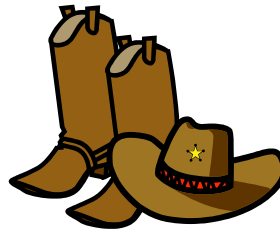


LOCAL TALK

2nd Quarter/June 2004



Message
from
Mike Jacobson



Dear Valued Customers:

Since the beginning, all of us at NebraskaLand National Bank have focused our energies on providing to you the products and services that you want at the most cost-effective price available. To do this we have tried to listen to your needs and not provide a product or service that has limited value to you and at the same time has a great cost to us. For this reason we have delayed implementation of Check Imaging and Internet banking until costs of the service can be brought to you at an affordable price.

We believe that time has come. New legislation called "Check 21" will be implemented on October 28th. This legislation requires images of checks to hold the same value as the original. After October 28th, Banks will be allowed to send images of the checks that are deposited in their Bank, for payment to the Bank the check is drawn on. What this means to you, is that after October 28th, you will receive pictures of images, also known as "substitute documents" in your statement.

With the passing of "Check 21" we feel it is time to start looking towards document imaging within the Bank to make clearing checks and research easier. This also prepares us to send check imaged statements, if a majority of our customers prefer this type of statement. It is also time to look towards Internet Banking to provide you another convenient way to access the information on your account. Please give your feedback on both of these enhancements to any employee at the Bank. Your input is vital to insure that we continue to serve your needs.

A company is
known by the
people it keeps.

Meet our Customer Service Reps



From Left to Right: Dana Case, Junell Lachepelle, Karen Fleming, Annette Beall, Kathy Hinrichs

With over 30 years of banking experience our customer service representatives know banking! We take pride in knowing your name and giving you the personalized service that you deserve. If there is anything we can do to make your banking experience easier please let us know.

Schedule of Events:

- Nebraskaland Days June 11-27th
- Kid's Fun Fest June 15th @ the Wild West Arena
- Rodeo Queens at Main Bank Lobby June 17th from 10:50am-11:50am to sign autographs!
- **Beef for the Troops Prime-rib sandwich feed- August 3rd 11:00am-1:30pm.**

CLUB 55

Next Event: August 17th
Ice Cream & Card Social

ATM Changes

8 North Platte ATM Locations:

Main Bank, North Branch, South Branch, Wal-Mart Supercenter, NPHS, Quality Inn & Suites, Northside Amoco and The Barn Store. (we no longer have an ATM at the Prairie Mart)

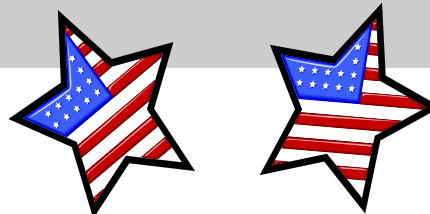
1 Mullen, NE. ATM @ the Mullen Branch

Beef for the Troops Fund

The bank along with Top Cut Gourmet Meats started a fund to raise money to send beef to our Nebraska troops serving overseas. If you care to donate to the fund you can do so at any NLNB location. On a monthly basis we will take the money from the fund and send beef to the troops. On May 19th we raised \$3,600 at our Beef for the Troops luncheon event. We had such a great response that we are doing it again on: **Tuesday, August 3rd** with special guests: **Governor Johanns** and **Major General Lempke!**

Please join us for a prime rib sandwich in our East parking lot, help us send our troops a little taste of home!

Proceeds go to the Beef for the Troops Fund.



Local People, Local Decisions, Local Ownership