

A QUARTERLY NEWSLETTER FROM:

**NEBRASKA**  
NATIONAL • BANK

# LOCAL TALK

March 2004



Equal Housing Lender Member FDIC



A company is  
known by the  
people it keeps.



Introducing!

Ron Boyer has joined our staff as Vice President of the Mullen Branch. Boyer is a native of Mullen and has 26 years banking experience to include operations, item processing, product development and agricultural and consumer lending. He and his wife have two children and reside in Mullen.



Ron Boyer  
Vice President  
Mullen Branch



### Schedule of Events:

- **April 19-23rd– Kid’s Club Week**  
All kid’s club members are invited to come into the main bank the week of April 19th-23rd we will have exciting activities and fun prizes for ALL our club members! A schedule of events will be mailed to our members. If they accomplished their savings goal they will get an extra special present. April 22nd is National Teach Children to Save Day!
- **April 25th– NebraskaLand National Bank James O’Rourke Triathlon**  
(entry forms at the bank)

### PRODUCT OF THE MONTH

#### **Individual Retirement Accounts**

Put your tax money away and open an IRA today!  
Make a commitment to save for your retirement– see Justin or Chris at the Main building for an Individual or Roth IRA.

### Put a Charge in Your Community

NLNB is now offering a NEW credit card processing and payment services program! The program is called “Put a Charge in Your Community” and it does just that! This merchant processing service, provided by NLNB, is for any businesses that have credit card transactions. It can offer better rates, lower fees, a local contact to service your calls, PLUS a percentage of the transaction fees from each business will be given to a local non-profit organization of their choice. That means the money stays right here in North Platte! This program is not only beneficial to businesses but also to all non-profit organizations. Contact Kevin Fries at 534-2100 to Put a Charge in Your Community!

### **CLUB 55**

Next Event: May 18th  
Site TBD

Message  
from  
Mike Jacobson



Dear Valued Customers:

Since our beginning in 1998, our Shareholders have been focused on being the best possible corporate citizen. While many non-local banking organizations primarily focus on earnings per share, our Shareholders recognize the benefits of improving the quality of life in the community that they call home. Even in our first year, when earnings were tight, we found a way to contribute to many worthwhile causes.

The youth of our community have always been important in our decisions, because we believe strongly that proper guidance in their lives today could help avoid the need for treating these problems in the future. With this in mind, the Board made the decision to take a lead role in supporting the field turf drive for the North Platte High School with a pledge of \$250,000. This of course is the single largest contribution the Bank has ever made. However, because the School Board was willing to recognize this advance gift by allowing the Bank to place a sign on the scoreboard at Bauer Field, and to provide advertising on the popcorn bags, we will be able to amortize this pledge over the lifetime of the contract. This makes our annual cost well in line with our current advertising and contributions budget.

Please be assured that we will continue to be the rate leader in the North Platte market for bank CD’s. Our need for funding the continued loan volume will continue well into the future. You can count on the Board and Management to do the right thing for our valued customers. Your support and belief in us has made it possible for us to continue our growth and to support the community.

As always, I appreciate your belief in us and invite you to share your thoughts with me.

**Local People, Local Decisions, Local Ownership**

# **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:

- qInformation we receive from you on applications or other forms;
- qInformation about your transactions with us or others; and
- qInformation 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 at 308-534-2100.***