

NEBRASKALAND NATIONAL BANK

MAKING A DIFFERENCE IN OUR COMMUNITY!

Proud Co-Sponsor Rail Fest 2008



We're involved in the community. We believe in this area and reinvest here to help the local economy.

When you put money in our bank we keep it working right here in your own backyard. You help us make it possible!!

Thank you for your support !

Our Employees make it happen!!



NebraskaLand National Bank teams up with local schools and organizations through out the year. The grill is used to help these organizations and support community events. All proceeds are donated.



Annette Beall (front left)
Alyce Ablard (back left) and
Ginny Harshbarger show their dedication and support by wrapping 200 hamburgers for the NPPS Student Council at the rainiest tailgate of the season.

Celebrating 5 years of Service
Juli Barnes
Annette Beall
Brian Moore
Thank you for all you do!

Advantage Club Card Party Casino Style



Come join us!

Event Coordinator Kristina Wallace hosts the Advantage Club card party every third Tuesday of the month from 1:30 -3:30 at Linden Estates.

“Casino” was September’s theme. Members actually won prizes, played Black Jack and the Slots Machine. *The Advantage Account is an account designed for our clients that are 55 or better. If you are interested in finding out more information on this account (or any other products) don't hesitate to contact a Personal Banker today.*

You are important to us!



Visa Gift Cards Are Here Just in Time For the Holidays!

It's the only gift that won't get returned.



Ask your Teller or Personal Banker next time your in & get a head start on your Holiday shopping.

A Message From Mike Jacobson



With the recent turmoil in the financial markets, you may be asking yourself about the safety of your deposits. In spite of all the uncertainty, there is no safer place for your funds than in an FDIC insured deposit. It

is also important to remember that we have the ability to insure your deposits well beyond the basic \$100,000 advertised amount. NebraskaLand National Bank significantly exceeds the minimum regulatory definition of "Well Capitalized", and I can give you every assurance that our bank is safe and sound. When your bank management has nearly all of their retirement invested in the Bank, it brings a whole new sense of commitment to safety and soundness. I can assure you that my focus on safety and soundness will remain strong.

There have been some questions over the past few weeks regarding the strength of the FDIC. The FDIC Insurance fund is huge, there are more than \$52 billion in assets to protect bank depositors. Additionally, the FDIC is backed by the full faith and credit of the United States Government. This year alone, the fund will add an additional \$5 billion from assessments on banks and interest earnings. We have enclosed a brochure outlining how to maximize your coverage. If you have any questions regarding FDIC insurance, I encourage you to visit with a Personal Banker or any Bank officer.

No matter what happens with the financial markets in the coming weeks and months, there is no doubt in my mind that the United States economy is still the envy of the world. It has been said that the best time to buy a farm is during a drought. Or put another way; The greatest opportunities come when the future looks the darkest. It is an exciting time to be in banking, I cannot imagine being anywhere else.

As always, feel free to let us know how we can serve you better.

NebraskaLand National Bank Privacy Disclosure

Your Financial Privacy at NebraskaLand National Bank

Protecting your privacy is important to NebraskaLand National Bank and our employees. We want you to understand what information we collect and how we use it. In order to provide our customers with a broad range of financial products and services as effectively and conveniently as possible, we use technology to manage and maintain customer information. The following policy serves as a standard for all NebraskaLand National Bank employees for collection, use, retention, and security of nonpublic personal information.

What Information We collect

We may collect “nonpublic personal information” about you from the following sources:
Information we receive from you on applications or other forms;
Information about your transactions with us or others; and
Information we receive from third parties such as credit bureaus.

“Nonpublic personal information” is nonpublic information about you that we obtain in connection with providing a financial product or service to you. For example, nonpublic personal information includes information regarding your account balance, payment history, and overdraft history.

What Information We Disclose

We are permitted under law to disclose nonpublic personal information about you to other third parties in certain circumstances. For example, we may disclose nonpublic personal information about you to third parties to assist us in servicing your loan or account with us, to government entities in response to subpoenas, and to credit bureaus. We do not disclose any nonpublic personal information about anyone, except as permitted by law.

If you decide to close your account(s) or become an inactive customer, we will continue to adhere to the privacy policies and practices described in this notice.

We may disclose the following information to companies that perform marketing services on our behalf or to other financial institutions with whom we have joint marketing arrangements:

- Information we receive from you on applications or other forms, such as name, address, and the type of account you hold with us.

Our Security Procedures

We take steps to safeguard customer information. We restrict access to your personal and account information to those employees who need to know that information to provide products or services to you. We also maintain physical, electronic, and procedural safeguards that comply with federal standards to guard your nonpublic personal information.

***If you have questions, or need further information, please contact the Bank.
308-534-2100***