. CUSTOMER may also withdraw consent and terminate this agreement by calling 1-800-297-2837 or stop by any BANK locations. There are no fees associated with rescinding this agreement.
- » CUSTOMER understands their right to obtain a paper copy of any of the above-described disclosures or e-Statements. To obtain a paper copy, the CUSTOMER must make a specific request to the BANK at the above address. In some cases, research fees specified in the BANK'S Schedule of Fees and Charges may apply to the CUSTOMER's request pursuant to this paragraph.
- » CUSTOMER agrees to notify the BANK immediately if CUSTOMER is unable to access any of the information that has been delivered by the BANK in an electronic form or manner.
- » CUSTOMER agrees to notify BANK if CUSTOMER's e-mail address changes. To change their e-mail address, CUSTOMER may notify the BANK in writing to the above address, call 1-800-297-2837, or stop by any BANK locations.

BANK shall not be responsible or liable for:

- » Consequential or incidental damages for negligent performance by BANK of its SERVICES.
- » Damages arising from unauthorized access to SERVICES.
- » Any costs associated with updating, modifying or terminating CUSTOMER'S software or hardware.

Additional Terms:

- » CUSTOMER represents and warrants to the BANK that each individual to access CUSTOMER accounts and information through the SERVICES is hereby authorized to access this account information. Each authorized user will designate a password as required by the various SERVICES. Generally, passwords shall consist of at least 6 digits. Once selected for each user, a password is to be used only by that individual and protected from use by others. CUSTOMER agrees that BANK'S security procedures are commercially reasonable.
- » Unless otherwise noted, the meaning of terms used in this agreement and in information incorporated herein shall be defined by the applicable provisions of the Nebraska Uniform Commercial Code.
- » The laws of the State of Nebraska shall govern this Agreement and all transactions hereunder. CUSTOMER acknowledges that he/she has reviewed this Customer Agreement, understands the terms and conditions set forth herein, and agrees to be bound hereby.
- » This Agreement may be terminated by the BANK at any time and for any reason without advance notice to CUSTOMER.

Authorized Signer _____

Authorized Signer _____

Internal Use Only:

Online Banking _____ Image Code _____

Recipient _____ Corporate Resolution Review _____

BESTAG 11/30/2007

Print & mail to:

Union Bank & Trust Co.
Treasury Management Services
PO BOX 82535
Lincoln, NE 68501-2535

UBT
Union Bank & Trust