

Notes From....



NEBRASKA LAND
NATIONAL BANK



An Equal Housing Lender

January 2010

Message
From
Mike Jacobson

Customer
Corner

Our
Employees
Make It Happen

Community
Minded
Just Like You

Message From Mike

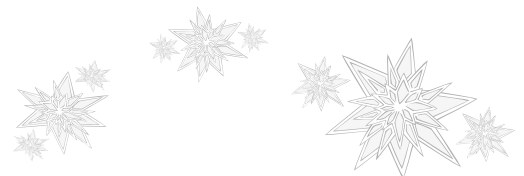


I am optimistic as we look forward to the New Year. Although interest rates will likely remain low during the first half of 2010, there are signs that the national economy is beginning to rebound and economic growth will begin to grow. Mid-term elections in 2010 certainly help contribute to this optimistic outlook, as policy makers will want to do all they can to put votes in a good mood. Once the national and world economy begin to improve to pre-recession levels, demand for labor and goods will begin to put people back to work and demand for commodities will increase. We will need to be mindful that the Midwest was the last region of the country to feel the effects of the slower economy and will likely be late feeling the recovery as well. However, we are very fortunate that we were able to avoid the greatest impact.

It has been a pleasure to serve each of you over this past year. I wish you all the best in the coming year. As always, we value your input. Please don't hesitate to give us your feedback as to how we can provide you with the best in financial services.

Michael B. Jacobson

Michael Jacobson
NebraskaLand National Bank
President & CEO
NBA Chairman-Elect



Customer Corner

NebraskaLand National Bank will no longer offer travelers checks in 2010, however, we do offer Pre-paid Visa Gift Cards. They are a flat fee of \$5.00 rather than based on the percentage you purchase. The Gift cards can be used wherever Visa is accepted - world wide. You will find this to be a safe alternative. Purchasing a gift card is easy and convenient. Call us for details!



Our Employees Make it Happen

Downtown Christmas Parade



The North Platte Downtown Association coordinated the first annual Downtown Christmas Parade in December. NebraskaLand National Bank enjoyed being a part of the event and sharing the holiday spirit with those in attendance. Children of all ages lined the streets with anticipation as many local businesses paraded through Downtown North Platte.

Celebrating 10 Years of Service!



Tonya Duncan
Residential Real Estates Lending Manager
Vice President



Tammy Croghan
South Branch Manager
Personal Banker/Teller

Celebrating 5 Years of Service!

Janice Jurgens and Sandra Williams

Community Minded



Get Smart About Credit Day

NebraskaLand National Bank recognized the annual Get Smart About Credit Day on October 15th, 2009. Several bankers enjoyed visiting local classrooms at Mid-Plains Community College and North Platte High School to teach the students lessons about the importance of credit and how to use it responsibly. Teaching these lessons are more important today than ever before because changes in the economy and new legislation will likely influence the mechanics of obtaining credit. For young people, credit won't just be new, it will be new and different.

Women of Achievement 2009

NebraskaLand National Bank and the North Platte Telegraph hosted the Women of Achievement event on October 27th, 2009 with support from the Business and Professional Women Club. Awards were given to the top six nominees of each category: Education—Monica Kramer; Social Service—Shannon Vanderheiden; Volunteer—Bonnie Buckland; Business—Libby Milroy; Government—Rebecca Rossell and Youth—Trudy Merritt. Over 150 people attended to support all the worthy nominees and wonderful women of achievement in our community.

