AGREEMENT TO PURCHASE

$3,000,000
Promissory Note,
Series 2026

November 5, 2026

Board of Education
Saline County School District 76-0002
Crete Public Schools
Crete, Nebraska

Ladies and Gentlemen:

The undersigned ("Purchaser") hereby agrees to purchase from Saline County School District 76-0002 (Crete Public Schools), in the State of Nebraska (the "Issuer") the Issuer's $3,000,000 (maximum principal amount drawable) Promissory Note, Series 2026 (the "Note"), on and subject to the conditions hereinafter set forth. The proceeds of the Note will be used by the Issuer to finance the cash flow requirements of the Issuer. The Note has been authorized by a resolution approved by the Board of Education of the Issuer on November 4, 2026 (the "Resolution").

The Note matures, bears interest, is subject to redemption and is to be issued on such other terms as set forth in Exhibit A attached hereto. On the date of issuance and delivery of the Note (expected to be November 5, 2026, hereinafter the "Closing Date"), the Issuer will deliver customary closing certifications and will cause bond counsel to deliver a customary closing opinion to the Purchaser.

In connection with the purchase of the Note, the undersigned Purchaser hereby acknowledges and represents that:

(i) The undersigned Purchaser is acquiring the Note for its own account for investment and not with a view to the resale or distribution. The undersigned Purchaser has sufficient knowledge and experience in financial and business matters to be able to evaluate the risks and merits of the investment represented by the purchase of the Note, has financial resources sufficient to sustain the risks related to holding the Note and is aware of the intended use of the proceeds of the Note and the risks involved therein.

(ii) The undersigned Purchaser has been offered an opportunity to ask questions of and receive answers from the Issuer and the officers of each thereof concerning the terms and conditions of the sale of the Note and to obtain any additional information on the status of the project being financed and to obtain any additional financial information and documentation necessary to supplement or clarify the information provided to the undersigned Purchaser.

(iii) The undersigned Purchaser has received and reviewed a copy of the resolution adopted by the governing body of the Issuer on November 4, 2026, and any other documents it deems necessary in connection therewith.

(iv) The undersigned Purchaser acknowledges that the Note is being purchased in a direct private placement negotiated between the Issuer and the undersigned Purchaser in which no broker, dealer or municipal securities dealer has participated and is therefore not subject to any of the requirements of Rule 15c2-12 of the Securities Exchange Act of 1934 of the Securities and Exchange Commission requiring the providing of certain information upon issuance and certain additional information on a periodic basis.

This agreement may be executed in any number of counterparts each of which shall be regarded for all purposes as an original, and each of such signed counterparts shall constitute a single instrument. The agreement shall be governed by and construed in accordance with the laws of the State of Nebraska. In the event any section, clause or phrase of this agreement shall be declared or adjudged invalid or unconstitutional, such adjudication shall in no manner affect the other sections or clauses of this agreement, which shall remain in full force and effect.

IN WITNESS WHEREOF, the Purchaser has caused this agreement to be executed in its name, all as of the date first above written.

PINNACLE BANK

By:_____

Name: _____

Title:_____

IN WITNESS WHEREOF, the Issuer has caused this agreement to be executed in its name, all as of the date first above written.

SALINE COUNTY SCHOOL DISTRICT 76-0002,
IN THE STATE OF NEBRASKA

By:_____

Name: _____

Title:_____

EXHIBIT A

1. Maturities, Interest Rates and other Details. The Note shall be issued in the principal amount (maximum principal amount drawable), shall mature and shall bear interest on the principal balance as drawn and remaining outstanding as follows:

Maturity Date	Principal Amount (maximum drawable amount)	Interest Rate Per Annum
August 31, 2027	$3,000,000	5.31%

2. Date of Original Issue. The Date of Original Issue of the Note shall be the date of delivery thereof, November 5, 2026.

3. Draws. Purchaser shall make an initial disbursement under the Note to Issuer (the "Initial Draw") on the Date of Original Issue in an amount of $0.00. During the period from the Date of Original Issue through the Maturity Date Purchaser shall make additional disbursements to or for the account of Issuer (individually and collectively, the "Additional Draws", and the Initial Draw and the Additional Draws, if any, are herein individually, a "Draw", and collectively, the "Draws"). Purchaser's obligation to make each Additional Draw is subject to the following conditions precedent:

(a) Purchaser has received a request of Issuer substantially in the form of Exhibit A (an "Additional Draw Request").

(b) The following statements are true and correct (and Issuer will be deemed to represent to Purchaser that the following statements are true and correct) as of the respective date of delivery of funds to the Issuer:

(1) the representations and warranties in the Closing Certificate dated the Date of Original Issue are true and correct in all material respects, as though made on that date;

(2) Issuer is not in default of Issuer's obligations under the Note;

(3) the unpaid principal amount of the Note together with the amount of that Additional Draw does not exceed the Principal Amount of the Note;

(4) all of the other preconditions to the requested Additional Draw specified elsewhere in the Note, if any, have been satisfied.

(c) Each Additional Draw Request must be received by Purchaser before 2:00 PM, Crete, Nebraska time, on a business day not less than three business days prior to the date of the requested Additional Draw (or such other date requested by the Issuer and agreed by the Purchaser).

(d) Purchaser will be required to make no more than a total of 3 Additional Draws during any one calendar month.

(e) Each Additional Draw must be in an amount not less than $1,000.00 or a greater amount in increments of $1,000.00 (or such lesser amount as may be then available under the terms of this agreement).

(f) Purchaser may postpone making any Additional Draw if Purchaser is delayed by force majeure or other supervening event that prevents Purchaser from disbursing the Additional Draw.

(g) Subject to the terms and conditions of this agreement, Issuer may repay principal amounts of the Note and re-borrow them.

4. Interest Payment Dates. The Note shall bear interest at the respective rates set forth above, calculated on the basis of a 365-day year (366 in the case of leap years) and the actual number of days elapsed, payable on May 18th and November 18th of each year, commencing May 18, 2027, until maturity or earlier redemption.

5. Form of Note; Denomination. The Note shall be issued as a line of credit note in fully registered form.

6. Redemption. The Note shall be subject to redemption, in whole or in part, prior to maturity at any time at par plus accrued interest on the principal amount redeemed to the date fixed for redemption.

7. Sale of Note. The Issuer is authorized to sell the Note to the Purchaser at an aggregate purchase price of $3,000,000 (maximum principal amount drawable), plus accrued interest, if any, thereon to date of payment and delivery to the Purchaser.