

Notes From....



NEBRASKA LAND
NATIONAL • BANK



An Equal Housing Lender

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Community
Minded
Just Like You

March 2009

As we have now officially entered the spring season, it once again is time to prepare everyone to begin another growing season. For our farm customers, this means preparing fields for planting. For many others, this means preparing our lawns and gardens for the coming summer season. After the prior growing season and a long winter, there may be a need to do some repair work to make certain that we have done everything we can to make the coming year better than the last.



In many ways, we need to do the same type of planning for our financial “growing season” as well. The past year has been especially rough on many 401-K and IRA plans. But before we begin making changes, we first need to evaluate where we are and where we want to go. For those of you who are several years away from retirement, you will need to remember that you still have several years to rebuild your nest egg. For those of you who are looking at a shorter time-line, planning for safety will be especially important.

Although our Bank has never offered non-deposit investment services, I do believe that balancing your investment portfolio is important. We have had the opportunity to work with several investment advisors that we trust. This allows us the opportunity to make unbiased recommendations for our customer base when they are in need of this type of service. Meanwhile, we focus our attention on offering you the highest possible “insured” deposit rates which provide you with 100% assurance that the principal and the interest earnings are safe and sound.

Although rates are relatively low today, that too will change at some point in the future. Meanwhile, I continue to recommend that our customers consider laddering your CD maturities to help you maximize your interest income. Laddering your CD portfolio is done by splitting your total CD dollars into smaller individual CDs that are invested over a longer time horizon.

Your financial strength is important to us. For examples of the "Laddering" strategy or any other questions about your insured deposits, we encourage you to visit www.nebraskalandbank.com under the FAQ's tab or call (308)534-2100 and visit with one of our Personal Bankers. We look forward to helping you make the most of your saving's dollar.

Michael B. Jacobson

Michael B. Jacobson
NebraskaLand National Bank
President & CEO

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Customer Corner



“Go Direct is a national campaign sponsored by the U.S. Department of the Treasury and Federal Reserve Banks to encourage the use of direct deposit for federal benefit payments, such as Social Security, Supplemental Security Income, and VA compensation and Pension. Your Bank is part of the Community Ambassadors Program. **Go Direct.** Safer and easier than paper checks, direct deposit can give our customers who get federal benefits the peace of mind that comes from knowing their money is secure and on time, every time. Direct deposit eliminates the risk of lost or stolen checks and helps curb identity theft. Direct deposit reduces check fraud risk. Please don't hesitate to stop in or call (308) 534-2100. You could also visit www.GoDirect.org to learn more.



On Friday January 16, 2009 NebraskaLand National Bank presented checks to Rape and Domestic Abuse, The Women's Resource Center, and Creativity Unlimited. In an effort to give back to the community... employees of NebraskaLand National Bank participated in a “My Fair Share Program”. Close to \$8,000.00 was raised in 2008 and will be donated to the organization of their choice. *“I'm so pleased with our employee's involvement and generosity,”* says Barb Barr, Vice President Human Resource & Training Officer *“In addition to the monetary contribution, their volunteer hours and involvement in the community's non-profit organizations is extraordinary as well.”*

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Our Employees Make it Happen



Mary Hanson celebrates 10 years with us!!! Thank you Mary for your hard work and dedication to NebraskaLand National Bank.



Bonnie Pfannkuch & Kathy Hinrichs celebrate their 5 year anniversaries! Remember to stop by & congratulate Bonnie and Kathy for reaching this milestone next time you visit our Wal-Mart or North side branches.

**Thank you
Mary, Bonnie & Kathy!!**

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Community Minded Just Like You



Visit us on the web!!
www.nebraskalandbank.com

The Honorary Life Award for Outstanding Service to Youth was presented to NebraskaLand National Bank by the North Platte PTA Council at their PTA Council dinner on Tuesday March 10th. Brian Moore was present to accept the award on behalf of the Bank. The PTA acknowledged the Bank's monetary donations and over 500 hours of volunteer service to North Platte Public Schools.

Up Coming NebraskaLand Sponsored Community Events

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|----------------------------|--------------------|
| * VFW Easter Egg Hunt | April 11th |
| * Walk A Mile | April 17th |
| * Teach Kids to Save | April 21st |
| * James O'Rourke Triathlon | April 24, 25, & 26 |
| * Country Blue Grass Show | April 23, 24, & 25 |
| * Shred Day | May |
| * Nebraskaland Days | June |

Following a public challenge to NebraskaLand National Bank to adopt an apartment at the Lincoln Connection Shelter, Mike Jacobson steps up to the plate. NebraskaLand National Bank has agreed to donate \$6,000.00 to help provide framing and finishing of a one-family apartment currently under construction at the Shelter's new location. Very committed to this community, Mike Jacobson was quoted in saying *“We are stepping up to the challenge in order to give back to the community and to help take care of people, especially those in need.”* We would also like to celebrate the completion of the project by grilling out for those people who gave their time and provided the labor in the construction.

People You Know....Making Banking Easy