

NEBRASKALAND NATIONAL BANK

Quarterly Newsletter

September/October 06

Local People, Local Decisions, Local Ownership Convenient Banking

A Message From Mike Jacobson



NebraskaLand National Bank believes in convenience. That is why we have four North Platte locations and a fifth location

in Mullen. All five of our branch locations can take care of all of your Banking needs. Best of all, we are able to be open **LATER** to meet your Banking needs. Our Wal-Mart Location is open from 10 a.m. – **7:00 p.m.** Monday through Friday and open 10 a.m. – 3 p.m. Saturday. So, when you get off work at 5 p.m. don't worry about not making it to the Bank! The South, North, Main and Mullen Branch all operate on normal Banking hours. All branches offer **PERSONAL BANKING SERVICES**, with our Mullen Branch and Main being full service locations. You can't get more **Convenient** than that!



We have had a question that was raised by one of our valued customers, which pertained to our policy of requiring the holder of a Certificate of Deposit (CD) to physically bring the original certificate into the Bank if you want to change the term of the CD. The customer asked why the CD could not be changed over the phone. I appreciate the question, and felt that it was important to make certain that all our CD customers knew the reasoning behind this policy.

As many of you know, fraud is a rapidly growing problem today and continues to be a lead concern to us. Our CDs are designed to automatically roll over at the end of each maturity. The rate is then adjusted to the current rate offered for that maturity. In the event the CD was an odd-term special rate, the term remains the same and the rate is adjusted to the rate offered for the regular term CD that is closest to the maturity of the special term CD that is shorter in term (this assumes that the odd-term CD is no longer being offered).

We continue to strive to offer the highest possible CD rates offered in the market. We recognize that not every maturity will always be the highest, but we will always have rates that lead the market in many maturities. In the end, we want to make banking with us as convenient as possible while at the same time, safe from fraud. Unfortunately, it is impossible to confirm your identity and positively document your changes without having the original certificate in our possession. If however, your circumstances cause you to need special accommodations, we would encourage you to contact your personal banker to work out a plan that can work for you.

We truly appreciate our customers stepping up and asking questions. This gives the Bank an opportunity to respond and provide even better service. As always, we appreciate your relationship and look forward to providing you the finest in banking products and services.

-Mike Jacobson, President & CEO

Community Banking!

As a community Bank we feel it is important to be a part of and support the local people. We applaud all of you for the many organizations and time spent in bettering the community of North Platte and the surrounding areas. As your Bank, we are here to support you. Let us know if you would like an event on our color message board or a poster on any of our bulletin boards.

**THERE IS A
DIFFERENCE™**

Fight Fraud!

Member FDIC Equal Housing Lender

1. Protect your checking account number.
2. Report lost or stolen checks.
3. Store cancelled checks.
4. Notify your banker of suspicious phone inquiries.
5. Guard your ATM pin and receipts.
6. Check your balance often.