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Electronic Statements Delivery Policy (E-Sign Disclosure and Consent)

This policy describes how Young Bank powered by Dayspring Bank delivers electronic statements to you electronically. We may amend this policy at any time by posting a revised version on our website. The revised version will be effective at the time we post it.

Electronic delivery of communications

You agree and consent to receive electronically all account statements and account disclosures that we provide in connection with your Young Bank powered by Dayspring Bank account(s).

We will provide your statements to you by posting them on the Young Bank powered by Dayspring Bank Online Banking website and by emailing you a notification to you at the primary email address listed in your Young Bank powered by Dayspring Bank Online Account when they are available.

Hardware and software requirements

In order to access and retain electronic statements, you will need the following computer hardware and software:

- a computer with an Internet connection;
- a current web browser that includes 128-bit encryption (e.g. Internet Explorer version 6.0 and above, Firefox version 2.0 and above, Chrome version 3.0 and above, or Safari 3.0 and above) with cookies enabled;
- Adobe Acrobat Reader version 8.0 and above to open documents in .pdf format;
- a valid email address (your primary email address on file with Young Bank powered by Dayspring Bank);
- and sufficient storage space to save past statements or an installed printer to print them.

We will notify you if there are any material changes to the hardware or software needed to receive electronic statements from Young Bank powered by Dayspring Bank. By giving your consent you are confirming that you have access to the necessary equipment and are able to receive, open, and print or download a copy of any statements for your records. You may print or save a copy of these statements for your records as they may not be accessible online at a later date.

How to withdraw your consent

You may withdraw your consent to receive statements electronically by writing to us at "Attn: Electronic Statements, PO Box 27445, Omaha, NE 68127", or by contacting us via the Young Bank website. If you fail to provide or if you withdraw your consent to receive statements electronically, Young Bank powered by Dayspring Bank reserves the right to either deny your application for an Account, restrict or deactivate your Account, close your Account and any sub-account (such as a Student Account), or charge you additional fees for paper copies.

Requesting paper copies of electronic statements

If, after you consent to receive statements electronically, you would like a paper copy of a statement we previously sent you, you may request a copy within 180 days of the date we provided the statement to you by contacting us as described above. We will send your paper copy to you by U.S. mail. In order for us to send you paper copies, you must have a current street address on file as your "Home" address. If you request paper copies, you understand and agree that Young Bank powered by Dayspring Bank may charge you a Records Request Fee for each statement.

Updating your contact information

It is your responsibility to keep your primary email address up to date so that Young Bank powered by Dayspring Bank can communicate with you electronically. You understand and agree that if Young Bank powered by Dayspring Bank sends you an electronic communication but you do not receive it

because your primary email address on file is incorrect, out of date, blocked by your service provider, or you are otherwise unable to receive electronic communication, Young Bank powered by Dayspring Bank will be deemed to have provided the communication to you.

Please note that if you use a spam filter that blocks or re-routes emails from senders not listed in your email address book, you must add Young Bank powered by Dayspring Bank to your email address book so that you will be able to receive the communications we send to you.

You can update your primary email address or street address at any time by logging into the Young Bank Online Banking website, going to "Change Account Info", and selecting the "Edit" button under Email. If your email address becomes invalid such that electronic communications sent to you by Young Bank powered by Dayspring Bank are returned, Young Bank powered by Dayspring Bank will remove your account from receiving electronic communications until we receive a valid, working primary email address from you.

FACTS

WHAT DOES DAYSPRING 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?	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> ■ Social Security number and income ■ account balances and payment history ■ credit history and credit scores <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p>
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 Dayspring Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Dayspring 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	Yes	No
For our affiliates' everyday business purposes— information about your creditworthiness	No	We don't share
For non affiliates to market to you	No	We don't share

Questions?	Call 800.806.3684 or go to www.dayspring.bank
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Who we are

Who is providing this notice?

Dayspring Bank

What we do

How does Dayspring 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 Dayspring Bank collect my personal information?

We collect your personal information, for example, when you

- open an account or deposit money
- pay your bills or apply for a loan
- use your credit or debit card

We also collect your personal information from others, 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 non affiliates 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 nonfinancial companies.

- *American Agency, Dayspring Agency, First State Insurance*

Non affiliates

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- *Dayspring Bank does not share with non affiliates 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 partners include financial planning, investment and insurance companies.*

Other important information

Error Resolution Notice

In Case of Errors or Questions About Your Electronic Transfers

Call us at: 531.365.6006

Write us at: Young Bank powered Dayspring Bank PO Box 27445, Omaha, NE 68127

Online at: young.bank

If you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt. We must hear from you no later than 60 days after we sent the FIRST Statement on which the problem or error appeared.

- (1) Tell us your name and account number (if any)
- (2) Describe the error or transfer you are unsure about and explain as clearly as you can why you believe it is an error or why you need more information.
- (3) Tell us the dollar amount of the suspected error.
- (4) If you tell us orally, we may require that you send us your complaint or question in writing within 10 business days.

We will determine whether an error occurred within 10 business days (25 business days for point-of-sale transactions processed by Visa and 20 business days if the transfer involved a new account after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days (90 days if the transfer involved a new account, a point-of-sale transaction, or a foreign-initiated transfer) to investigate your complaint or question. If we decide to do this, we will credit your account within 10 business days (5 business days if the transfer involved a point-of-sale transaction and 20 business days if the transfer involved a new account) for the amount outthink is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If we ad you to put your complaint or question in writing and we do not receive it within 10 business days, we may not credit your account. Your account is considered a new account for the first 30 days after the first deposit is made, unless each of you already had an established account with us before the account is opened. We will tell you the results within 3 business days after completing our investigation. If we decide that there was no error, we will send you a written explanation. You may ask for copies of the documents we used in our investigation.

REG CC POLICY

Important Account Information for Our Customers Your Ability to Withdraw Funds

This policy statement applies to “transaction” accounts. Transaction accounts, in general, are accounts which permit an unlimited number of payments to third persons and an unlimited number of telephone and preauthorized transfers to other accounts of yours with us. Checking accounts are the most common transaction accounts. Feel free to ask us whether any of your other accounts might also be under this policy.

Our policy is to make funds from your cash and check deposits available to you on the first business day after the day we receive your deposit. Electronic direct deposits will be available on the day we receive the deposit. Once the funds are available, you can withdraw them in cash and we will use the funds to pay checks that you have written.

Please remember that even after we have made funds available to you and you have withdrawn the funds, you are still responsible for checks you deposit that are returned to us unpaid and for any other problems involving your deposit.

Determining the Availability of a Deposit

For determining the availability of your deposits, every day is a business day, except Saturdays, Sundays, and federal holidays. If you make a deposit before 5:00 p.m. on a business day that we are open, we will consider that day to be the day of your deposit. However, if you make a deposit after 5:00 p.m. or on a day we are not open, we will consider that the deposit was made on the next business day we are open. If you make a deposit at an ATM before 6:00 p.m. on a business day that we are open, we will consider that day to be the day of your deposit. However, if you make a deposit at an ATM after 6:00 p.m. or on a day we are not open, we will consider that the deposit was made on the next business day we are open.

If we cash a check for you that is drawn on another bank, we may withhold the availability of a corresponding amount of funds that are already in one of your accounts. Those funds will be available at the time funds from the check we cashed would have been available if you had deposited it.

If we accept for deposit a check that is drawn on another bank, we may make funds from the deposit available for withdrawal immediately but delay your availability to withdraw a corresponding amount of funds that you have on deposit in the account to which the deposit is made. The funds in the account would then not be available for withdrawal until after the time periods that are described elsewhere in this disclosure for the type of check that you deposited.

Longer Delays May Apply

Case-by-Case Delays – In some cases, we will not make all of the funds that you deposit by check available to you on the first business day after the day of your deposit. Depending on the type of check that you deposit, funds may not be available until the second business day after the day of your deposit. The first \$225 of your deposits, however, may be available on the first business day.

If we are not going to make all of the funds from your deposit available on the first business day, after we receive your deposit, we will notify you at the time you make your deposit. We will also tell you when the funds will be available. If your deposit is not made directly to one of our employees, or if we decide to take this action after you have left the premises, we will mail you the notice by the first business day after we receive your deposit.

If you will need the funds from a deposit right away, you should ask us when the funds will be available.

Safeguard Exception Delays – In addition, funds you deposit by check may be delayed for a longer period under the following circumstances:

- We believe a check you deposit will not be paid
- You deposit checks totaling more than \$5,000 on any one day.
- You redeposit a check that has been returned unpaid.
- You have overdrawn your account repeatedly in the last six months.
- There is an emergency, such as failure of computer or communications equipment.

We will notify you if we delay your ability to withdraw funds for any of these reasons, and we will tell you when the funds will be available. They will generally be available no later than the seventh business day after the day of your deposit.

Deposits at Automated Teller Machines

Funds from any deposits (cash or checks) made at Automated Teller Machines (ATMs) we do not own or operate will be made available on the second business day after the day of deposit.

All ATMs that we own and operate are identified as our machines.

Special Rules for New Accounts

If you are a new customer, the following special rules will apply the first 30 days your account is open.

Funds from electronic direct deposits to your account will be available on the day we receive the deposit. Funds from deposits of cash, wire transfers, and the first \$5,525 of a day's total deposits of cashier's, certified, teller's, traveler's, and federal, state and local government checks will be available on the first business day after the day of your deposit, if the deposit meets certain conditions. For example, the checks must be payable to you (and you may have to use a special deposit slip). The excess over \$5,525 will be available on the ninth business day after the day of your deposit. If your deposit of these checks (other than a U.S. Treasury check) is not made in person to one of our employees, the first \$5,525 will not be available until the second business day after the day of your deposit.

Funds from all other check deposits will be available on the tenth business day after the day of your deposit.