



NEBRASKA

Good Life. Great Opportunity.

2019 Annual Report

Nebraska Department of Banking and Finance

Pete Ricketts, Governor

Mark Quandahl, Director

Annual Report

July 1, 2018 - June 30, 2019

NEBRASKA

Good Life. Great Opportunity.

DEPARTMENT OF BANKING
AND FINANCE

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Department Overview

The Department of Banking was created by Nebraska legislators to regulate state-chartered banks and other financial industries within the state. In 1939, regulation of state securities laws was also placed under the jurisdiction of the Department of Banking. Today, the Nebraska Department of Banking and Finance regulates and supervises various financial industries on behalf of the State of Nebraska and its residents.

Our Vision

The Department's Vision is to make Nebraska the most trusted financial home for people and businesses.

Our Mission

Our mission is to protect and maintain the public confidence through the fair, efficient, and experienced supervision of the state-regulated financial services industries; to assist the public in their dealings with those entities; to assist those whom we regulate in a manner which allows them to remain competitive, yet maintain their soundness in compliance with the law; to fulfill our statutory responsibilities with regard to all licensees and registrants; and to investigate violations of the laws and cooperate with other agencies in seeking a timely resolution of problems and questions.

What We Do

Our agency serves the citizens of Nebraska through our various duties. Our field staff examines state-chartered financial institutions and other state-licensed industries to ensure sound operations and compliance with state laws. We register securities offered in Nebraska, business opportunities, investment advisors, and broker-dealers. Our staff also investigates securities violations and consumer complaints against state-chartered or state-licensed entities.

The Nebraska Department of Banking and Finance is an agency in the executive branch of the state under the direct supervision of the Governor. The Director of Banking and Finance is appointed by the Governor. We draw no funds from the General Fund of Nebraska; our agency is funded entirely by the industries we regulate. Our agency is comprised of two divisions - Financial Institutions and Bureau of Securities. Together these two divisions regulate several different financial industries. Listed are the various industries regulated by each section.

Financial Institutions

- State-chartered banks, credit unions, savings & loans, and trust companies
- Mortgage lenders
- Consumer lenders (installment loan companies, sales finance companies)
- Money Transmitters
- Delayed Deposit Services (also known as payday lenders)

Bureau of Securities

- Securities registrations and exemptions
- Broker-dealers and agents
- Investment advisors and representatives
- Business opportunities (includes franchise filings)
- Seller-assisted marketing plans and consumer rental purchase agreements
- Nebraska Commodity Code
- Loan Brokers

Director's Message



Mark Quandahl, Director

It's back to the future for the Nebraska Department of Banking and Finance. Our 2019 efforts will serve as a foundation to provide better customer service in furtherance of our vision to make Nebraska the most trusted financial home for people and businesses. Fulfilling our Vision, Mission and statutory mandate is no small endeavor as we strive to improve our service to the citizens of Nebraska, the financial industries we supervise and our team members. The Department is up to the task.

The Department's team members constantly strive to improve our systems to better maintain the public confidence in the financial industries of the State of Nebraska, as was the case in Fiscal Year 2019.

Department Vision: To make Nebraska the most trusted financial home for people and businesses.

Department Mission: Maintain the public confidence in the financial industries of Nebraska.

Nebraska's Vision: Grow Nebraska

Nebraska's Mission: Create opportunity through more effective, more efficient and customer focused state government.

This 2019 Annual Report chronicles the outputs of the Department's Financial Institutions Division and Securities Bureau from July 1, 2018 to June 30, 2019.

In 2019, the Department performed our statutorily required activities of reviewing tens of thousands securities filings, exemption requests, mergers, charter conversions, branch operations, name changes, control changes, directors and executive officers of financial institutions, conducting examinations of financial institutions and holding companies, expeditiously executing licensing and registration duties, initiating and pursuing investigations and enforcement actions for violations of state law.

While I will not mention each by name in this article, all 68 Department team members contributed to the Department's successes in 2019.

Reduced Regulatory Complexity

With the passage of 2019's LB 258, the Department eliminated the fee for renewing a financial institution executive officer license.

Improved Efficiency and Effectiveness

The Department is a leader in the Conference of State Bank Supervisors' Vision 2020 effort to re-engineer non-bank (and "Fintech") supervision. <https://www.csbs.org/vision2020> Currently, the Department supervises non-bank industry types such as mortgage loan originators and servicers, money services businesses, and consumer finance providers. Senior Staff Attorney Jack Jensen leads the Department's collaborative effort with 23 other states to streamline money service business licensing in Nebraska.

Spearheaded by Agency Chief Information Technology Officer Michael Fabry, a database software conversion is underway, expected to culminate by the second quarter of 2020 that includes additional online application capabilities.

Enhanced Public Safety

Non-Depository Review Examiner Scott Peter began down the path of having the Department's mortgage licensing and examination processes certified by the Conference of State Bank Supervisors, which will lead to certifications of our money service business examination process in future years. The Department expects its mortgage licensing and examination area to be certified by the Conference of State Bank Supervisors by the end of 2019.

As of June 30, 2019, the non-depository area of Nebraska's Financial Institutions Division supervised and licensed 74 Delayed Deposit Institutions (including 41 branch locations), 11 Installment Loan Companies, 92 Sales Finance Companies, 122 Money Transmitters, 363 Mortgage Banking Companies, and 3,513 Mortgage Loan Originators. While the Department continues to experience growth in all areas, the number of Money Transmitter applicants and licensees continues to exponentially expand.

Kammeron Mills became the Department's first Money Transmitter examiner in late 2018.

Improved Customer Service

Department team members Michael Fabry and Darcy Bailar were recognized by their peers as recipients of the 2019 Excellence in Leadership Awards. Ms. Bailar serves as the Financial Institutions Review Examiner responsible for specialist activity such as accounting, bank secrecy, trust and information technology. She was cited for her teamwork, collaboration, serving by example and valuing of people. Mr. Fabry serves as the Department's Chief Information Technology Officer. He was recognized by his peers for serving by example, his alignment of resources and visionary leadership. Michael and Darcy will be recognized at Governor Ricketts' Excellence in Leadership Ceremony and Reception in October of 2019.

Alternates for the 2019 Excellence in Leadership Awards for the Department of Banking and Finance are Securities Registration Specialist Jeff Grieser, Accounting Clerk II Julie Foral, and Senior Securities Administrative Specialist Debbie Yost.

From customer surveys conducted in fiscal year 2019 of financial institutions (including banks, trust companies, credit unions, and delayed deposit service providers): 100% of the Department of Banking and Finance Customers agree they were treated fairly and objectively by the Department.

Deputy Director Kelly Lammers was selected to participate in the Governor's Leadership Academy, a professional growth and development course from the University of Nebraska College of Business and the Governor's office.

The Department welcomes your suggestions on how we can improve our systems to provide even better and faster service in the future. Let us know what you think.

Nebraska Department of Banking and Finance.
Mark Quandahl mark.quandahl@nebraska.gov
402.471.2171

A Year In Review



FINANCIAL INSTITUTIONS

Kelly Lammers, Deputy Director

The Financial Institutions Division of the Nebraska Department of Banking and Finance (FI-NDBF) is charged with regulatory responsibilities over 1,480 different entities, each offering a wide range of financial services. Those entities in turn employ 14,497 people, with banks employing 7,941 and other licenses comprising the remaining 6,556 licensed professionals. Financial institutions in 2019 are certainly reflective of the mission statement to GROW NEBRASKA with bank assets up over 8% compared with a year ago and Licensed Money Transmitters up over 20% in the same time period. While the FI industry is growing, the industry is also becoming more complex with increased demands on our staff and those in the financial industry. NDBF is cash funded, FI-NDBF licensing fees, assessments and examination fees unchanged since 2015.

Bank assets have grown 85% over the past ten years. Applications and examinations of banks consume a majority of FI-NDBF time and resources with 153 banks holding \$41.5 Billion in assets, which offers expertise and services to their communities. For example, 127 Nebraska chartered banks have “agricultural specialization,” 24 banks have “commercial lending specialization” and for each local dollar deposited in a Nebraska bank, a dollar is loaned out, with the bank stockholders addressing the need to back the deposit with capital.

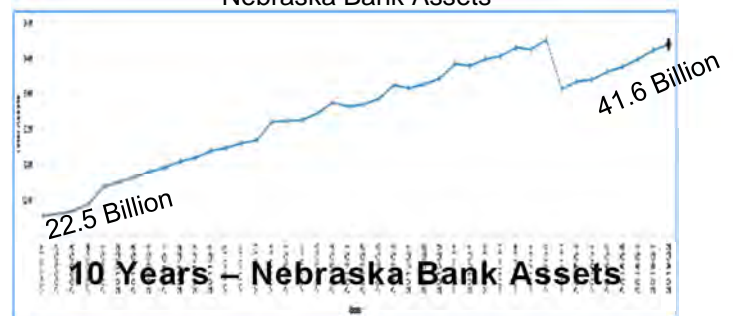
Such specialization, however, does not eliminate risk with Nebraska 2019 weather simply bad. Flooding resulted in the Spencer Dam breaking along with more than 14 levies also breaking, destroying roads, devastating entire communities, and wet field conditions delaying planting. Bad weather continued with a summer plagued with cool temperatures and wide bands of hail; yet as of this writing, USDA forecasts a record Nebraska corn harvest of 1.79 billion bushels.

Banks, and other financial service providers, each with their unique expertise and approach to underwriting, provide Nebraska with a choice in financial services. Nebraska has the 9th largest number of banks in the nation with 91% of the banks in the state, holding a “Nebraska State Charter.”

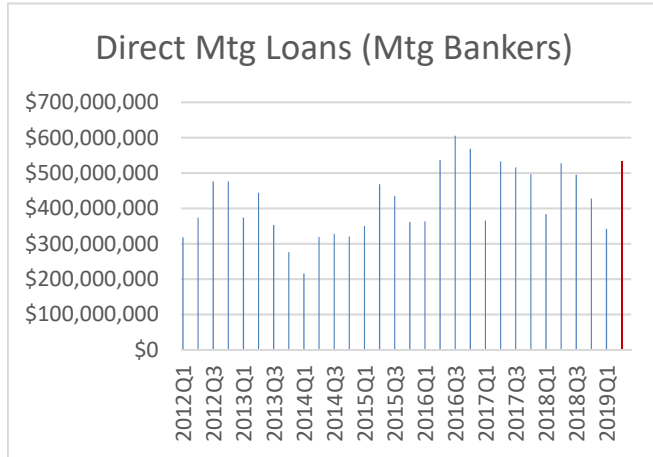
NDBF – Charters, Licenses, approvals, notices. (Partial list as of 9/29)

Banks	153
Bk Exec Officers	831
BK Board Members	1,164
CU	12
Trust	4
Mort Bankers	371
Mort Banker Branches	608
Mort Loan Originators	3,638
Money Transmitters	126
Money Tran Agent	2,918
Delayed Deposit Services	113
Sale Finance Companies	99
Installment Loan Comp	2
Switches	14
Garnishment notice	258

Nebraska Bank Assets



FI-NDBF also licenses and regulates Mortgage Bankers with their average annual impact to Nebraska totaling \$1.7 Billion in direct loans to about 10,000 Nebraskans. Due to uncertainty early in the year with interest rates and home sales, some experts expected mortgage loan demand to fall, believing there would be less refinancing. However, in the first quarter of 2019, mortgage bankers directly loaned to Nebraskans \$533 million dollars,



which was the 6th largest quarter of activity since 2012. Activity in Money Transmitters is equally impactful. A money transmitter is an entity that charges a fee for moving money to the accounts or locations the customer directs. Money transmitter licensees include companies such as PayPal, Western Union, and MoneyGram. With the growth in the money transmitter’s arena, there needed to be more staff committed to this growing service provider. Without increasing FTE, FI-NDBF was able to utilize “shared services” within the State system to fill in a gap in another area due to a retirement and hire Nebraska’s first Money Transmitter Examiner, who, as of the writing of this document, was working with other states to finalize a nationwide money transmitter examination process. Money Transmitters and Mortgage Bankers are two examples of the growing world of Non-Depository financial services actively engaged in Nebraska.

The examiners, attorneys, staff, and management daily demonstrate the Nebraska principle of More efficient, More effective, More customer focused by building teams to do more with more technology, more team work, more leveraging of services. Over 90% of the FI-NDBF earned a Lean Six Sigma Yellow Belt and participate in Kaizen events to review, develop, and deploy updated solutions. FI-NDBF supervisory huddles resulted in building an examination review and internal evaluation process that is currently testing the ability to conduct examination processes outside the FI.

Specifically, this new use of technology promises to reduce travel costs, increase availability to examiners as well as improve examiner quality of life by reducing the number of travel nights.

Change is certainly not exclusive to the FI-NDBF examiner rank with our administrative team changing, along with their responsibility for supporting the licensing and examination functions growing. Thanks to their creativeness, training, and vision, position upgrades were possible for staff in FI-NDBF. Our thanks to Kathy Sparks for her vision in blending our computer capabilities into reportable workflows, enabling feedback regarding complex processes such as examinations, complaints, and various licensing processes. In addition, our non-depository licensing process is stronger due to Bobbi Alexander’s ability to collaborate with the FI-NDBF examiners, lawyers and the Nationwide Mortgage Licensing System NMLS. This licensing solution offers online functionality to over 6,000 licensed professionals. While some call this migration of regulatory and licensing solutions “change,” the job of enabling people to work in Nebraska, as licensed financial professionals, has not changed. We simply rely on our team and our partners to point out what works, what can be better, and move forward.

Our future requires meeting the demands to stay current, technologically equipped, informed and connected with our industries, both depository and non-depository. This past year even the definitions of “money” and “bank” have been discussed on the world stage, morphing the definitions with such words such as “friction,” “fiat,” and “cyber”; all promoting something different. I personally have heard the word “better” used with many solutions and yet traditional licensed activity that is based upon “safety” and understanding the business model continues to grow.

Nebraska has both the individual and institution numbers to be nationally ranked as well as the nationwide participants to require multi-state and federal joint examinations. It is a great time to be a member of the NDBF team. I close, with the words of Steve Jobs, co-founder of Apple: *“Great things in business are never done by one person. They’re done by a team of people.”*



BUREAU OF SECURITIES

Claire McHenry, Deputy Director

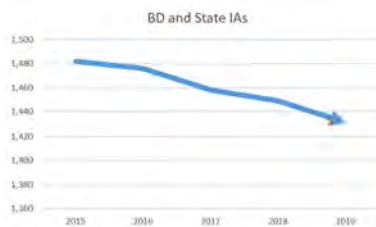
The Bureau of Securities made many positive improvements during the 2019 fiscal year that enhance our efficiency and effectiveness and Grow Nebraska. The Bureau administers and enforces the Securities Act of Nebraska (“Act”), as well as several other consumer and business protection statutes, to protect investors and promote fair and efficient markets in Nebraska. Strong state securities regulation is essential to maintaining a stable securities industry, protecting the public from illegal operations, and encouraging the formation of capital and the creation of new jobs in Nebraska.

The Act provides for the registration or exemption of securities, registration of firms and individuals, examination of registered firms, and enforcement of the Act through administrative, civil, and criminal actions. This is possible due to the hard work and dedication of the Bureau’s specialists, analysts, examiners, supervisors, and legal staff.

During FY 2019, the Bureau:



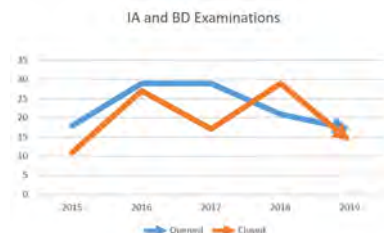
Processed 34,165 securities registration and notice filings;



Provided oversight to 1,431 broker-dealer firms and state-registered investment adviser firms;



Provided oversight to 114,239 Nebraska-registered broker-dealer agents and investment adviser representatives;



Opened 17 examinations and closed 14 examinations of registered firms; and



Initiated 20 new investigations and closed 27 investigations.

The Bureau remains a net contributor to the General Fund of the State of Nebraska. In FY 2019, the Bureau’s expenditures were \$1,404,987, and the revenue collected was \$27,930,591, primarily from registration and licensing fees. The Bureau transferred \$32,000,000 from the Securities Act Cash Fund to the General Fund. Since 2015, the Bureau has transferred \$145,000,000 to the General Fund. Since 2000, the Bureau has transferred over \$415,000,000 to the General Fund.

In FY 2019, the Bureau continued to focus on process improvement projects to increase efficiencies and to improve customer service. Since 2009, all Nebraska agencies have been required to verify the immigration or citizenship status of all persons seeking a benefit or license with the state. This requirement posed unique challenges for the Bureau because of the large number of individuals registering as broker-dealer agents and investment adviser representatives using required uniform national forms. The Bureau's efforts to comply with this requirement resulted in a time-consuming, manual process that was frustrating to both staff and industry.

To address these concerns, the Bureau and Department IT staff worked with the Office of the Chief Information Officer to develop an online citizenship verification process and database. The Department launched the citizenship verification portal and database in December 2018, along with an information page on the Department's website that included a video tutorial, user guide, and FAQs. The Bureau observed immediate results, including a 95% reduction in staff time related to manual processing of citizenship verification and a 66% reduction in paper used in correspondence. The portal provides real time information regarding the Bureau's receipt of verification information, reducing uncertainty and unnecessary resubmission of paperwork. The Bureau received only a few calls from the industry after launch of the new portal – an indication that the portal is easy to use and that the information provided by the Bureau is helpful. Additionally, the Bureau has received overwhelmingly positive feedback from both industry and staff.

The Bureau started using the North American Securities Administrators Association's Electronic Filing Depository (EFD) in 2015 to accept electronic filings of Form D notices in Nebraska. Use of EFD for electronic Form D filings has steadily increased and in FY 2019 represented approximately 93% of all Form D filings in Nebraska. The Bureau expanded its use of EFD on April 22, 2019, to permit electronic filing of Unit Investment Trusts notice filings and payments.

The Bureau continued its efforts in FY 2019 to reduce regulatory burdens and improve transparency. In addition to regular and technical updates, the Act was amended on March 18, 2019 to eliminate the requirement for those relying on the Regulation A, Tier 2 exemption to use a registered-broker dealer to sell securities. An issuer may sell these securities without a broker-dealer so long as those selling the securities do not receive commissions or other special compensation. This amendment brings parity to the Department's treatment of Rule 506 offerings and consistency with other states' treatment of these offerings. The Department believes that this amendment will make it easier to use the exemption without compromising investor protection.

The Bureau carried out an active examination cycle in FY 2019 that continued to prioritize state-registered investment advisers, as well as examining broker-dealer branch offices. Examiners were able to identify and correct deficiencies in firms, thereby strengthening compliance structures and protecting investors. Post-exam surveys indicated that firms also found that exams were conducted in a fair and objective manner and that the firms believed that the examination process will assist in their compliance efforts.

The Bureau engaged in vigorous enforcement of the Act in FY 2019. As part of a nationwide settlement for violations of Blue Sky laws and failure to supervise, LPL Financial paid the state of Nebraska \$499,000. The settlement amount includes \$60,000 in fines, \$80,000 in costs to the Department, and \$359,000 to be paid to the Department of Banking and Finance Settlement Cash Fund. The settlement funds will primarily be used to further financial literacy programs for K-12 Nebraska students.

As the result of a Department referral, a Nebraska man was convicted in Douglas County and Washington County in 2018 for the sale of unregistered securities and for failing to provide material information to investors. In FY 2019, he was sentenced to a total of 10 years of probation in Douglas County and five years of probation in Washington County and was ordered to pay restitution totaling \$70,000. The Department also entered into consent orders to halt the sale of unregistered securities and to address violations of broker-dealer and investment adviser requirements.



LEGAL DIVISION

Patricia A. Humlicek Herstein
General Counsel

The Department's Legal Division consists of six attorneys, two paralegals, and two administrative assistants. Reducing regulatory burden was a focus for legal staff in this fiscal year, as shown in this legislative and administrative summary.

The 106th Legislature, First Session, convened on January 9, 2019, and proved to be a busy session for the Department.

LB 258, relating to depository financial institutions, was introduced by Banking, Commerce and Insurance (BCI) Committee Chair Matt Williams at the request of the Department. LB 258:

- Provided for the annual re-enactment of the depository financial institutions "wild card" statutes to provide equal rights, powers, privileges, benefits, and immunities for state-chartered banks, savings and loans, and credit unions, with their respective federal counterparts. Due to state constitutional restrictions, these statutes are amended annually.
- Eliminated the \$15 annual renewal fee for bank executive officer and credit union loan officer licenses.
- Updated cross-referenced federal statutes and regulations to refer to those statutes and regulations as they existed on January 1, 2019, and updated a reference to a federal statute dealing with capital for a mutual savings association.

- Removed obsolete references to the federal Office of Thrift Supervision and replaced those with references to successor agencies.

LB 258 carried the emergency clause and became effective March 8, 2019.

LB 259 was introduced by BCI Vice-Chair Brett Lindstrom on behalf of the Department to update provisions of the Securities Act of Nebraska, the Nebraska Commodity Code, and the Consumer Rental Purchase Agreement Act. LB 259 included the securities provisions that were contained in LB 813 (2018). LB 813 had been caught in the overall 2018 legislative logjam, and failed to advance from General File.

LB 259 made these changes to the Securities Act of Nebraska:

- Corrected a discrepancy between the definition of a federal covered adviser and an exclusion to the definition of an investment adviser. The amendment provided that persons who are excluded from the federal definition of investment adviser would no longer be included in the state's definition of a federal covered adviser.
- Updated requirements related to the sale of federal covered securities exempt from federal registration pursuant to Tier 2 of federal Regulation A. Issuers relying upon this exemption may now sell securities without utilizing a broker-dealer as long as no commissions or other remuneration are paid for soliciting potential investors.
- Updated all cross-referenced federal statutes, regulations, and standards to refer to those statutes and regulations as they existed on January 1, 2019, and removed obsolete language related to two federal rules.

LB 259 also revised the Nebraska Commodity Code and the Consumer Rental Purchase Agreement Act relating to the disposition of fines transmitted to the State Treasurer, and provided needed updates to all cross-referenced federal statutes and regulations in these Acts. LB 259 carried the emergency clause and was operative March 8, 2019.

LB 355, relating to consumer finance, was introduced by Senator Andrew La Grone at the Department's request. LB 355:

- Updated the Nebraska Money Transmitters Act to provide the Department with the authority to conduct offsite examinations and joint examinations with federal agencies of licensees and their authorized delegates. These updates are effective September 1, 2019.
- Amended the Nebraska Installment Sales Act to allow licensees to establish branch offices rather than obtaining a full license for each physical location as currently required. Included in the amendments were a definition of "branch office," licensing and renewal fees, standards for licensee notifications, and updates to terminology. These amendments have a delayed effective date of January 1, 2020, allowing the Department time to structure the new licensing procedures.
- Revised the Residential Mortgage Licensing Act, effective September 1, 2019, to:
 - Provide requirements for the submission of fingerprints for specified principals of an applicant for a mortgage banker license;
 - Limit the term of inactive mortgage loan originator licensees;
 - Change the time period for records retention from three to five years.
 - Revised the Residential Mortgage Licensing Act, effective November 24, 2019, to adopt a transitional licensing process, that will allow certain federally-registered mortgage loan originators and mortgage loan originators licensed by another state to temporarily conduct business in Nebraska for up to 120 days after becoming employed by a Nebraska-licensed mortgage banker. The Department and other state mortgage banking regulators are working with the Nationwide Mortgage Licensing System and Registry (NMLS) to finalize the filing process.

We appreciate the efforts of Senators Williams, Lindstrom, La Grone, and Committee Counsel, Bill Marienau in shepherding these bills to final passage.

Director Mark Quandahl testified in support of several industry bills, including:

- **LB 379**, which would amend the Delayed Deposit Services Licensing Act to update the licensing structure required under the Act and provide licensees the authority to offer online services. At the Department's request, the bill includes amendments to transition the licensing and renewal process to the NMLS. The bill was on General File at the close of the legislative session.
- **LB 407**, which would provide parity for Nebraska's state-chartered credit unions with out-of-state, state-chartered, credit unions operating a branch in Nebraska; in effect, a 'super' wild card. The bill remained in the BCI Committee at session end.

Director Quandahl testified in a neutral capacity on two additional bills:

- **LB 379**, which would provide additional hearing and notice requirements for certain credit union application hearings. The bill remained in the BCI Committee at session end.
- **LB 622**, which authorizes the use of a single-bank pooled collateral method for the protection of public funds in excess of FDIC insured amounts. Under current law, banks holding public funds in excess of the amount insured by the FDIC are required to furnish collateral for each political subdivision and state agency placing deposits in the bank. As amended, the Department is responsible for adopting rules and appointing and supervising an administrator for ongoing oversight of the single-bank collateral pools. The administrator will determine whether each depository institution's pledged collateral meets the statutory requirements for the protection of the political subdivision's public funds held in those institutions. The bill was passed and signed into law with an operative date of July 1, 2020.

Other bills affecting industries regulated by the Department were passed by the Legislature, including:

- **LB 603**, which amended Section 8-157.01 of the Nebraska Banking Act to eliminate the requirement that an electronic switch implement the same ATM usage fee for all user financial institutions for essentially the same service. The bill impacts default interchange fees between institutions and does not affect bank customer ATM fees.

- **LB 55**, which authorizes persons eighteen years of age to acquire or convey title to real property and take other actions related to interests in property. **LB 172**, which changed provisions relating to co-fiduciaries, payable on death accounts, and competency for persons eighteen years of age or older entering into certain financial agreements, was amended into LB 55.
- **LB 121** changed provisions on limits on indebtedness relating to direct borrowing by cities and villages from financial institutions, including changing the maximum repayment period and raising the limit on total indebtedness by certain cities.
- **LB 145** authorized an agent under a power of attorney (POA) granting authority with respect to financial institutions to execute such POAs as may be required and necessary to interact with the institution, under specified conditions.
- **LB 146** expands the liability and damages provisions for refusal to accept an acknowledged power of attorney relating to specified transactions.
- **LB 406** changed provisions relating to abandoned property reports and notices, disposition and transfer of funds, and duties of the State Treasurer under the Uniform Disposition of Unclaimed Property Act.
- **LB 514** changed the criminal statute on bad checks to include checks written for child and spousal support.
- Finalized the repeal of a number of its rules and regulations relating to financial institutions. The rules became obsolete due to changes in law, industry practices, and/or agency adoption of less restrictive alternatives. Effective November 28, 2018, the repeals included ten rules affecting banks, eight rules for industrial loan and investment companies and credit unions, and eleven rules that governed electronic transmission terminals (Titles 45, 46, and 47 of the Nebraska Annotated Code).
- Finalized updates to Title 48, Chapters 6, 13, 16, 38, and 39, and outright repealed Title 48, Chapter 35, all of which are rules adopted under the Securities Act of Nebraska. These changes were also effective November 28, 2018.
- Implemented the provisions of LB 194 (2018), effective January 1, 2019, which substantially amended the Delayed Deposit Services Act, by revising and adopting Interpretative Opinions and Frequently Asked Questions.
- Updated Financial Institution Statements of Policy relating to Loan Production Offices and Other Real Estate, and revised a Guidance Document providing information on obtaining a Nebraska Money Transmitter License.
- Issued Supervisory Orders to provide for:
 - The acceptance of electronic surety bonds through the NMLS for Mortgage Bankers, Installment Loan Licensees, Installment Sales Licensees and Money Transmitter Licensees;
 - The mandatory electronic submission of Money Transmitter call reports; and
 - The electronic verification of lawful status for registrations under the Securities Act of Nebraska.
- Adopted a Student Savings Account Program Notice and revised instructions and forms relating to financial institution branches.

While the effective date of most of the legislation passed this session is September 1, 2019, the online Nebraska statutes have been updated to reflect all 2019 legislative activity, and should be used to confirm all operative dates.

On the administrative front, the Department, during this fiscal year:

- Issued 38 Orders approving financial institution applications, including 18 new branches, 8 mergers, 5 branch moves, 2 main office/charter moves, 2 national/federal conversions, 2 purchase and assumptions, and 1 mobile branch. In addition, 6 amended orders were issued allowing institutions to extend previously set opening dates.
- Entered into 9 Consent Agreements and issued 4 Consent Orders and 1 Cease & Desist Order to address statutory and regulatory violations.
- Issued 37 Conditional Licensing Orders and 21 Orders of Denials for mortgage loan originator applications.

Many thanks to the members of our Legal Division for these accomplishments and for their daily dedication to assisting our industries, staff, and the public.

Department Budget & Funding

Fiscal Year July 1, 2018 – June 30, 2019

The Department is fully funded by fees received from the industries it regulates. Fees are deposited in two funds with one used for supervision by the Financial Institutions Division and the other by the Bureau of Securities.

The Financial Institutions fund receives most of its revenue from an annual assessment based on assets and examination fees. The Bureau of Securities is funded through fees from the registration of securities and the licensing of securities industry personnel.

Financial Institutions	
Revenues	
Beginning Balance	2,557,358
Banking & Trust Companies	4,135,024
Credit Unions & Savings and Loan	120,594
Mortgage Lending	768,961
Money Transmitters	55,100
Delayed Deposit Services	165,405
Consumer Lending	59,836
Total Revenues for Fiscal Year	5,304,920
Expenditures	
Employee Salaries & Benefits	4,635,738
Operating Expenses	881,102
Capital Expenditures	162,813
Total Expenditures for Fiscal Year	5,679,653
Ending Balance	2,182,625
Costs collected from enforcement cases	
Costs collected from enforcement cases	0
Monies secured for the School Fund	
Monies secured for the School Fund	85,650

Bureau of Securities	
Revenues	
Beginning Balance	9,752,742
Securities and Registration Fees	21,375,898
Private Offering Fees	95,800
Broker-Dealer/Broker-Dealer Agents/Investment Adviser Fees	6,137,980
Interest Income	234,791
Cost of Investigations	86,090
Miscellaneous	32
Total Revenues for Fiscal Year	27,930,591
Expenditures	
Employee Salaries & Benefits	1,201,675
Operating Expenses	259,209
Capital Expenditures	161,858
Total Expenditures for Fiscal Year	1,622,742
Monies transferred to the State of Nebraska General Fund	
Monies transferred to the State of Nebraska General Fund	32,000,000
Ending Balance	4,060,591
Monies secured for the School Fund	
Monies secured for the School Fund	82,000



Financial Institutions Division

By the Numbers

Numbers include main offices only.

Financial Institutions	6/30/2014	6/30/2015	6/30/2016	6/30/2017	6/30/2018	6/30/2019
State-Chartered Banks	171	167	163	158	156	153
Savings & Loan Associations	1	1	0	0	0	0
Credit Unions	17	14	14	13	13	12
Trust Companies	3	3	4	4	4	4
Delayed Deposit Services	100	99	87	80	75	74
Installment Loan Companies	10	10	10	13	13	2
Sales Finance Companies	122	128	94	139	139	92
Mortgage Bankers	319	332	353	374	385	369
Mortgage Loan Originators	1,761	2,108	2,693	3,396	3,900	3,319
Money Transmitters	62	73	83	93	104	125

Activity by the Numbers - Fiscal Year 2019

Conversion to State-Chartered Bank	2	Loan Production Office Notices Received	8
Bank Mergers Approved	8	Bank Branch Relocations Approved	4
Credit Union Mergers Approved	0	Name Changes	2
Bank Branch Acquisitions Approved	2	Bank Closings	0
New Bank Branch Offices Approved	15		

Activity by Institution – Fiscal Year 2019

Conversion to State-Chartered Bank

Former Institution	Current Institution	City	Date of Conversion
The Jones National Bank & Trust Company of Seward	Jones Bank	Seward	12/28/2018
Equitable Federal Savings Bank of Grand Island	Equitable Bank	Grand Island	3/29/2019

Bank Mergers

Institution	Bank Acquired	Approved
Platte Valley Bank, Scottsbluff, NE	The American Bank of Sidney, Nebraska, Sidney	8/13/2018
Cornerstone Bank, York, NE	Franklin State Bank, Franklin	10/15/2018
BankFirst, Norfolk, NE	Iowa-Nebraska State Bank, South Sioux City	10/31/2018
First State Bank Nebraska, Lincoln, NE	The Nehawka Bank, Nehawka	11/29/2018
Heartland Bank, Geneva, NE	Jefferson County Bank, Daykin	12/7/2018
Heartland Bank, Geneva, NE	First National Bank of Fairbury, Fairbury	12/7/2018
First State Bank, Scottsbluff, NE	Security First Bank, Cheyenne, WY	5/1/2019
Jones Bank, Seward	Oak Creek Valley Bank, Valparaiso	6/20/2019

Credit Union Mergers

Institution	Credit Union Acquired	Approved
None		

Branch Acquisitions			
Institution	City	Branch Acquired	Approved
Gothenburg State Bank	Gothenburg	Branch of Security State Bank, Ansley, NE	12/11/2018
Sandhills State Bank	Bassett	Branches of Western State Bank (1) Wauneta; (1) Grant; (1) Ogallala	12/17/2018

Loan Production Office Notices Received			
Institution	City	Location	Date Received
Charter West Bank	West Point	Omaha	7/13/2018
Charter West Bank	West Point	McCook	7/13/2018
Arbor Bank	Nebraska City	Omaha	9/1/2018
Security State Bank	Ansley	Omaha	9/25/2018
Cedar Rapids State Bank	Cedar Rapids	Daphne, AL	10/2/2018
Exchange Bank	Gibbon	Manhattan, KS	10/22/2018
FirsTier Bank	Kimball	Broomfield, CO	11/8/2018
Security State Bank	Ansley	Omaha	12/3/2018
Charter West Bank	West Point	Omaha	2/1/2019
Great Plains State Bank	Petersburg	Columbus	5/6/2019
Core Bank	Omaha	Franklin, TN	6/3/2019
City Bank & Trust Co.	Lincoln	Lincoln	6/19/2019

Move of Charter and Main Office			
Institution	City	Charter Relocation	Approved
Security State Bank	Ansley	Omaha	11/9/2018

New Bank Branch Offices			
Institution	City	Branch Location	Approved
Heartland Bank	Geneva	Aurora	8/7/2018
First Community Bank	Beemer	Fremont	9/19/2018
Great Plans State Bank	Petersburg	Omaha	11/29/2018
Core Bank	Omaha	Omaha	12/6/2018
Bank of the Valley	Bellwood	David City	12/7/2018
Five Points Bank	Grand Island	Mobile (Buffalo County)	12/27/2018
Adams Bank & Trust	Ogallala	Fort Collins, CO	12/31/2018
Madison County Bank	Madison	Norfolk	1/11/2019
Cattle Bank & Trust	Seward	Lincoln	2/5/2019
Arbor Bank	Nebraska City	Omaha	2/5/2019
First Nebraska Bank	Valley	Elkhorn	3/15/2019
City Bank & Trust Co.	Lincoln	Lincoln	3/21/2019
Bank of Dixon County	Ponca	Ponca	6/15/2019
Pinnacle Bank	Lincoln	Grand Island	6/17/2019
Western Nebraska Bank	Curtis	Theford	6/17/2019

Bank Branch Office Relocations			
Institution	City	Branch Relocation	Approved
Mainstreet Bank	Cook	Syracuse	8/15/2018
Heartland Bank	Geneva	Aurora	10/1/1918
Pinnacle Bank	Lincoln	Omaha	4/5/2019
Bruning State Bank	Bruning	Kearney	6/5/2019

Loan Production Office Relocations			
Institution	City	Branch Relocation	Approved
Cedar Rapids State Bank	Cedar Rapids	Bellevue	11/30/2018

Name Changes			
Prior Name of Institution	Current Name	City	Approved
Security State Bank	Dundee Bank	Omaha	12/17/2018
Gothenburg State Bank	Flatwater Bank	Gothenburg	5/8/2019

Bank Closings		
Name of Institution	Location	Date Closed
None		

New Trust Company		
Institution	City	Approved
None		

Trust Charter Office Relocations – Same City		
Institution	City	Approved
Bridges Trust Company	Omaha	8/14/2018
First Nebraska Trust Company	Lincoln	6/11/2019

New Trust Branch Offices			
Institution	City	Branch Location	Approved
NBC Trust Company	Lincoln	Omaha	9/17/2018

New Credit Union Branch Offices			
Institution	City	Branch Location	Approved
Archer Cooperative Credit Union	Archer	St. Paul	9/5/2018

Financial Institutions Total Resources					
Institutions	Number 6/30/2018	Number 6/30/2019	Assets 6/30/2018	Assets 6/30/2019	Gain (Loss)
State-Chartered Commercial Banks	156	153	\$38,534,679,000	\$41,628,517,000	\$3,093,838,000
Credit Unions	13	12	\$776,573,541	\$740,035,645	(\$36,537,896)
Trust Companies	4	4	\$8,575,978,000	\$9,428,089,000	\$852,111,000

State-Chartered Commercial Banks' Aggregate Balance Sheet

	6/30/2017	6/30/2018	6/30/2019
Number of Institutions	158	156	153
Number of Employees	8,037	7,586	7,941
<i>ASSETS: (Dollar amounts in thousands)</i>			
Non-Interest Bearing Balances	779,430	670,577	685,764
Interest Bearing Balances	1,096,710	1,087,637	1,555,901
Securities	6,728,180	6,613,548	6,573,356
Federal Funds Sold & Securities Purchased to Resell	116,307	128,442	243,830
Loans and Leases	32,217,690	28,672,731	31,126,335
Allowance for Loan Losses	502,331	410,914	444,957
Loan and Leases, Net	31,715,359	28,261,817	30,681,378
Assets held in Trading Accounts	13	286	24
Premises and Fixed Assets	529,792	553,461	635,206
Other Real Estate Owned	27,787	30,895	31,246
Intangible Assets	220,912	225,039	256,033
Other Assets, Net	884,140	962,977	965,779
Total Assets & Losses Deferred	\$42,098,630	\$38,534,679	\$41,628,517
<i>LIABILITIES: (Dollar amounts in thousands)</i>			
Deposits			
Domestic Non-Interest Bearing Deposits	4,526,835	4,819,406	5,275,045
Domestic Interest Bearing Deposits	26,019,418	26,239,349	28,821,996
Total Domestic Deposits	30,546,253	31,058,755	34,097,041
Federal Funds Purchased & Securities Sold	445,876	371,413	361,769
Other Borrowed Money	6,187,842	2,581,858	2,176,130
Mortgage Indebtedness	0	0	0
Notes and Debentures	0	0	0
Other Liabilities	255,890	207,523	242,492
Total Liabilities	\$37,435,861	\$34,219,549	\$36,877,432
EQUITY CAPITAL			
Perpetual Preferred Stock	23,300	23,300	20,300
Common Stock	124,717	129,137	125,736
Surplus	2,108,891	1,938,907	2,106,534
Undivided Profits	2,405,861	2,223,785	2,498,515
<i>Other Equity Capital Components</i>	0	0	0
Total Equity Capital	4,662,769	4,315,129	4,751,085
Total Liabilities & Equity Capital	\$42,098,630	\$38,534,679	\$41,628,517

Deposit Limitations

Nebraska has adopted a deposit cap as set forth in the Nebraska Bank Holding Company Act. Section 8-910 provides that a holding company may not acquire a bank or banks in Nebraska if the deposits held in Nebraska would be in an amount greater than 22 percent of the total deposits of all banks in Nebraska plus the total deposits, savings accounts, passbook accounts, and shares in savings and loan associations and building and loan associations in Nebraska as determined by the Director of the Department on the basis of the most recent mid-year reports.

Total deposits for all banks and savings and loan associations in Nebraska as of June 30, 2019, were \$67,147,194. The number was taken from a Federal Deposit Insurance Corporation compilation.

The 22% limitation contained in Section 8-910(2)(c), as of June 30, 2019, would be:

\$67,147,194,000

 x .22
\$14,772,382,680



CSBS

Certificate of Bank Accreditation

July 31, 2018

State-Chartered Banks (for the period ending June 30, 2019)

State Banks

Access Bank

State Bank	LaVista West Elementary School
Branch	7821 Terry Drive LaVista, NE 68128
State Bank	Bell Elementary School
Branch	7909 Reed St. Papillion, NE 68048
State Bank	Prairie Queen Elementary School
Branch	10520 South 123rd Ave. Papillion, NE 68048
State Bank	8712 West Dodge Road
Branch	Omaha, NE 68114-3459
Branch	Mobile branch Douglas & Sarpy Counties, NE
Branch	7223 South 84th Street LaVista, NE 68128
Branch	2710 South 140th Street Omaha, NE 68144
Branch	203 North 180th Street Suite 101 Omaha, NE 68022
Branch	1941 South 42nd Street Omaha, NE 68105
Branch	774 Olson Drive Suite 101 Papillion, NE 68046

Adams Bank & Trust

State Bank	Creek Valley Schools
Branch	6th and Hayward Chappell, NE 69129
State Bank	Chase County Schools
Branch	520 East 9th Street Imperial, NE 69033
State Bank	315 N. Spruce Street PO Box 720 Ogallala, NE 69153-0720
Branch	310 Mountain Avenue PO Box 1169 Berthoud, CO 80513
Branch	202 State Street Brule, NE 69127-0156
Branch	641 2nd Street Chappell, NE 69129
Branch	1005 South Range Avenue Suite 300 Colby, KS 67701
Branch	1310 Garden of the Gods Road Colorado Springs, CO 80907
Branch	265 Cheyenne Mountain Boulevard East Colorado Springs, CO
Branch	Mobile branch El Paso County, CO
Branch	8308 Weld County Road 13 Firestone, CO
Branch	7800 South College Avenue Fort Collins, CO 80525
Branch	148 Remington Street Suite 101 Fort Collins, CO 80524

Branch	150 Central Avenue Grant, NE 69140-0160
Branch	545 Broadway Imperial, NE 69033-0279
Branch	205 N. 4th Street Indianola, NE 69034
Branch	Main Street Lodgepole, NE 69149
Branch	10 Ken Pratt Boulevard Longmont, CO 80501
Branch	Perkins Avenue Madrid, NE 69150-0098
Branch	3221 South Jeffers Street North Platte, NE 69101
Branch	121 South Jeffers Street North Platte, NE 69103-0189
Branch	519 West Main Street #B Sterling, CO 80751
Branch	131 Walnut Sutherland, NE 69165-0157

Adams County Bank

State Bank	401 N. Smith Avenue Kenesaw, NE 68956
Branch	1307 North Brass Avenue Juniata, NE 68955

Adams State Bank

State Bank	Freeman Public School
Branch	415 8th Street Adams, NE 68301
State Bank	649 Main Street Adams, NE 68301

American Exchange Bank

State Bank	151 North 4th Street PO Box 267 Elmwood, NE 68349
Branch	PO Box 407 Eagle, NE 68347-0407

American Interstate Bank

State Bank	3331 North 204th Street PO Box 469 Elkhorn, NE 68022
Branch	15909 West Maple Road Omaha, NE 68116

Arbor Bank

State Bank	911 Central Avenue Nebraska City, NE 68410-0429
Branch	301 Oakland Avenue Oakland, IA 51560
Branch	16949 Lakeside Hills Plaza Omaha, NE 68130
Branch	716 Illinois Sidney, IA 51652
Loan Production Office	17117 Burt Street Omaha, NE 68118

Ashton State Bank

State Bank	295 Center Avenue Ashton, NE 68817
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Auburn State Bank

State Bank	1212 J Street Auburn, NE 68305
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Bank of Bennington

State Bank	12212 N 156th St. Bennington, NE 68007
Branch	2433 Silver Street Ashland, NE 68003
Branch	15645 Spaulding Street Omaha, NE
Mobile Branch Bank	Mobile branch Douglas County, NE
Loan Production Office	8540 Executive Woods Dr. Suite 200, Office 109 Lincoln, NE 68512

Bank of Clarks

State Bank	301 N. Green Street Clarks, NE 68628-0125
Branch	201 Vine Street Silver Creek, NE 68663

Bank of Dixon County

State Bank	117 E. 3rd Street Ponca, NE 68770-0570
Branch	218 East Elk Street Jackson, NE 68743
Branch	412 Main Street Newcastle, NE 68757

Bank of Doniphan

State Bank	118-120 Plum Street Doniphan, NE 68832-0270
Branch	1010 Diers Avenue Grand Island, NE 68803
Branch	800 North Burlington Hastings, NE 68901

Bank of Elgin

State Bank	101 N. 2nd Street Elgin, NE 68636-0379
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Bank of Hartington

State Bank	229 N. Broadway Hartington, NE 68739-0077
Branch	304 North Broadway Hartington, NE 68739
Loan Production Office	120 N. Broadway Bloomfield, NE 68718
Loan Production Office	25411 Park Avenue Niobrara, NE 68760

Bank of Lewellen

State Bank	302 Main Street Lewellen, NE 69147
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Bank of Lindsay

State Bank	102 Pine Street Lindsay, NE 68644
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Bank of Mead

State Bank	322 South Vine Mead, NE 68041-0155
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State-Chartered Banks (continued)

Branch 245 N. Elm
Mead, NE 68041

Bank of Newman Grove

State Bank 416 Hale Avenue PO Box 479
Newman Grove, NE 68758

Bank of Orchard

State Bank 145 E. 2nd Street
Orchard, NE 68764

Bank of Prague

State Bank 316 W. Center Avenue
Prague, NE 68050-0128

Bank of the Valley

State Bank Bellwood Public School
School 612 Park Street
Branch Bellwood, NE 68624

State Bank St. Isidore School
School 3821 20th Street
Branch Columbus, NE 68601

State Bank Shell Creek Elementary
School 16786 280th Street
Branch Columbus, NE 68601

State Bank St. Mary's School
School 1026 N 5th Street
Branch David City, NE 68632

State Bank David City Elementary School
School 750 D Street
Branch David City, NE 68632

State Bank Humphrey Public
School 405 S. 7th Street
Branch Humphrey, NE 68642

State Bank Humphrey St. Francis
School 203 S. 5th Street
Branch Humphrey, NE 68642

State Bank Platte Center Elementary
School 155 Platte Street
Branch Platte Center, NE 68653

State Bank 404 State Street
Bellwood, NE 68624

Branch 3235 47th Street
Columbus, NE 68601

Branch 1855 North Fourth Street
David City, NE 68632

Branch 100 S. 3rd Street
Humphrey, NE 68642

Branch 103 4th Street
Platte Center, NE 68653

BankFirst

State Bank 100 N. 13th Street
Norfolk, NE 68701

Branch 2530 23rd Street
Columbus, NE 68601

Branch 1371 26th Avenue
Columbus, NE 68601

Branch 1211 Riverside Boulevard
Norfolk, NE 68701

Branch 920 South 13th Street
Norfolk, NE 68701

Branch 902 10th Street
Onawa, IA 51040

Branch 313 East Highway 20
O'Neill, NE 68763

Branch 121 North 27th Street
Ord, NE 68862

Branch 3410 Singing Hills Boulevard
Sioux City, IA 51106

Branch 2401 Hamilton
Sioux City, IA 51104

Branch 3119 Floyd Boulevard
Sioux City, IA 51104

Branch 2021 Dakota Avenue
South Sioux City, NE 68776

Branch 3800 Dakota Avenue
South Sioux City, NE 68776

Branch 402 Main Street
Wakefield, NE 68784

Branch 220 West 7th Street
Wayne, NE 68787

Branch 127 East Walnut
West Point, NE 68788

Loan 6800 South 32nd Street
Production Office
Lincoln, NE 68516

Banner Capital Bank

State Bank 205 State Street
Harrisburg, NE 69345

Branch 512 Main Street
Alma, NE 68920

Branch 401 9th Street
Beaver City, NE 68926

Branch 4007 Greenway Street
Cheyenne, WY 82001

Branch 17 N. Wyoming
Guernsey, WY 82204

Loan 801 West "C" Street, Suite 3
Production Office
P.O. Box 1237
McCook, NE 69001

Loan 1555 Gilchrist
Production Office
Wheatland, WY 82201

Battle Creek State Bank

State Bank 202 W. Main Street
Battle Creek, NE 68715-0308

Boelus State Bank

State Bank 523 Delaware Street
Boelus, NE 68820-0233

Bruning Bank

State Bank 104 E. Main Street
Bruning, NE 68322-0100

Branch 803 South D Street
Broken Bow, NE 68822

Branch 252 South 13th Street
Hebron, NE 68370

Branch 1215 Burlington
Holdrege, NE 68949

Branch 620 East 25th Street
Suite #2
Kearney, NE 68322

Brunswick State Bank

State Bank 226 2nd Street-PO Box 29
Brunswick, NE 68720-0029

Branch 314 Nippell Street
Winnetoon, NE 68789

Butte State Bank

State Bank 510 Thayer Street
Butte, NE 68722-0028

Branch 425 Hillcrest Boulevard
Spencer, NE 68777

Cass County Bank, Inc.

State Bank 2020 W. Eighth Avenue
Plattsmouth, NE 68048-2305

Branch 120 No. 6th
Plattsmouth, NE 68048

Cattle Bank & Trust

State Bank 104 South 5th Street
Seward, NE 68434

Branch 5800 Hidcote Drive
Suite 106
Lincoln, NE 68516

Branch 1550 South Coddington
Avenue, Suite R
Lincoln, NE 68522

Branch 6550 Merchant Drive
Lincoln, NE 68521

Branch 405 North Fifth Street
Seward, NE 68434

Cedar Rapids State Bank

State Bank 213 W. Main Street
Cedar Rapids, NE
68627-0158

Branch 124 W. St. Joseph Street
Spalding, NE 68665

Loan 1508 JFK Drive, Ste 201
Production Office
Bellevue, NE 68005

Loan 7101 Stone Drive
Production Office
Daphne, AL 36526

Cedar Security Bank

State Bank 117 Main Street
Fordyce, NE 68736

Branch 309 South Robinson Street
Hartington, NE 68739

Branch 411 St. James Ave
Wynot, NE 68792

CerescoBank

State Bank 130 West Elm Street
Ceresco, NE 68017-0036

Chambers State Bank

State Bank 104 E. Main Street
Chambers, NE 68725

Branch 220 E. Nebraska Street
Ewing, NE 68735

Charter West Bank

State Bank 201 South Main Street
West Point, NE 68788

Branch 20041 Manderson Street
Elkhorn, NE 68022

Branch 7404 Olson Drive
Papillion, NE 68046

State-Chartered Banks (continued)

Branch 610 4th Street
Pender, NE 68047

Branch 308 Main Street
Walthill, NE 68067

Branch 141 East Grove
West Point, NE 68788

Loan Production Office 3100 23rd Street, Suite 25
Columbus, NE 68601

Loan Production Office 714 N. Diers Avenue
Grand Island, NE 68803

Loan Production Office 2121 N. Webb Rd., Suite 202
Grand Island, NE 68803

Loan Production Office 704 East Side Blvd.
Hastings, NE 68901

Loan Production Office 4511 2nd Avenue, Suite 207
Kearney, NE 68847

Loan Production Office 9735 Giles Road
LaVista, NE 68128

Loan Production Office 4750 Normal Blvd.
Lincoln, NE 68506

Loan Production Office 2901 S. 84th Street, Suite 10
Lincoln, NE 68506

Loan Production Office 116 West E Street
McCook, NE 69001

Loan Production Office 14451-14543 W. Center Rd
Suite 9
Omaha, NE 68144

Loan Production Office 4604 S. 25th Street
Omaha, NE 68107

Citizens Bank & Trust Company in St. Paul

State Bank 721 7th Street
St. Paul, NE 68873-2032

Branch 1634 16th Street
Central City, NE 68826

Branch 650 P Street
Loup City, NE 68853

Citizens State Bank

State Bank 209 Third Street
Carleton, NE 68326

Citizens State Bank

State Bank Wisner-Pilger Elementary
School
801 18th Street N
Wisner, NE 68791

State Bank 921 Ave E
Wisner, NE 68791

Branch 234 Pine Street
Creston, NE 68631

Branch 150 Maple Street
Friend, NE 68359

Branch 201 South Hwy 20
Laurel, NE 68745

Branch 203 Main Street
Leigh, NE 68643

Branch 754 Gold Coast Drive
Suite 101
Papillion, NE 68046

Branch 121 N. Chestnut Street
Spalding, NE 68665

Branch 109 East Sherman
West Point, NE 68788

Mobile Branch Bank Sarpy and Douglas Counties
Papillion, NE

City Bank & Trust Co.

State Bank 2929 Pine Lake Road
Lincoln, NE 68516

Branch 1135 Main Street
Crete, NE 68333

Branch 940 P Street
Lincoln, NE 68508

Branch 3900 Pine Lake Road
Lincoln, NE 68516

Loan Production Office 7101 S. 82nd Street
Lincoln, NE 68516

Clarkson Bank

State Bank 243 Pine Street
Clarkson, NE 68629-0080

Columbus Bank & Trust Company

State Bank 2501 13th Street
Columbus, NE 68601-4913

Branch 118 23rd Street, Suite 100
Columbus, NE 68601

Commercial Bank

State Bank 401 S. Main Street
Nelson, NE 68961-0388

Loan Production Office 145 South 10th Street
Geneva, NE 68361

Commercial State Bank

State Bank 519 E. Broadway
Wausa, NE 68786-0179

Branch 1918 N. 203rd Street
Elkhorn, NE 68022

Branch 617 Central Avenue
Nebraska City, NE 68410

Loan Production Office 123 North Broadway Street
Bloomfield, NE 68718

Commercial State Bank

State Bank 127 W. Main Street
Cedar Bluffs, NE 68015-0067

Commercial State Bank

State Bank 20 Circle Drive
Republican City, NE
68971-0067

Community First Bank

State Bank 122 S. Commercial Street
Maywood, NE 69038-0045

Branch 306 Pine Street
Big Springs, NE 69122

Branch 410 East Francis
North Platte, NE 69101

Branch 324 Main Street
Stapleton, NE 69163

Branch 338 Main Street
Trenton, NE 69044

Core Bank

State Bank 17807 Burke Street
Omaha, NE 68118

Branch Mobile Branch
Douglas, NE

Branch 13220 Birch Drive
Omaha, NE 68164

Branch 16805 Q Street
Omaha, NE 68135

Branch 2545 South 180th Street
Omaha, NE 68130

Branch 15701 Pacific Street
Omaha, NE 68118

Branch 12100 West Center Road
Omaha, NE 68144

Branch 7400 College Boulevard
Suite 205
Overland Park, KS 66210

Mobile Branch Bank Mobile Branch
Douglas County, NE

Mobile Branch Bank Mobile Branch
Saunders County, NE

Corn Growers State Bank

State Bank 333 Nebraska Street
Murdock, NE 68407

Cornerstone Bank

State Bank 529 North Lincoln Avenue
York, NE 68467

Branch 240 South 3rd Street
Albion, NE 68620

Branch 1206 13th Street
Aurora, NE 68818

Branch Third & Main Streets
Bartlett, NE 68622

Branch 211 Rock Bluff Road
Beaver Lake, NE 68048

Branch 520 Lincoln
Bradshaw, NE 68319

Branch 1631 16th Street
Central City, NE 68826

Branch 103 South Brown Ave
Clay Center, NE 68933

Branch 1727 23rd Street
Columbus, NE 68601

Branch 3304 16th Street
Columbus, NE 68601

Branch 818 East 23rd Street
Columbus, NE 68601

Branch 100 West 6th Street
Davenport, NE 68335

Branch 307 North "C" Street
Edgar, NE 68935

State-Chartered Banks (continued)

Branch	1502 M Street Franklin, NE 68939	Branch	1101 Cornhusker Highway Lincoln, NE 68521	Loan Production Office	8026 W. Dodge Road Omaha, NE 68114	
Branch	1141 G Street Geneva, NE 68361	Branch	5555 South Street Lincoln, NE 68506	Loan Production Office	4949 Underwood Avenue Omaha, NE 68132	
Branch	211 Winters Avenue Glenvil, NE 68941	Branch	5600 Pioneers Boulevard Lincoln, NE 68506	Loan Production Office	16909 Lakeside Hills Plaza Omaha, NE 68130	
Branch	2250 North Diers Avenue Grand Island, NE 68801	Branch	1300 North 27th Street Lincoln, NE 68503	Loan Production Office	760 W. Gold Coast Rd. Suite 109 Papillion, NE 68046	
Branch	840 North Diers Avenue Grand Island, NE 68803	Branch	5701 South 34th Street Ste 100 Lincoln, NE 68516	Eagle State Bank		
Branch	3501 South Locust Street Grand Island, NE 68801	Branch	7200 Van Dorn Lincoln, NE 68506	State Bank	600 S. 4th Street Eagle, NE 68347-0039	
Branch	401 University Avenue Guide Rock, NE 68942	Branch	5700 Fremont Street Lincoln, NE 68504	Elkhorn Valley Bank & Trust		
Branch	409 A Street Hampton, NE 68843	Branch	6100 Apple's Way Lincoln, NE 68516	State Bank	800 West Benjamin Avenue Norfolk, NE 68702	
Branch	302 N. Clay Street Harvard, NE 68944	Branch	1600 North Cotner Lincoln, NE 68505	Branch	112 South Main PO Box 70 Hoskins, NE 68740	
Branch	916 North Main Street Henderson, NE 68371	Loan Production Office	7575 South 57th Street Lincoln, NE 68516	Branch	120 East Norfolk Avenue PO Box 1007 Norfolk, NE 68702-1007	
Branch	133 Commercial Avenue Hildreth, NE 68947	Loan Production Office	13340 California Street Suite 101 Omaha, NE 68154	Branch	2401 Taylor Avenue Norfolk, NE 68701	
Branch	402 Marquis Avenue Marquette, NE 68854	Countryside Bank			Branch	2107 Taylor Avenue Norfolk, NE 68701
Branch	401 East M Street McCool Junction, NE 68401	State Bank	379 Main Street Unadilla, NE 68454-4039	Branch	1010 Omaha Avenue PO Box 187 Norfolk, NE 68702-0187	
Branch	Main Street Monroe, NE 68647	Branch	334 Main Street Burr, NE 68324	Branch	105 S. 2nd Street Pierce, NE 68767	
Branch	102 W. Main Street Murray, NE 68409	Branch	976 11th Street Syracuse, NE 68446	Branch	411 East 7th Street Wayne, NE 68787	
Branch	404 W. 1st Street North Loup, NE 68859	Custer Federal State Bank			Mobile Branch Bank	Mobile Branch - Wayne County NE 68787
Branch	Main Street Polk, NE 68654	State Bank	341 South Tenth Avenue P.O. Box 310 Broken Bow, NE 68822	Enterprise Bank		
Branch	260 Garhan Avenue Rising City, NE 68658	Branch	1305 East 56th Street Kearney, NE 68847	State Bank	12800 West Center Road Omaha, NE 68144-3818	
Branch	119 "C" Street Shelton, NE 68876	Dundee Bank			Branch	210 Regency Parkway Omaha, NE 68114
Branch	317 Beaver Street St. Edward, NE 68660	State Bank School	Holy Name School 2901 Fontanelle Blvd. Omaha, NE 68132	Mobile Branch Bank	Douglas County NE 68102	
Branch	400 Main Street Stromsburg, NE 68666	Branch	Omaha, NE 68132	Equitable Bank		
Branch	902 South Saunders Avenue Sutton, NE 68979	State Bank School	All Saints Catholic School 1335 S. 10th Street Omaha, NE 68108	State Bank	113 N. Locust St P.O. Box 160 Grand Island, NE 68802-0160	
Branch	101 West Elm Street Sutton, NE 68979	Branch	Omaha, NE 68108	Branch	619 N. Diers Avenue Grand Island, NE 68803	
Branch	Midland Street Waco, NE 68460	State Bank	5015 Underwood Avenue Omaha, NE 68132	Branch	920 S. Jeffers Street North Platte, NE 69101	
Branch	102 West Sapp Wilcox, NE 68982	Branch	2739 N. 61st Street Omaha, NE 68104	Branch	10855 W. Dodge Rd. Omaha, NE 68154	
Branch	1730 Lincoln Avenue York, NE 68467	Branch	302 S. 38th Street Omaha, NE 68132	Ericson State Bank		
Branch	3511 South Lincoln Avenue York, NE 68467	Loan Production Office	424 South 8th Avenue Broken Bow, NE 68822	State Bank	427 Central Avenue Ericson, NE 68637	
Branch	528 Grant Avenue York, NE 68467	Loan Production Office	3717 Harney Street Omaha, NE 68131			
Branch	101 David Drive York, NE 68467	Loan Production Office	15606 Elm St., #102 Omaha, NE 68130			
Cornhusker Bank						
State Bank	8310 "O" Street Lincoln, NE 68510					

State-Chartered Banks (continued)

Exchange Bank

State Bank	14 Labarre Street Gibbon, NE 68840-0760
Branch	1204 Allen Drive Grand Island, NE 68803
Branch	939 South Locust Street Grand Island, NE 68801
Branch	702 North Washington Street Junction City, KS 66441
Branch	3110 2nd Avenue Kearney, NE 68848
Branch	7655 Pioneers Blvd. Lincoln, NE 68506
Branch	1720 South Ohio Salina, NE 67501
Loan Production Office	322 Houston Street Suite 111 Manhattan, KS 66503

F & M Bank

State Bank	204 North Main Street West Point, NE 68788
Branch	11504 Willow Park Drive Gretna, NE 68028
Branch	930 3rd Street Sioux City, IA 51101
Branch	3300 Plaza Drive South Sioux City, NE 68776
Branch	2024 Dakota Avenue South Sioux City, NE 68776
Branch	321 Main Street Wayne, NE 68787

F&M Bank

State Bank	1701 Stone Street Falls City, NE 68355
Branch	1502 Harlan Street Falls City, NE 68355

Farmers & Merchants Bank

State Bank	402 Main Avenue Axtell, NE 68924
Loan Production Office	22060 Laurel Oak Drive Parker, CO 80138

Farmers and Merchants Bank

State Bank	501 Main Street Milligan, NE 68406-0010
Branch	719 Wisconsin Street Cawker City, KS 67430

Farmers and Merchants Bank

State Bank	617 First Street Milford, NE 68405-9611
Branch	900 Demery Street PO Box 205 Beaver Crossing, NE 68313
Branch	Mobile branch Buffalo County, NE
Branch	301 Nemaha Street PO Box 67 Firth, NE 68358
Branch	309 Broad Street PO Box C Jansen, NE 68377

Branch	3015 2nd Avenue Kearney, NE
Branch	101 S. Calvert PO Box 158 Lawrence, NE 68957
Branch	347 C Street PO Box 98 Palmyra, NE 68418
Branch	202 Locust Street PO Box 89 Panama, NE 68419
Branch	355 North Central Superior, NE 68978
Branch	201 W. Eldora Avenue PO Box 187 Weeping Water, NE 68463
Branch	321 South Main PO Box 575 Wilber, NE 68465

Farmers and Merchants Bank of Ashland

State Bank	1501 Silver Street Ashland, NE 68003-0217
Branch	504 Highway 6 Ashland, NE 68003

Farmers and Merchants State Bank

State Bank	103 N. Broadway Bloomfield, NE 68718-0069
Branch	301 Main Street Center, NE 68724
Branch	Second and Kansas Streets Crofton, NE 68730
Branch	203 South Robinson Hartington, NE 68739
Branch	254 10 Park Avenue Niobrara, NE 68760
Branch	89283 Highway 81 South Yankton, NE 57078

Farmers State Bank

State Bank	355 2nd Street Dodge, NE 68633-0067
Branch	1320 West 3rd Street Alliance, NE 69301
Branch	605 North Main Street Atkinson, NE 68713
Branch	823 Main Street Bridgeport, NE 68633
Branch	501 Main Street Carroll, NE 68723
Branch	205 West 3rd Street Chadron, NE 69337
Branch	101 N. Thayer Street Spencer, NE 68777

First Bank & Trust of Fullerton

State Bank	230 Broadway Fullerton, NE 68638
Branch	205 Beaver Street P.O. Box 205 St. Edward, NE 68660

First Bank and Trust Company

State Bank	315 East 4th Street Minden, NE 68959
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First Bank of Bancroft

State Bank	301 Main Street Bancroft, NE 68004
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First Bank of Utica

State Bank	785 D Street Utica, NE 68456
Branch	390 Hector Street Cordova, NE 68330
Branch	104 Cherry Street Friend, NE 68359
Branch	407 7th Street Milligan, NE 68406

First Central Bank

State Bank	623 Patterson Street Cambridge, NE 69022-0280
Branch	415 Nebraska Avenue Arapahoe, NE 68922
Branch	Main Street Edison, NE 68936

First Central Bank McCook

State Bank	904 North Highway 83 McCook, NE 69001
Branch	302 Center Avenue PO Box 347 Curtis, NE 69025

First Community Bank

State Bank	201 Main Street Beemer, NE 68716
Branch	221 Main Street Bancroft, NE 68004
Branch	502 North Main Street Fremont, NE 68025
Branch	109 John Street Homer, NE

First Nebraska Bank

State Bank	330 N. Spruce Street Valley, NE 68064-9673
Branch	Main Street Arcadia, NE 68815
Branch	50 Monroe Street Bennet, NE 68317
Branch	Madison Street Brainard, NE 68626
Branch	3225 - 23rd Street Columbus, NE 68601
Branch	Main Street Decatur, NE 68020
Branch	1000 Main Street Emerson, NE 68733-0445
Branch	2214 S. 11th Street Nebraska City, NE 68410
Branch	1019 Ivy Street Stanton, NE 68779-0257
Branch	107 North Elm Weeping Water, NE 68463
Mobile Branch Bank	Butler, Cass, Lancaster & Otoe Counties Bennet, NE 68317

State-Chartered Banks (continued)

Mobile Branch Bank Cedar, Dakota, Dixon & Thurston Counties Emerson, NE 68733

Mobile Branch Bank Colfax, Cuming, Madison, Platte & Stanton Counties Stanton, NE 68779

Mobile Branch Bank Dodge, Douglas, Sarpy, Saunders & Washington Counties Valley, NE

First Northeast Bank of Nebraska

State Bank 440 Main Street Lyons, NE 68038

Branch 362 County Road 18 Ceresco, NE 68017

Branch 2300 Laverna Fremont, NE 68025

Branch 312 N. Broadway Hartington, NE

Branch 201 N. Main Street P.O. Box 26 Hooper, NE 68031

Branch 212 North Oakland Avenue Oakland, NE 68045

Branch 213-215 North Chard Street Oakland, NE 68045

Branch 448 South 13th Street Tekamah, NE 68061

Branch 423 Main Street Uehling, NE 68063

First State Bank

State Bank 102 E. Broadway Randolph, NE 68771-0725

First State Bank

State Bank High Plans Community School Schools 345 S. Pine Branch Polk, NE 68654

State Bank 201 Main Street Hordville, NE 68846

First State Bank

State Bank 211 Commercial Street Loomis, NE 68958

Branch Harlan County Bank Office 620 West Main Street Alma, NE 68920

Branch 601 Minor Avenue Bertrand, NE 68927

First State Bank

State Bank 222 Main Street Farnam, NE 69029-0096

Branch 1108 West 7th Alma, NE 68920

Branch 309 Nelson Street Cambridge, NE 69022

Branch 123 Center Street Holbrook, NE 68948

Branch 130 Main Street Stamford, NE 68977

First State Bank

State Bank 914 Lake Street Gothenburg, NE 69138-1944

Branch Mobile branch Douglas & Sarpy Counties NE

Branch 605 Tenth Street Gothenburg, NE 69138

Branch 101 NW 1st Street Mullen, NE 69152

Branch 410 Rodeo Road North Platte, NE 69101

Branch 11808 West Center Road Omaha, NE 68144

Branch 5370 South 72nd Street Ralston, NE 68127

Branch 234 South Commercial Avenue Wallace, NE 69169

Loan Production Office 9777 Pyramid Court Suite 150 Englewood, CO 80112

Loan Production Office 505 North 27th Street Suite 9 Lincoln, NE 68503

First State Bank

State Bank 2002 Broadway Scottsbluff, NE 69361-1902

Branch 500 West 18th Street Cheyenne, WY 82001

Branch 2501 East Lincoln Way Cheyenne, WY

Branch 1776 South Nevada Ave Colorado Springs, CO 80906

Branch 1540 Tenth Street Gering, NE 69341

Branch 608 Grand Avenue Laramie, WY

First State Bank & Trust Company

State Bank Linden Elementary School 735 West Linden Avenue Fremont, NE 68025

State Bank Archbishop Bergan Elementary School 1515 Johnson Road Fremont, NE 68025

State Bank 1005 E. 23rd Street Fremont, NE 68025-2448

Branch 3010 East 23rd Avenue North Fremont, NE 68025

Branch 1965 East Military Avenue Fremont, NE 68025

Branch 225 North Main Street Fremont, NE 68025

Mobile Branch Bank Burt, Butler, Colfax, Cuming, Dodge, Saunders & Washington Counties Fremont, NE

First State Bank Nebraska

State Bank 2701 Grainger Parkway Lincoln, NE 68516

Branch 560 Sargent Street Beatrice, NE 68310

Branch 223 West 4th Street Cortland, NE 68331

Branch 307 East Fillmore Avenue DeWitt, NE 68341

Branch 611 Washington Dorchester, NE 68343

Branch 111 Livingston Street Filley, NE 68357

Branch 305 Main Street Firth, NE 68358

Branch 300 Main Street Hallam, NE 68368

Branch 655 Chestnut Street Hickman, NE 68372

Branch 4915 Old Cheney Road Lincoln, NE 68516

Branch 412 Elm Street Nehawka, NE 68413

Branch 221 Austin Street Pickrell, NE 68422

Branch 13900 Guildford Street Waverly, NE 68462

Branch 104 Northwest Avenue Western, NE 68464

Branch 203 West Third Street Wilber, NE 68465

Branch 515 Second Street Yutan, NE 68073

Mobile Branch Bank Lancaster, Butler, Cass, Gage, Johnson, Otoe, Saline, Saunders, Seward Counties Lincoln, NE

First Tri County Bank

State Bank 105 Main Street Swanton, NE 68445-0087

Branch 402 East Main Street Plymouth, NE 68424

First Westroads Bank, Inc.

State Bank 15750 West Dodge Road Omaha, NE 68118

Branch 612 North 98th Street Omaha, NE 68114

Branch 102nd And West Dodge Rd Space #3339 Omaha, NE 68114

Mobile Branch Bank Douglas County Omaha, NE

FirstBank of Nebraska

State Bank 201 East 5th Wahoo, NE 68066

Branch 110 Pawnee Burchard, NE 68323

Branch 225 Highway 41 Sterling, NE 68443

Branch 320 5th Street Syracuse, NE 68446

State-Chartered Banks (continued)

FirsTier Bank

State Bank	115 South Walnut Kimball, NE 69145
Branch	120 S. Wilcox Street Castle Rock, CO 80104
Branch	1508 Stillwater Avenue Cheyenne, WY 82009
Branch	222 Tyler Street Elm Creek, NE 68836
Branch	229 West 4th Street Holdrege, NE 68949
Branch	1015 2nd Avenue Kearney, NE 68847
Branch	612 Pine Street Upton, WY 82730
Loan Production Office	555 Eldorado Blvd. Broomfield, CO 80021
Loan Production Office	361 71st Avenue Greeley, CO 80634
Loan Production Office	2201 Pine Lake Road Suite 300 Lincoln, NE 68512

Five Points Bank

State Bank	2015 N. Broadwell Avenue Grand Island, NE 68801-2759
Branch	518 North Eddy Street Grand Island, NE 68802
Branch	3111 West Stolley Park Road Grand Island, NE 68801-7228
Branch	2009 Diers Avenue Grand Island, NE 68803-1235
Branch	404 Woodland Drive Within the Riverside Lodge Grand Island, NE 68801
Branch	1809 West 37th Street Kearney, NE
Branch	2501 Central Avenue Kearney, NE 68847
Branch	9718 Giles Road LaVista, NE 68128
Branch	8500 South 30th Street Lincoln, NE 68516
Branch	8820 Arbor Street Omaha, NE 68124
Branch	100 W. 5th Avenue Sumner, NE 68878-0127
Mobile Branch Bank	Adams, Buffalo, Hall, Hamilton, Howard and Merrick Counties Grand Island, NE
Mobile Branch Bank	Buffalo County Kearney, NE
Mobile Branch Bank	Lancaster County Lincoln, NE

Mobile Branch Bank	Douglas & Sarpy Counties Omaha, NE
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Five Points Bank of Hastings

State Bank	2815 Osborne Drive West Hastings, NE 68901
Branch	320 South Burlington Avenue South Gate Plaza Hastings, NE 68901
Branch	322 N. Saint Joseph Ave. Hastings, NE 68901

Flatwater Bank

State Bank	900 Lake Avenue Gothenburg, NE 69138-1944
Branch	624 Main Street Ansley, NE 68814
Branch	120 N. Main Street Brady, NE 69123

Foundation One Bank

State Bank	23804 Cedar Drive Waterloo, NE 68069-9501
Branch	17445 Arbor Street Suite #100 Omaha, NE 68130
Branch	4141 North 156th Street, Suite 101 Omaha, NE 68116

Frontier Bank

State Bank	17002 Marcy Street Suite 120 Omaha, NE 68118
Branch	1616 Harlan Street Falls City, NE 68355
Branch	6940 O Street Lincoln, NE 68510
Branch	8380 Glynoaks Drive Lincoln, NE 68516
Branch	301 S. Main Street Madison, NE 68748
Branch	1106 Benjamin Ave Suite 100 Norfolk, NE 68701
Branch	222 Main Street Pender, NE 68047
Branch	217 North Main Stella, NE 68442

Generations Bank

State Bank	139 South Exeter Avenue Exeter, NE 68351
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Genoa Community Bank

State Bank	502 Willard Avenue Genoa, NE 68640-0607
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Great Plains State Bank

State Bank	140 Main Street Petersburg, NE 68652-0210
Branch	3423 21st Street Westgate Shopping Center Columbus, NE 68601
Branch	15858 West Dodge Road Omaha, NE 68118

Branch	1100 East Douglas O'Neill, NE 68763
Loan Production Office	3325 21st Street Columbus, NE 68601

Heartland Bank

State Bank	896 "G" Street Geneva, NE 68361-2022
Branch	102 Grant Street Aurora, NE 68818
Branch	82404 Hwy 11 Burwell, NE 68823
Branch	306 Jefferson Street Daykin, NE 68338
Branch	423 5th Street Fairbury, NE 68352
Branch	521 F Street Fairbury, NE 68352
Branch	1411 K Street Fairbury, NE 68352
Branch	509 6th Avenue Fairmont, NE 68354
Branch	Geneva Elementary School 17th & H Geneva, NE 68361
Branch	245 North Washington Avenue Grafton, NE 68365
Branch	3701 Osborne Drive West Hastings, NE 68901
Branch	212 East 56th Street Kearney, NE 68847
Branch	222 Third Avenue Riverdale, NE 68870
Branch	222 N. Market Shickley, NE 68436
Loan Production Office	302 South 16th Street Aurora, NE 68818
Loan Production Office	1624 M Street Ord, NE 68862

Henderson State Bank

State Bank	1040 N. Main Street Henderson, NE 68371-0605
Branch	216-218 Tonya Drive Giltner, NE 68841
Branch	107 West O'Neill Ave Greeley, NE 68842
Branch	901 Grant Avenue York, NE 68371
Branch	627 Lincoln Ave York, NE 68371

Heritage Bank

State Bank	110 E. 10th Street Wood River, NE 68883
Branch	1101 Twelfth Street Aurora, NE 68818
Branch	1105 "N" Street Aurora, NE 68818

State-Chartered Banks (continued)

Branch	946 South D Street Broken Bow, NE 68822
Branch	605 6th Street Doniphan, NE 68832
Branch	1333 North Webb Road Grand Island, NE 68803
Branch	800 West 3rd Street Hastings, NE 68901
Branch	315 West 60th Street Kearney, NE 68847
Branch	103 West 25th Kearney, NE 68847
Branch	734 "O" Street Loup City, NE 68853-0543
Branch	305 Main Street Neligh, NE 68756
Branch	402 South Orleans Avenue Orleans, NE 68966
Branch	126 West Fourth Street Red Cloud, NE 68970
Branch	821 2nd Street St. Paul, NE 68873
Branch	200 East Third Street Stromsburg, NE 68666
Branch	110 E. 10th Street Wood River, NE 68883
Branch	607 East 11th Street Wood River, NE 68883
Mobile Branch Bank	Mobile branch Adams County Adams County, NE
Mobile Branch Bank	Mobile branch Buffalo County Buffalo County, NE
Mobile Branch Bank	Mobile branch Hall County Hall County, NE

Hershey State Bank

State Bank	100 S. Lincoln Avenue Hershey, NE 69143-0459
Branch	Mobile Branch Lincoln, Frontier, & Perkins NE 69143
Branch	301 E. Philip Avenue North Platte, NE 69101

Homestead Bank

State Bank	915 Meridian Avenue Cozad, NE 69130-0016
Branch	407 West State Street Albion, NE 68620
Branch	141 South 3rd Street Howells, NE 68641
Branch	202 East 7th Street Lexington, NE 68850
Branch	715 West 16th Street Schuyler, NE 68661
Branch	619 Grand Street St. Paul, NE 68873
Branch	309 Center Avenue Wolbach, NE 68882

Mobile Branch Bank	Buffalo, Custer, Dawson, Frontier, Gosper, Lincoln and Phelps Counties Cozad, NE
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Horizon Bank

State Bank	10841 N. 142nd Street PO Box 447 Waverly, NE 68462-1104
Branch	312 West 1st Street McCook, NE 69001
Branch	328 North Central Avenue Superior, NE 68978
Branch	10440 North 140th Waverly, NE 68462

Jones Bank

State Bank	St. John Lutheran School 877 N. Columbia Ave Seward, NE 68434
State Bank	Centennial Elementary School 1301 Centennial Ave Utica, NE 68456
State Bank	203 South 6th Street Seward, NE 68434
Branch	807 Fifth Street Milford, NE 68405
Branch	108 W. 2nd Street P.O. Box 8 Valparaiso, NE 68065

Madison County Bank

State Bank	111 West Third Street Madison, NE 68748
Branch	103 South Fourth Street Albion, NE 68620
Branch	815 Main Street Creighton, NE 68729
Branch	2100 Pasewalk Avenue Norfolk, NE 68701
Branch	402 West Locust Street Plainview, NE 68769
Branch	111 S. Douglas Street Randolph, NE 68771
Branch	411 Main Street Winside, NE 68790

Mainstreet Bank

State Bank	129 W. Main Street Cook, NE 68329
Branch	104 1/2 Main Street Louisville, NE 68037
Branch	622 5th Street Peru, NE 68421
Branch	930 12th Street Syracuse, NE 68446
Branch	167 North 12th Street Tecumseh, NE 68450
Branch	127 4th Street Virginia, NE 68458
Branch	200 South 7th Street Wymore, NE 68466

Minden Exchange Bank & Trust Company	
State Bank	448 N. Minden Avenue Minden, NE 68959-1659

MNB Bank

State Bank	220 Norris Avenue PO Box 1208 McCook, NE 69001
Branch	17999 Hwy 385 P.O. Box 159 Burlington, CO 80807
Branch	215 West 1st Street McCook, NE 69001
Branch	405 W. 5th Street McCook, NE 69001
Branch	403 Bailey Street P.O. Box 367 Stratton, NE 69043

Nebraska Bank of Commerce

State Bank	6000 Village Drive, Suite 100 Lincoln, NE 68516
Branch	250 North 14th Street Lincoln, NE

Nebraska State Bank

State Bank	301 Prairie Avenue Bristow, NE 68719-0106
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Nebraska State Bank

State Bank	202 North 4th Street Lynch, NE 68746-0075
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Nebraska State Bank

State Bank	218 Main Street Oshkosh, NE 69154-0260
Loan Production Office	318 Box Butte Ave Alliance, NE 69301
Loan Production Office	341 South 10th Ave PO Box 310 Broken Bow, NE 68822
Loan Production Office	Main Street PO Box 347 Curtis, NE 69025
Loan Production Office	112 C Street PO Box 66 Shelton, NE 68876

Nebraska State Bank and Trust Company

State Bank	945 South D Street Broken Bow, NE 68822-2040
Branch	538 East South E Street Broken Bow, NE 68822
Branch	934 South D Street Broken Bow, NE 68822
Branch	108 North Grand Avenue Callaway, NE 68825
Branch	Center Avenue & Highway 92 Merna, NE 68856

Pathway Bank

State Bank	306 S. High Street Cairo, NE 68824-0428
Branch	189 South 8th Avenue Burwell, NE 68823

State-Chartered Banks (continued)

Branch	3333 West State Street Grand Island, NE 68803	Branch	802 Main Street Joplin, MO 64801	Branch	8040 West Dodge Rd Omaha, NE 68114
Branch	124 South 14th Street Ord, NE 68862	Branch	1651 West 7th Street Suite 1 Joplin, MO 64801	Branch	16821 Audrey Street Omaha, NE 68136
Pinnacle Bank					
State Bank School Branch	Wisner-Pilger Elementary School 801 12th Street Wisner, NE 68791	Branch	1316 East 32nd Street Joplin, MO 64804	Branch	13131 W Dodge Road Omaha, NE 68154-0001
State Bank	1401 N Street Lincoln, NE 68508	Branch	2433 Range Line Road Joplin, MO 64801	Branch	429 East Douglas O'Neill, NE 68763-0470
Branch	401 North Spruce Street Abilene, KS 67410	Branch	26500 East Colburn Road Lake Lotawana, MO 64064-6650	Branch	320 N. State Street Osceola, NE 68651
Branch	1500 North Buckeye Abilene, KS 67410	Branch	12350 Southport Parkway LaVista, NE 68128	Branch	Main Street Page, NE 68766-0060
Branch	122 South Walnut Arnold, NE 69120	Branch	410 North Washington Street Lexington, NE 68850-0737	Branch	912 Commercial Street Palmer, NE 68864-0187
Branch	1119 16th Street Aurora, NE 68818	Branch	6th & Grant Street Lexington, NE 68850	Branch	611 Pinnacle Drive Papillion, NE 68046-1209
Branch	1234 L Street Aurora, NE 68818-0229	Branch	600 Q Street Suite 100 Lincoln, NE 68528	Branch	102 East Cary Street Papillion, NE 68046-1209
Branch	523 Court Street Beatrice, NE 68310	Branch	3500 Faulkner The Landing Lincoln, NE 68516	Branch	9202 S. Lincoln Avenue Roseland, NE 68973
Branch	523 North 6th Street Beatrice, NE 68310	Branch	5651 South 59th Street Lincoln, NE 68529-0769	Branch	501 Cross Street Sarcoxie, MO 64862
Branch	601 Chief Street Benkelman, NE 69021	Branch	5010 "O" Street Lincoln, NE 68504	Branch	301 East 11th Street Schuyler, NE 68661-0427
Branch	320 G Street Central City, NE 68826-0028	Branch	3939 South Street Lincoln, NE 68510	Branch	510 West 16th Street Schuyler, NE 68661
Branch	2661 33rd Avenue Columbus, NE 68602-1585	Branch	1601 North 84th Street Lincoln, NE 68505	Branch	Walnut And Oak Shelby, NE 68662-0278
Branch	210 East 23rd Street Columbus, NE 68601	Branch	2703 Folkways Blvd Lincoln, NE 68521	Branch	400 Main Street Verdigre, NE 68783-0250
Branch	143 East 13th Street Crete, NE 68333-0066	Branch	7001 South 27th Street Lincoln, NE 68529	Branch	13240 Callum Drive Waverly, NE 68462
Branch	20304 Veterans Drive Elkhorn, NE 68022	Branch	6145 Havelock Avenue Lincoln, NE 68507-1284	Branch	1010 S. Madison Suite M Webb City, MO 64870
Branch	Main Street Elwood, NE 68937	Branch	7000 Adams Lincoln, NE 68529-0769	Branch	1001 Avenue E Wisner, NE 68791-0550
Branch	408 D Street Fairfield, NE 68938	Branch	201 Sun Valley Blvd. Lincoln, NE 68528	Mobile Branch Bank	Mobile Branch Lancaster County, NE
Branch	1520 East 23rd Street Fremont, NE 68025	Branch	1776 South 70th Street Lincoln, NE 68529-0769	Mobile Branch Bank	Mobile branch Platte County, NE
Branch	99 West Sixth Street Fremont, NE 68025	Branch	218 Main Street Louisville, NE 68037	Loan Production Office	3610 W Capital Avenue Grand Island, NE 68802
Branch	23rd & Nye Avenue Fremont, NE 68025	Branch	108 South Main Street Madison, NE 68748-0490	Loan Production Office	520 East Highway 20 Valentine, NE 69201
Branch	345 Central Avenue Grant, NE 69140-0036	Branch	602 West B Street McCook, NE 69001	Platte Valley Bank	
Branch	PO Box 519 Gretna, NE 68028-0519	Branch	Fifth And Main Streets Neligh, NE 68756	State Bank	606 Main Street North Bend, NE 68649
Branch	910 E. South Street Hastings, NE 68901	Branch	324 Main Street Neligh, NE 68756-0129	Platte Valley Bank	
Branch	530 N. Burlington Avenue Hastings, NE 68901	Branch	201 East 2nd Street Ogallala, NE 69153-0179	State Bank	1212 Circle Drive Scottsbluff, NE 69361
Branch	400 Tate Avenue Hayes Center, NE 69032	Branch	10805 Q Street Omaha, NE 68154-0001	Branch	1003 Main Street Bridgeport, NE 69336
Branch	401 4th and Main Humphrey, NE 68642	Branch	4251 South 144th Street Omaha, NE 68154-0001	Branch	1850 10th Street Gering, NE 69341
Branch	447 Broadway Imperial, NE 69033	Branch	18081 Burt Street Omaha, NE 68022	Branch	323 Main Minatara, NE 69356
		Branch	1016 Douglas on the Mall Omaha, NE 68102		

State-Chartered Banks (continued)

Branch	126 Center Avenue Morrill, NE 69358	Branch	235 Central Avenue Grant, NE 69140	Branch	Main and Third Streets Harrison, NE 69346
Branch	710 Avenue B Scottsbluff, NE 69361	Branch	201 Main Street Harrison, NE 69346	Branch	231 North Main Hay Springs, NE 69347
Branch	3011 Avenue B Scottsbluff, NE 69361	Branch	101 South Main Street Hyannis, NE 69350	Branch	8260 Northwoods Lincoln, NE 68505
Branch	1140 Jackson Street Sidney, NE 69162	Branch	105 Inland Seas Keystone, NE 69144	Branch	4811 Van Dorn Lincoln, NE 68506
Branch	901 10th Avenue Sidney, NE 69162	Branch	203 South Dewey Street North Platte, NE 69101	Branch	1300 Garrett Lane Lincoln, NE 68512
Plattsmouth State Bank		Branch	605 East 1st Street Ogallala, NE 69153	Branch	401 3rd Ave Martin, SD 57551
State Bank	446 Main Street Plattsmouth, NE 68048-1960	Branch	132 North Main Street Valentine, NE 69201	Branch	Main Street Merriman, NE 69218
Branch	2249 1st Avenue (Highway 75) Plattsmouth, NE 68048	Branch	202 North Tecumseh Wauneta, NE 69045	Branch	Main Street Overton, NE 68863
Points West Community Bank		Loan Production Office	131 North Main Street Hay Springs, NE 69347	Branch	805 5th Street Rapid City, SD 57701
State Bank	809 Illinois Street Sidney, NE 69162	Scribner Bank		Branch	5430 Sheridan Lake Road Rapid City, SD 57702
Branch	774 2nd Street Chappell, NE 69129	State Bank	400 Main Street Scribner, NE 68057-0548	Branch	1540 Samco Road, Suite B Rapid City, SD 57702
Branch	301 Main Street Dalton, NE 69131	Security Bank		Branch	101 East Second Street Rushville, NE 69360
Branch	1632 E. Richards Street Douglas, WY 82633	State Bank	202 East 2nd Street Laurel, NE 68745	Branch	102 East Second Street Rushville, NE 69360
Branch	406 Broadway Street Fullerton, NE 68638	Branch	P.O. Box 40 Allen, NE 68710-0040	Branch	110 East Second Street Rushville, NE 69360
Branch	201 S. Chestnut Street Kimball, NE 69145	Branch	P.O. Box 6 Coleridge, NE 68727-0006	Branch	1205 Jackson Sidney, NE 69162
Branch	Third & Main Streets Lingle, WY 82223	Branch	P.O. Box 137 Hartington, NE 68739-0137	Branch	502 Main Street Thedford, NE 69166
Branch	102 Coldwater Lisco, NE 69148	Branch	P.O. Box 398 Osmond, NE 68765-0398	Branch	253 North Main Street Valentine, NE 69201
Branch	205 West 2nd Street Pine Bluffs, WY 82082	Security First Bank		Mobile Branch Bank	Mobile branch Bennett County, SD
Branch	420 Glover Road Sidney, NE 69162	State Bank	5505 Red Rock Lane Lincoln, NE 68516	Mobile Branch Bank	Mobile branch Cheyenne County, NE
Branch	2234 Main Street Torrington, WY 82240	Branch	2301 North 6th Street Beatrice, NE 68310	Mobile Branch Bank	Dawson County Cozad, NE
Premier Bank		Branch	2211 Sunset Drive Beatrice, NE 68310	Mobile Branch Bank	Mobile branch Lancaster County, NE
State Bank	16802 Burke Street Omaha, NE 68118	Branch	1900 East Court Street Beatrice, NE 68310	Mobile Branch Bank	Mobile branch Pennington County, SD
Branch	202 S. Eighth Street Nebraska City, NE 68410	Branch	120 North 6th Street Beatrice, NE 68310	Loan Production Office	3258 South 13th Street Lincoln, NE 68502
Branch	352 North 114th Street Omaha, NE 68154-2517	Branch	101 East Broad Street Blue Springs, NE 68318	Loan	14217 Dayton Circle, Suite 3 Omaha, NE 68137
Branch	4318 Dodge Street Omaha, NE 68131	Branch	1328 West Highway 20 Chadron, NE 69337	Security Home Bank	
Mobile Branch Bank	Douglas & Sarpy Counties Omaha, NE	Branch	160 Washington Street Clatonia, NE 68328	State Bank	147 Center Avenue Malmo, NE 68040
Sandhills State Bank		Branch	104 East Nebraska Avenue Cody, NE 69211	Siouxland Bank	
State Bank	202 Clark Street Bassett, NE 68714	Branch	525 Highway 77 Cortland, NE 68331	State Bank	1001 West 29th Street P.O. Box 987 South Sioux City, NE 68776
Branch	420 Box Butte Avenue Alliance, NE 69301	Branch	818 Avenue F Cozad, NE 69130		
Branch	302 Fir Street Arthur, NE 69121	Branch	403 Second Street Crawford, NE 69339		
Branch	107 Perkins Avenue Elsie, NE 69134	Branch	201 Smith Avenue Elwood, NE 68937		

State-Chartered Banks (continued)

Branch 1427 Dakota Avenue
South Sioux City, NE 68776

South Central State Bank

State Bank 673 Broad Street
Campbell, NE 68932

Branch 101 S. Willson Street
Blue Hill, NE 68930

Branch 600 15th Avenue
Franklin, NE 68939

Branch 335 Ogden
Oxford, NE 68967

Branch 757 Hwy 281, Suite 3
Red Cloud, NE 68970

Springfield State Bank

State Bank 600 Main Street
Springfield, NE 68059-5206

Stanton State Bank

State Bank 924 Ivy Street
Stanton, NE 68779

Branch 1021 Riverside Blvd
Norfolk, NE 68701

State Bank of Colon

State Bank 102 Spruce Street
Colon, NE 68018-0004

State Bank of Odell

State Bank 215 Main Street
Odell, NE 68415-0185

Branch 423 Commercial Street
Diller, NE 68342

State Bank of Scotia

State Bank 104 S. Main Street
Scotia, NE 68875

State Bank of Table Rock

State Bank 402 Houston
Table Rock, NE 68447

Branch 301 Miner
Dubois, NE 68345

Branch 300 Nemaha Street
Humboldt, NE 68376

Branch 650 G Street
Pawnee City, NE 68420

Branch 4125-4135 Main Street
Roca, NE 68430

Branch 119 North 12th Street
Tecumseh, NE 68450

Mobile Branch Butler, Cass, Gage, Johnson,
Lancaster, Otoe, Saline,
Saunders, and Seward
Counties, Nebraska
Roca, NE

Loan Production Office 4535 Normal Boulevard
#235
Lincoln, NE 68506

State Nebraska Bank & Trust

State Bank 122 Main Street
Wayne, NE 68787-1940

Branch 1002 Main Street
Wayne, NE 68787

Thayer County Bank

State Bank School TC Titan Branch P.O. Box 9
Hebron, NE 68370

State Bank 402 Lincoln Avenue
Hebron, NE 68370-1526

Branch Mobile branch
Thayer County, NE 68370

The Bank of Steinauer

State Bank 215 Main Street
Steinauer, NE 68441-0038

The Culbertson Bank

State Bank 318 Taylor
Culbertson, NE 69024-0008

The Potter State Bank of Potter

State Bank 301 Chestnut Street
Potter, NE 69156

Branch 205 South Locust Street
Kimball, NE 69145

The Tilden Bank

State Bank 100 E. 2nd Street
Tilden, NE 68781

Branch 604 Main Street
Clearwater, NE 68726

Branch 709 Peabody
Creighton, NE 68729

Loan Production Office 223 South Main Street
Madison, NE 68748

The Tri-County Bank

State Bank 106 N. Main Street
Stuart, NE 68780-0010

Branch 807 East Ash Street
Atkinson, NE 68713

Branch 103 West Highway 20
Bassett, NE 68714

Branch 702 E. Douglas Street
O'Neill, NE 68763

Loan Production Office Highway 20
Newport, NE 68759

Town & Country Bank

State Bank 423 Grand Avenue
Ravenna, NE 68869-1323

Branch 6005 2nd Avenue West
Kearney, NE 68847

Branch 224 North Main Street
Litchfield, NE 68852

Branch 102 N. Sycamore Street
P.O. Box 247
Pleasanton, NE 68866-0247

Tri Valley Bank

State Bank 223 Main Street
Talmage, NE 68448

Two Rivers Bank

State Bank Arlington Eagles Bank
School 705 North 9th Street
Branch Arlington, NE 68002

State Bank 555 South 19th Street
Blair, NE 68008

Branch 130 Eagle Street
Arlington, NE 68002

Union Bank and Trust Company

State Bank 3643 S. 48th Street
Lincoln, NE 68506

Branch 238 East 4th
Ainsworth, NE 69210

Branch 1301 J Street
Auburn, NE 68305

Branch 309 Oak
Bonner Springs, KS 66012

Branch 1850 Grove Avenue
Crete, NE 68333

Branch 1100 Main Avenue
Crete, NE 68333

Branch 507 D Street
David City, NE 68632

Branch 1313 K Street
Fairbury, NE 68352

Branch 2008 North Webb Road
Grand Island, NE 68802

Branch 11460 Tomahawk Creek
Parkway
Leawood, KS 66211

Branch 3705 South 48th Street
Lincoln, NE 68506

Branch 8501 Andermatt Drive
Lincoln, NE 68526

Branch 6811 South 27th
Lincoln, NE 68512

Branch 121 South 13th Street
Lincoln, NE 68509

Branch 8401 Lexington Avenue
Lincoln, NE 68505

Branch 350 Canopy Street Suite 130
Lincoln, NE 68508

Branch 5006 North 27th Street
Lincoln, NE 68521

Branch 48th And Normal Boulevard
Lincoln, NE 68506

Branch 1550 South Coddington
Lincoln, NE 68522

Branch 1944 O Street
Lincoln, NE 68502

Branch 1300 North 48th Street
Lincoln, NE 68504

Branch 4243 Pioneer Woods Drive
Lincoln, NE 68506

Branch 6001 Village Drive
Lincoln, NE 68516

Branch 22nd and Hwy 2
Lincoln, NE 68512

Branch 6801 South 27th Street
Lincoln, NE 68516

Branch 1400 R Street University of
Nebraska Lincoln Student
Union
Lincoln, NE 68508

Branch 6801 O Street
Lincoln, NE 68510

State-Chartered Banks (continued)

Branch 4732 Calvert Street
Lincoln, NE 68506

Branch 840 Fallbrook Blvd.
Lincoln, NE 68522

Branch 2720 South 177th
Omaha, NE 68130

Branch 514 G Street
Pawnee City, NE 68420

Branch 225 South 4th Street
Seward, NE 68434

Branch 4th and Murray Streets
Taylor, NE 68879

Branch 230 South Hall and U.S. 20
Valentine, NE 69201

Branch 328 West 3rd
Wahoo, NE 68066

Branch 501 Grant Avenue
York, NE 68467

Mobile Branch Bank Douglas County
Omaha, NE

Loan Production Office 418 Court St.
Beatrice, NE 68310

Loan Production Office 2071 33rd Ave
Columbus, NE 68601

Loan Production Office 18 West 23rd Street
Kearney, NE 68847

Loan Production Office 4433 South 70th Street,
Suite 210
Lincoln, NE 68516

Loan Production Office 314 North 5th, #400
Norfolk, NE 68701

United Republic Bank

State Bank 111 North 181st Street
Omaha, NE 68022

Mobile Branch Bank Dodge, Douglas, Sarpy and
Washington Counties
Omaha, NE

Wahoo State Bank

State Bank 164 E. 5th Street
Wahoo, NE 68066-1923

Branch 314 W. 5th Street
Wahoo, NE 68066

Washington County Bank

State Bank 1523 Washington Street
Blair, NE 68008-1653

Branch 101 North 14th Street
Fort Calhoun, NE 68023

Branch 303 South 13th Street
Tekamah, NE 68061

Waypoint Bank

State Bank 747 Meridian Avenue
Cozad, NE 69130

Branch 707 Patterson
Cambridge, NE 69022

Branch 116 South Alexander Street
Clay Center, NE 68933

Branch 24 South Weber Street
Suite 115
Colorado Springs, CO 80903

Branch 100 North Main Street
Eustis, NE 69028

Branch 2900 S. College Avenue
Fort Collins, CO 80525

Branch 348 Broadway
Imperial, NE

West Gate Bank

State Bank Lakeview Elementary School
300 Capitol Beach Blvd.
Lincoln, NE 68528

State Bank 6003 Old Cheney Road
Lincoln, NE 68516

Branch 1004 Cornhusker Road
Bellevue, NE 68005

Branch 1204 West "O" Street
Lincoln, NE 68528

Branch 4955 "O" Street
Lincoln, NE 68508

Branch 2037 South 17th Street
Lincoln, NE 68502-2704

Branch 84th Street & Eagle Crest
Road
Lincoln, NE

Branch 5555 South 27th Street
Lincoln, NE 68512-1698

Branch 2662 Cornhusker Highway
Suite 3
Lincoln, NE 68521

Branch 9775 Q Street
Omaha, NE 68127

Branch 1020 South 179th Court
Omaha, NE 68118

Mobile Branch Bank Mobile branch
Lancaster County, NE

West Plains Bank

State Bank 200 N. Main Street
Ainsworth, NE 69210

Branch 110 S. Main Street
Springview, NE 68778

Western Nebraska Bank

State Bank 301 Center Avenue
Curtis, NE 69025-0045

Branch 600 South Dewey Street
North Platte, NE 69101

Branch 203 North Oak Street
Paxton, NE 69155

Branch 84449 Purdum Avenue
PO Box 10
Purdum, NE 68157

York State Bank

State Bank 700 N. Lincoln Avenue
York, NE 68467-2995

Branch 1022 G Street
Geneva, NE 68361

Branch 405 Elm Street
Gresham, NE 68367

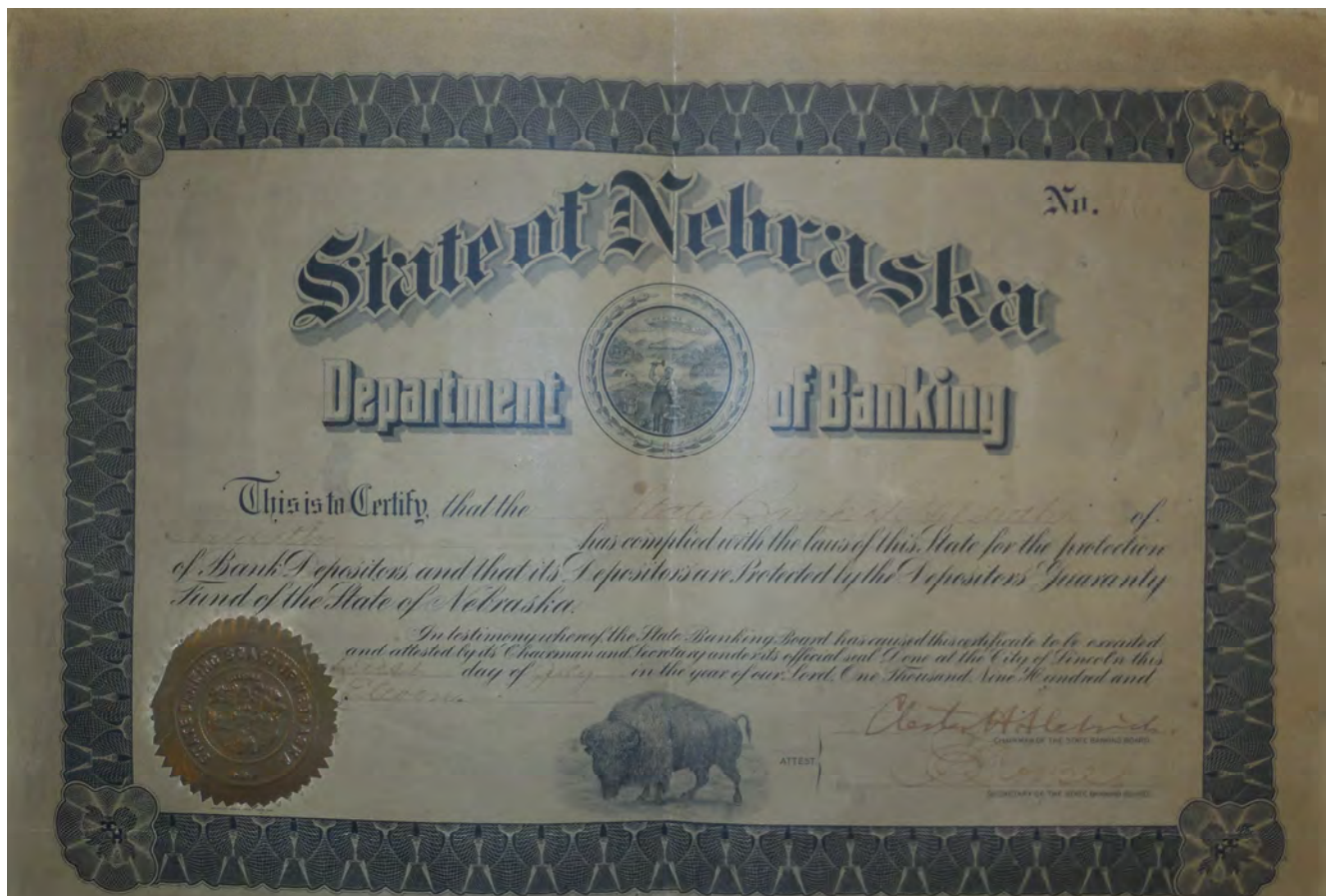
Branch 729 Lincoln Avenue
York, NE 68467

Branch 710 South Lincoln Avenue
York, NE 68467

Historical Data - State-Chartered Commercial Banks

Year	In Operation	Total Capital And Reserves	Total Deposits	Total Assets
2013	175	3,419,615,000	25,179,370,000	33,082,737,000
2014	171	3,627,272,000	26,162,527,000	34,809,104,000
2015	167	4,317,764,000	27,412,224,000	37,165,034,000
2016	163	4,244,010,000	28,909,062,000	39,912,461,000
2017	158	4,662,769,000	30,546,253,000	42,098,630,000
2018	156	4,315,129,000	31,058,755,000	38,534,679,000
2019	153	4,751,085,000	34,097,041,000	41,628,517,000

**State Bank of Hildreth was founded in 1906
Charter 465 – July 1st, 1911**



Registered Bank Holding Companies (for the period ending June 30, 2019)

Banks are italicized.

Bank Holding Companies	Owned by Holding Companies
3MV Bancorp, Inc. - Omaha, NE	<i>Access Bank - Omaha, NE</i>
Adage, LLC - Ogallala, NE	Adbanc, Inc. - Ogallala, NE
	<i>Adams Bank & Trust - Ogallala, NE</i>
Adbanc, Inc. - Ogallala, NE	<i>Adams Bank & Trust - Ogallala, NE</i>
Ambage, Inc. - West Point, NE	<i>F&M Bank - Falls City, NE</i>
American Exchange Company - Elmwood, NE	<i>American Exchange Bank - Elmwood, NE</i>
American Interstate Bancorp., Inc. - Omaha, NE	<i>American Interstate Bank - Elkhorn, NE</i>
American National Corporation - Omaha, NE	<i>American National Bank - Omaha, NE</i>
AmeriGroup, Inc. - Hershey, NE	<i>Hershey State Bank - Hershey, NE</i>
AmeriWest Corporation - Omaha, NE	<i>First Westroads Bank, Inc. - Omaha, NE</i>
Antelope Bancshares, Inc. - Elgin, NE	<i>Bank of Elgin - Elgin, NE</i>
Arlington State Banc Holding Company - Blair, NE	<i>Two Rivers Bank - Blair, NE</i>
Armstrong Financial Company - Minden, NE	Minden Exchange Company - Minden, NE
Bancook Corporation - Cook, NE	<i>Mainstreet Bank - Cook, NE</i>
Bank Management, Inc. - Wahoo, NE	<i>FirstBank of Nebraska - Wahoo, NE</i>
Banner County Ban Corporation - Harrisburg, NE	<i>Oregon Trail Bank - Guernsey, WY</i>
	<i>Banner Capital Bank - Harrisburg, NE</i>
Banner County Ban Corporation Employee Stock Plan and Trust - Harrisburg, NE	Banner County Ban Corporation - Harrisburg, NE
	<i>Banner Capital Bank - Harrisburg, NE</i>
Battle Creek State Company - Battle Creek, NE	<i>Battle Creek State Bank - Battle Creek, NE</i>
BBIG Holdings, LLC - Lincoln, NE	Hilltop Bancshares, Inc. (2014 filing) - Bennington, NE
	<i>Bank of Bennington - Bennington, NE</i>
BBJ, Incorporated - Ord, NE	<i>First National Bank in Ord - Ord, NE</i>
Bellwood Community Holding Company - Bellwood, NE	<i>Bank of the Valley - Bellwood, NE</i>
Blair Holdings, Inc. - Omaha, NE	<i>Washington County Bank - Blair, NE</i>
Bruning Bancshares, Inc. - Bruning, NE	<i>Bruning Bank - Bruning, NE</i>
BSB Bancshares, Inc. - Brunswick, NE	<i>Brunswick State Bank - Brunswick, NE</i>
Butte State Co. - Butte, NE	<i>Butte State Bank - Butte, NE</i>
C.S.B. Co. - Cozad, NE	<i>First National Bank of Chadron - Chadron, NE</i>
	<i>Homestead Bank - Cozad, NE</i>
Campbell State Company - Lincoln, NE	<i>South Central State Bank - Campbell, NE</i>
Carleton Agency, Inc. - Carleton, NE	<i>Citizens State Bank - Carleton, NE</i>
Cass County State Company - Plattsmouth, NE	<i>Cass County Bank, Inc. - Plattsmouth, NE</i>
Cattle Crossing, Inc. - Seward, NE	<i>Cattle Bank & Trust - Seward, NE</i>
Cedar Bancorp. - Hartington, NE	<i>Bank of Hartington - Hartington, NE</i>
Cedar Financial Holding, Inc. - Fordyce, NE	<i>Cedar Security Bank - Fordyce, NE</i>
Cedar Rapids State Company - Cedar Rapids, NE	<i>Cedar Rapids State Bank - Cedar Rapids, NE</i>

Registered Bank Holding Companies (continued)

Banks are italicized.

Bank Holding Companies	Owned by Holding Companies
Central Agency, Inc. - Lincoln, NE	Farm & Home Insurance Agency, Inc. - Lyons, NE
Central Bancshares, Inc. - Cambridge, NE	Republic Corporation - Omaha, NE
	<i>First Central Bank - Cambridge, NE</i>
	<i>First Central Bank McCook - McCook, NE</i>
Ceresco Bancorp, Inc. - Ceresco, NE	<i>CerescoBank - Ceresco, NE</i>
CFSB Holding Co. - Broken Bow, NE	<i>Custer Federal State Bank - Broken Bow, NE</i>
Chambanco, Inc. - Chambers, NE	<i>Chambers State Bank - Chambers, NE</i>
Citizens National Corporation - Wisner, NE	Republic Corporation - Omaha, NE
	Cass County State Company - Plattsmouth, NE
	<i>Cass County Bank, Inc. - Plattsmouth, NE</i>
	<i>Citizens State Bank - Wisner, NE</i>
Clark Bancshares, Inc. - Clarks, NE	<i>Bank of Clarks - Clarks, NE</i>
Clarkson Management Company - Clarkson, NE	<i>Clarkson Bank - Clarkson, NE</i>
CLC Enterprises, Inc. - Nelson, NE	<i>Commercial Bank - Nelson, NE</i>
COLBANK Bancorp - Columbus, NE	<i>Columbus Bank & Trust Company - Columbus, NE</i>
Commercial Investment Co., Inc. - Ainsworth, NE	<i>West Plains Bank - Ainsworth, NE</i>
Commercial State Holding Company, Inc. - Republican City, NE	<i>Commercial State Bank - Republican City, NE</i>
Cornhusker Growth Corporation - Lincoln, NE	<i>Cornhusker Bank - Lincoln, NE</i>
Country Bank Shares, Inc. - Milford, NE	<i>Farmers and Merchants Bank - Milford, NE</i>
Doniphan Bancshares, Inc. - Doniphan, NE	<i>Bank of Doniphan - Doniphan, NE</i>
DS Holding Company, Inc. - Omaha, NE	<i>Core Bank - Omaha, NE</i>
Duroc Investment Company - Table Rock, NE	<i>State Bank of Table Rock - Table Rock, NE</i>
Eagle Bancshares, Inc. - Eagle, NE	<i>Eagle State Bank - Eagle, NE</i>
Eberly Investment Company - Stanton, NE	<i>Stanton State Bank - Stanton, NE</i>
Emswater Financial LLC - Exeter, NE	<i>Generations Bank - Exeter, NE</i>
Enevoldsen Limited Partnership - Potter, NE	Enevoldsen Management Company - Potter, NE
Enevoldsen Management Company - Potter, NE	<i>The Potter State Bank of Potter - Potter, NE</i>
Enterprise Holding Company - Omaha, NE	<i>Enterprise Bank - Omaha, NE</i>
Equitable Financial Corp - Grand Island, NE	<i>Equitable Bank - Grand Island, NE</i>
Exchange Company - Kearney, NE	<i>Exchange Bank - Gibbon, NE</i>
Farm & Home Insurance Agency, Inc. - Lyons, NE	<i>First Northeast Bank of Nebraska - Lyons, NE</i>
Farmers & Merchants Financial Corporation - Ashland, NE	<i>Farmers and Merchants Bank of Ashland - Ashland, NE</i>
Farmers & Merchants Investment, Inc - Lincoln, NE	<i>Union Bank and Trust Company - Lincoln, NE</i>
Farmers State Bancshares, Inc - Dodge, NE	<i>Farmers State Bank - Dodge, NE</i>
FEO Investments, Inc. - Norfolk, NE	<i>Elkhorn Valley Bank & Trust - Norfolk, NE</i>
First Beemer Corporation - Beemer, NE	<i>First Community Bank - Beemer, NE</i>
First Central Nebraska Company - Broken Bow, NE	<i>Nebraska State Bank and Trust Company - Broken Bow, NE</i>
First Gothenburg Bancshares, Inc. - Gothenburg, NE	<i>First State Bank - Gothenburg, NE</i>
First Kenesaw Company, Inc. - Kenesaw, NE	<i>Adams County Bank - Kenesaw, NE</i>
First Laurel Security Company - Laurel, NE	<i>Security Bank - Laurel, NE</i>

Registered Bank Holding Companies (continued)

Banks are italicized.

Bank Holding Companies	Owned by Holding Companies
First National Holding Company, Inc. - Fullerton, NE	<i>First Bank & Trust of Fullerton - Fullerton, NE</i>
First National Johnson Bancshares, Inc. - Johnson, NE	<i>The First National Bank of Johnson - Johnson, NE</i>
First National Utica Company - Utica, NE	<i>First Bank of Utica - Utica, NE</i>
First Nebraska Bancs, Inc. - Sidney, NE	<i>Points West Community Bank - Julesburg, CO</i> <i>Points West Community Bank - Sidney, NE</i>
First Newman Grove Bankshares Corp. - Newman Grove, NE	<i>Bank of Newman Grove - Newman Grove, NE</i>
First of Minden Financial Corporation - Minden, NE	<i>First Bank and Trust Company - Minden, NE</i>
First State Bancorp., Inc. - Randolph, NE	<i>First State Bank - Randolph, NE</i>
First State Bancshares, Inc. - Scottsbluff, NE	<i>First State Bank - Scottsbluff, NE</i>
First State Fremont, Inc. - Fremont, NE	<i>First State Bank & Trust Company - Fremont, NE</i>
First State Holding Company - Lincoln, NE	<i>First State Bank Nebraska - Lincoln, NE</i>
First York Ban Corp. - York, NE	<i>Cornerstone Bank - York, NE</i>
Firstand Co. - Hordville, NE	<i>First State Bank - Hordville, NE</i>
Firstier II Bancorp - Cheyenne, WY	<i>FirsTier Bank - Kimball, NE</i>
FM Group, Inc. - Cawker City, KS	<i>Farmers and Merchants Bank - Milligan, NE</i>
Foundation First Corporation - Omaha, NE	<i>Foundation One Bank - Waterloo, NE</i>
Frontier Holdings, LLC - Omaha, NE	<i>Frontier Bank - Omaha, NE</i>
Geneva State Company - Geneva, NE	<i>Heartland Bank - Geneva, NE</i>
GLAASS Financial, LLC - Exeter, NE	<i>Emswater Financial LLC - Exeter, NE</i>
Henderson State Company - Henderson, NE	<i>Henderson State Bank - Henderson, NE</i>
Heritage Group, Inc. - Aurora, NE	<i>Heritage Bank - Wood River, NE</i>
Hilltop Bancshares, Inc. (2014 filing) - Bennington, NE	<i>Bank of Bennington - Bennington, NE</i>
Hohl Financial, Inc. - Wahoo, NE	<i>Wahoo State Bank - Wahoo, NE</i>
Hometown Banc Corporation - Grand Island, NE	<i>Five Points Bank - Grand Island, NE</i> <i>Five Points Bank of Hastings - Hastings, NE</i>
Howard County Land & Cattle Company - Rapid City, SD	<i>Citizens Bank & Trust Company in St. Paul - St. Paul, NE</i>
Isham Management Company - Gordon, NE	<i>The First National Bank of Gordon - Gordon, NE</i>
JDJ Banco, Inc. - Lynch, NE	<i>Nebraska State Bank - Lynch, NE</i>
Jones National Corporation - Seward, NE	<i>Jones Bank - Seward, NE</i>
Kingsbury BDC Financial Services, Inc. - Ponca, NE	<i>Bank of Dixon County - Ponca, NE</i>
Lauritzen Corporation - Omaha, NE	<i>First National Bank of Omaha - Omaha, NE</i> <i>Houghton State Bank - Red Oak, IA</i> <i>Shelby County State Bank - Harlan, IA</i> <i>Washington County Bank - Blair, NE</i> <i>York State Bank - York, NE</i>
Lauritzen Investments Incorporated - Omaha, NE	<i>Farmers and Merchants State Bank - Bloomfield, NE</i>
Lewellen National Corp. - Lewellen, NE	<i>Bank of Lewellen - Lewellen, NE</i>
Lindsay State Company - Lindsay, NE	<i>Bank of Lindsay - Lindsay, NE</i>
Loomis Company - Omaha, NE	<i>First State Bank - Loomis, NE</i>

Registered Bank Holding Companies (continued)

Banks are italicized.

Bank Holding Companies	Owned by Holding Companies
Mackey BanCo, Inc. - Omaha, NE	<i>Dundee Bank - Omaha, NE</i>
Madison County Financial, Inc. - Madison, NE	<i>Madison County Bank - Madison, NE</i>
Malmö Bancorp., Inc. - Malmö, NE	<i>Security Home Bank - Malmö, NE</i>
McHugh Investment Co. - Murdock, NE	<i>Corn Growers State Bank - Murdock, NE</i>
Midwest Banc Holding Co. - Pierce, NE	<i>Midwest Bank, NA - Pierce, NE</i>
Midwest Banco Corporation - Cozad, NE	<i>Waypoint Bank - Cozad, NE</i>
Minden Exchange Company - Minden, NE	<i>Minden Exchange Bank & Trust Company - Minden, NE</i>
NationWide Bankshares, Inc. - West Point, NE	<i>Charter West Bank - West Point, NE</i>
NBC Bancshares, LLC - Lincoln, NE	<i>Nebraska Bank of Commerce - Lincoln, NE</i>
Nebraska Bankshares, Inc. - Farnam, NE	<i>First State Bank - Farnam, NE</i>
NebraskaLand Financial Services, Inc. - North Platte, NE	<i>NebraskaLand National Bank - North Platte, NE</i>
North Central Bancorp - Norfolk, NE	COMMfirst Bancorporation, Inc. - South Sioux City, NE <i>BankFirst - Norfolk, NE</i>
O & F Cattle Company - Oshkosh, NE	<i>Nebraska State Bank - Oshkosh, NE</i>
Oakland Financial Services, Inc. - Oakland, IA	<i>Arbor Bank - Nebraska City, NE</i>
Orchard Bancorp - Orchard, NE	<i>Bank of Orchard - Orchard, NE</i>
Otten Holdings, LLC - Norfolk, NE	FEO Investments, Inc. - Norfolk, NE <i>Elkhorn Valley Bank & Trust - Norfolk, NE</i>
Otten Investments, LP - Norfolk, NE	FEO Investments, Inc. - Norfolk, NE <i>Elkhorn Valley Bank & Trust - Norfolk, NE</i>
Pathway Bancorp. - Cairo, NE	<i>Pathway Bank - Cairo, NE</i>
Pinnacle Bancorp, Inc. - Omaha, NE	<i>Pinnacle Bank - Keene, TX</i> <i>Bank of Colorado - Fort Collins, CO</i> <i>Pinnacle Bank - Wyoming - Torrington, WY</i> <i>Pinnacle Bank - Lincoln, NE</i>
Platte Valley Bancorp, Inc - North Bend, NE	<i>Platte Valley Bank - North Bend, NE</i>
Platte Valley Cattle Company - Grand Island, NE	<i>Town & Country Bank - Ravenna, NE</i>
Platte Valley Financial Service Companies, Inc - Scottsbluff, NE	<i>Platte Valley Bank - Torrington, WY</i> <i>Mountain Valley Bank - Walden, CO</i> <i>Platte Valley Bank - Scottsbluff, NE</i>
Prague Company - Valley, NE	<i>Bank of Prague - Prague, NE</i>
Premier Bancshares, Inc. - Omaha, NE	<i>Premier Bank - Omaha, NE</i>
Rae Valley Financials, Inc. - Petersburg, NE	<i>Great Plains State Bank - Petersburg, NE</i>
Republic Corporation - Omaha, NE	<i>United Republic Bank - Omaha, NE</i>
S & S Investment Company, Inc. - Odell, NE	<i>State Bank of Odell - Odell, NE</i>
Sandhills Financial Services, LLC - Bassett, NE	<i>Sandhills State Bank - Bassett, NE</i>
Schneider Bancorporation - Plattsmouth, NE	<i>Plattsmouth State Bank - Plattsmouth, NE</i>
Scribner Bankshares, Inc. - Scribner, NE	<i>Scribner Bank - Scribner, NE</i>
Security National Corporation - Omaha, NE	<i>Security National Bank of Omaha - Omaha, NE</i>

Registered Bank Holding Companies (continued)

Banks are italicized.

Bank Holding Companies	Owned by Holding Companies
Selko Banco, Inc. - Mead, NE	<i>Bank of Mead - Mead, NE</i>
Siouxland National Corporation - South Sioux City, NE	<i>Siouxland Bank - South Sioux City, NE</i>
Springfield Bank Company, Inc. - Springfield, NE	<i>Springfield State Bank - Springfield, NE</i>
State National Bancshares, Inc. - Wayne, NE	<i>State Nebraska Bank & Trust - Wayne, NE</i>
Steinauer Bancorp, Inc. - Steinauer, NE	<i>The Bank of Steinauer - Steinauer, NE</i>
Stockmens Financial Corporation - Rapid City, SD	<i>Security First Bank - Lincoln, NE</i>
Stockmens Limited Partnership - Rapid City, SD	Stockmens Financial Corporation - Rapid City, SD
Swanton Agency, Inc. - Swanton, NE	<i>First Tri County Bank - Swanton, NE</i>
TA NS CTC Holdings, Inc. - Boston, MA	<i>Constellation Trust Company - Omaha, NE</i>
TCM Company - Crete, NE	<i>City Bank & Trust Co. - Lincoln, NE</i>
Thayer Agency, Inc. - Hebron, NE	<i>Thayer County Bank - Hebron, NE</i>
Tilden Bancshares, Inc. - Tilden, NE	<i>The Tilden Bank - Tilden, NE</i>
Tri Valley Bancshares, Inc. - Talmage, NE	<i>Tri Valley Bank - Talmage, NE</i>
Tri-County Company - Stuart, NE	<i>The Tri-County Bank - Stuart, NE</i>
UB, Inc. - Unadilla, NE	<i>Countryside Bank - Unadilla, NE</i>
UniBanc Corp - Maywood, NE	<i>Community First Bank - Maywood, NE</i>
Valley Bank Shares, Inc. - Valley, NE	<i>First Nebraska Bank - Valley, NE</i>
Wausa Banshares, Inc. - Wausa, NE	<i>Commercial State Bank - Wausa, NE</i>
West Gate Banshares, Inc. - Lincoln, NE	<i>West Gate Bank - Lincoln, NE</i>
West Point Bancorp, Inc. - West Point, NE	<i>Town & Country Bank - Las Vegas, NV</i>
	<i>F & M Bank - West Point, NE</i>
Western Bancshares, Inc. - Curtis, NE	<i>Western Nebraska Bank - Curtis, NE</i>
Wheeler County Bancshares, Inc. - Ericson, NE	<i>Ericson State Bank - Ericson, NE</i>
Williams Financial Corporation - Gothenburg, NE	<i>Flatwater Bank - Gothenburg, NE</i>
York Holdings, Inc. - Omaha, NE	<i>York State Bank - York, NE</i>

The Dodge County Bank

Hooper, Nebraska

Charter #212 established October 1, 1895

Taken over by the Department of Banking June 23, 1925; Date of Receiver Discharge April 4, 1931

THEN

NOW



Commercial Bank Members of the Federal Reserve System

(for the period ending June 30, 2019)

Institution	Location
West Plains Bank	Ainsworth
Farmers and Merchants Bank of Ashland	Ashland
Auburn State Bank	Auburn
First Bank of Bancroft	Bancroft
Battle Creek State Bank	Battle Creek
First Community Bank	Beemer
Bank of Bennington	Bennington
Butte State Bank	Butte
Bank of Elgin	Elgin
American Exchange Bank	Elmwood
First Bank & Trust of Fullerton	Fullerton
Equitable Bank	Grand Island
Five Points Bank	Grand Island
Bank of Hartington	Hartington
Five Points Bank of Hastings	Hastings
Security Bank	Laurel
Cornhusker Bank	Lincoln
First State Bank Nebraska	Lincoln
First Northeast Bank of Nebraska	Lyons
Madison County Bank	Madison
MNB Bank	McCook
First Bank and Trust Company	Minden
Bank of Newman Grove	Newman Grove
Adams Bank & Trust	Ogallala
Enterprise Bank	Omaha
First Westroads Bank, Inc.	Omaha
Town & Country Bank	Ravenna
Platte Valley Bank	Scottsbluff
Jones Bank	Seward
Siouxland Bank	South Sioux City
Stanton State Bank	Stanton
The Tilden Bank	Tilden
First Bank of Utica	Utica
First Nebraska Bank	Valley
FirstBank of Nebraska	Wahoo
Wahoo State Bank	Wahoo
Charter West Bank	West Point
Citizens State Bank	Wisner
Cornerstone Bank	York

State-Chartered Banks Authorized to Operate with Trust Powers (for the period ending June 30, 2019)

Institution	Location
Nebraska State Bank and Trust Company	Broken Bow
Bruning State Bank	Bruning
Pathway Bank	Cairo
Columbus Bank & Trust Company	Columbus
Homestead Bank	Cozad
Waypoint Bank	Cozad
F&M Bank	Falls City
First State Bank & Trust Company	Fremont
First Bank & Trust of Fullerton	Fullerton
Heartland Bank	Geneva
Exchange Bank	Gibbon
First State Bank	Gothenburg
Five Points Bank	Grand Island
City Bank & Trust Co.	Lincoln
Pinnacle Bank	Lincoln
Security First Bank	Lincoln
Union Bank and Trust Company	Lincoln
First Bank and Trust Company	Minden
Minden Exchange Bank & Trust Company	Minden
Arbor Bank	Nebraska City
Elkhorn Valley Bank & Trust	Norfolk
Adams Bank & Trust	Ogallala
Core Bank	Omaha
Frontier Bank	Omaha
First State Bank	Scottsbluff
Platte Valley Bank	Scottsbluff
Cattle Bank & Trust	Seward
Jones Bank	Seward
Citizens Bank & Trust Company in St. Paul	St. Paul
State Nebraska Bank & Trust	Wayne
Heritage Bank	Wood River
Cornerstone Bank	York

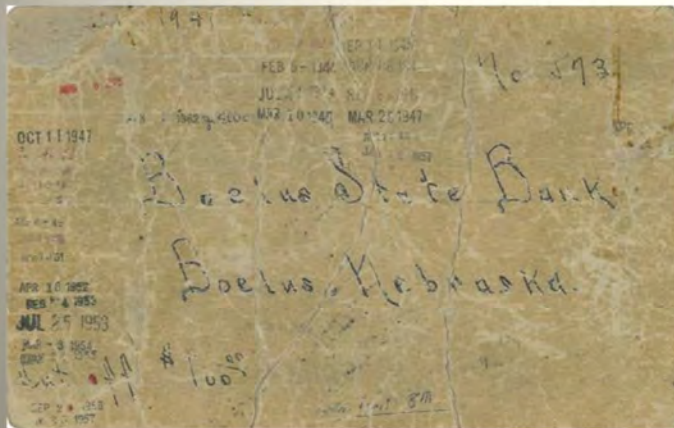
State-Chartered Trust Companies (for the period ending June 30, 2019)

Institution	Location
Constellation Trust Company	Omaha, Nebraska
Bridges Trust Company	Omaha, Nebraska
First Nebraska Trust Company	Lincoln, Nebraska
NBC Trust Company	Lincoln, Nebraska

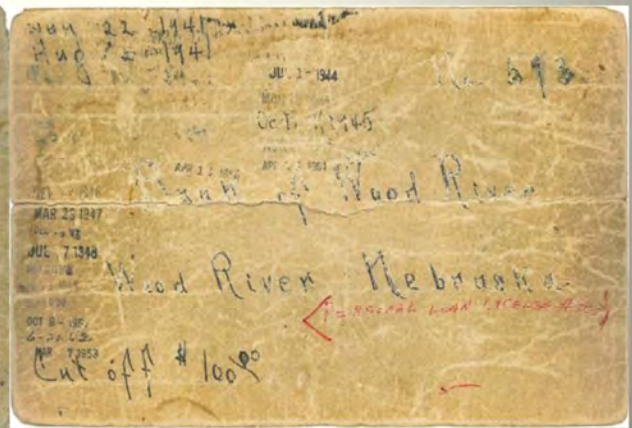
State-Chartered Credit Unions (for the period ending June 30, 2019)

Institution	Main Office	Branch Offices
Archer Cooperative Credit Union	Archer	Central City; Dannebrog
Construction Industries Credit Union	Lincoln	
Eddyville Cooperative Credit Union	Eddyville	
First Nebraska Credit Union	Omaha	Lincoln (2); Omaha (2)
Liberty First Credit Union	Lincoln	Lincoln (3); Lancaster County (mobile); Seward
Lincoln S.D.A. Credit Union	Lincoln	
MembersOwn Credit Union	Lincoln	Beatrice; Lincoln (2)
Nebraska R.E.A Credit Union	Lincoln	
Nebraska State Employees Credit Union	Lincoln	Lincoln
North Platte Union Pacific Employees Credit Union	North Platte	
Omaha Firefighters Credit Union	Omaha	
Our Family Social Credit Union	Omaha	

How times have changed Old Line Cards



Boelus State Bank



Bank of Wood River

Delayed Deposit Services Businesses (for the period ending June 30, 2019)

Institution	County	Branches in County
A&P Check Cashing, L.L.C.	Douglas	1
Absolutely Lowest Check Advance, L.L.C.	Douglas	0
Ameri-Cash Advance Centers, Inc	Adams	0
Ameri-Cash Advance Centers, Inc	Lincoln	0
Ameri-Cash Advance Centers, Inc	Dakota	0
Ameri-Cash Advance Centers, Inc	Dodge	0
Ameri-Cash Advance Centers, Inc	Madison	0
Ameri-Cash Advance Centers, Inc	Scotts Bluff	0
Beemer Ventures, LLC	Dodge	0
Cash Solutions, Inc.	Lancaster	1
Check into Cash of Nebraska, Inc.	Dawson	0
Check into Cash of Nebraska, Inc.	Douglas	0
Check into Cash of Nebraska, Inc.	Hall	0
Check into Cash of Nebraska, Inc.	Lancaster	0
Check into Cash of Nebraska, Inc.	Lincoln	0
Check into Cash of Nebraska, Inc.	Platte	0
Check into Cash of Nebraska, Inc.	Scotts Bluff	0
Check Services, L.L.C.	Platte	0
Coffin's Corner, Inc.	Hall	0
Continental Distributors, Inc.	Platte	0
Country Cash Advance, LLC	Brown	0
DC Holdings, LLC	Box Butte	0
DC Holdings, LLC	Cheyenne	0
DC Holdings, LLC	Dawes	0
DC Holdings, LLC	Keith	0
Decker's Cash Depot, Inc.	Douglas	3
Financial Options, Inc.	Lancaster	0
Great Plains Specialty Finance, Inc.	Buffalo	0
Great Plains Specialty Finance, Inc.	Douglas	1
Great Plains Specialty Finance, Inc.	Dodge	0
Great Plains Specialty Finance, Inc.	Lancaster	0
Great Plains Specialty Finance, Inc.	Lincoln	0
Great Plains Specialty Finance, Inc.	Madison	0
Great Plains Specialty Finance, Inc.	Sarpy	0
Great Plains Specialty Finance, Inc.	Scotts Bluff	0
Hometown Cash Advance, Inc.	Lincoln	0
JGS Inc.	Douglas	0
Kearney Cash, Inc.	Buffalo	0
McKenzie Check Advance of Nebraska, LLC	Adams	0
McKenzie Check Advance of Nebraska, LLC	Buffalo	0

Delayed Deposit Services Businesses (continued)

Institution	County	Branches in County
McKenzie Check Advance of Nebraska, LLC	Dawson	0
McKenzie Check Advance of Nebraska, LLC	Dodge	0
McKenzie Check Advance of Nebraska, LLC	Douglas	2
McKenzie Check Advance of Nebraska, LLC	Hall	2
McKenzie Check Advance of Nebraska, LLC	Lancaster	0
McKenzie Check Advance of Nebraska, LLC	Lincoln	0
McKenzie Check Advance of Nebraska, LLC	Madison	0
McKenzie Check Advance of Nebraska, LLC	Platte	0
McKenzie Check Advance of Nebraska, LLC	Sarpy	1
McKenzie Check Advance of Nebraska, LLC	Scotts Bluff	0
MM Finance, LLC	Dakota	0
MM Finance, LLC	Douglas	3
MM Finance, LLC	Hall	0
MM Finance, LLC	Lancaster	0
MM Finance, LLC	Sarpy	1
Moore Financial Services, LLC	Lancaster	0
N.I.S., Inc.	Douglas	9
N.I.S., Inc.	Gage	0
N.I.S., Inc.	Lancaster	8
N.I.S., Inc.	Sarpy	1
N.I.S., Inc.	York	0
QC Financial Services, Inc.	Douglas	1
QC Financial Services, Inc.	Madison	0
QC Financial Services, Inc.	Otoe	0
QC Financial Services, Inc.	Sarpy	1
Riverside Money Services, Inc.	Madison	0
Roland Williams	Buffalo	0
Wyoming Financial Lenders, Inc.	Adams	0
Wyoming Financial Lenders, Inc.	Douglas	4
Wyoming Financial Lenders, Inc.	Hall	0
Wyoming Financial Lenders, Inc.	Lancaster	2
Wyoming Financial Lenders, Inc.	Lincoln	0
Wyoming Financial Lenders, Inc.	Platte	0
Wyoming Financial Lenders, Inc.	Sarpy	0

As of 6/30/19, Nebraska had 74 Delayed Deposit Services Licenses.

Installment Loan Companies (for the period ending June 30, 2019)

	Location of Licenses
CMAC INC.	Omaha (2)
OneMain Financial Group, LLC	Baltimore, MD, Omaha (2), Grand Island, Kearney, Lincoln, Norfolk, North Platte, Scottsbluff

As of 6/30/19, Nebraska had 10 Installment Loan Company Licenses Issued.

Sales Finance Companies (for the period ending June 30, 2019)

Institution	Location
AGCO Finance LLC	Johnston, IA
Ally Financial, Inc.	Detroit, MI
American Credit Acceptance, LLC	Spartanburg, SC
American Honda Finance Corporation	Torrance, CA
American Suzuki Financial Services Company LLC	Jacksonville, FL
AmeriCredit Financial Services, Inc.	Fort Worth, TX
AmeriFirst Home Improvement Finance, LLC	Omaha, NE
Aqua Finance, Inc.	Wausau, WI
Auto Credit Center, LLC	Lincoln, NE
Belmont Finance LLC	Stevens Point, WI
BMW Financial Services NA, LLC	Woodcliff Lake, NJ
CAR Financial Services, Inc.	Lake Mary, FL
CarMax Business Services, LLC	Kennesaw, GA
CarMax Funding Services, LLC	Kennesaw, GA
Castle Credit Co Holdings, LLC	Chicago, IL
Caterpillar Financial Services Corporation	Nashville, TN
CNH Industrial Capital America LLC	Racine, WI
Consumer Portfolio Services, Inc	Las Vegas, NV
Credit Acceptance Corporation	Southfield, MI
Credit Connection, L.L.C.	Lincoln, NE
Credit Corp Solutions Inc.	Draper, UT
De Lage Landen Financial Services, Inc.	Wayne, PA
De Lage Landen Public Finance LLC	Wayne, PA
Deere & Company	Moline, IL
Deker Corporation	Omaha, NE
DLL Finance LLC	Johnston, IA
eCAST Settlement Corporation	New York, NY
Exeter Finance LLC	Irving, TX
Farm Credit Services of America, PCA	Omaha, NE
First Investors Financial Services, Inc.	Houston, TX
Flagship Credit Acceptance LLC	Chadds Ford, PA
Ford Motor Credit Company LLC	Dearborn, MI
Foundation Finance Company LLC	Weston, WI
Foursight Capital LLC	Salt Lake City, UT
Gateway One Lending & Finance LLC	Anaheim, CA
GFC Lending, LLC	Mesa, AZ
Global Lending Services LLC	Greenville, SC
Globe Acceptance, Inc.	West Des Moines, IA
Hunter Financial LLC	Troy, MI

Sales Finance Companies (continued)

Institution	Location
Hyundai Capital America, Inc.	Irvine, CA
Isuzu Finance of America, Inc	Purchase, NY
Kubota Credit Corporation, U.S.A	Grapevine, TX
Lime Residential, Ltd.	New York, NY
Mahindra Finance USA LLC	Johnston, IA
Mercedes-Benz Financial Services USA LLC	Farmington Hills, MI
Mitsubishi Motors Credit of America, Inc.	Cypress, CA
Nationwide Cassel LLC	Rosemont, IL
New Holland Credit Company, LLC	New Holland, PA
Nissan Motor Acceptance Corporation	Franklin, TN
NR Finance Company Inc	Norfolk, NE
OMA Auto Finance, Inc.	Omaha, NE
PACCAR Financial Corp.	Bellevue, WA
Paramount Capital Group, Inc.	Conshohocken, PA
Personal Energy Finance, Inc.	San Diego, CA
Porsche Financial Services, Inc.	Atlanta, GA
Preferred Credit, Inc.	St, Cloud, MN
Prestige Financial Services, Inc.	Draper, UT
Regional Acceptance Corporation	Greenville, NC
RFFC Financial, LLC	Conroe, TX
Roadrunner Financial, Inc.	New York, NY
RTO Finance LLC	Greenville, SC
Santander Consumer USA Inc	Dallas, TX
Security National Automotive Acceptance Company, LLC	Mason, OH
Service Finance Company, LLC	Boca Raton, FL
Sherman, Clay & Co.	Burlingame, CA
Snap-on Credit LLC	Libertyville, IL
South Bay Financial Services, LLC	Jacksonville, FL
Southwest Stage Funding, LLC	Chandler, AZ
Spruce Lending, Inc.	Houston, TX
TD Auto Finance LLC	Farmington Hills, MI
Tidewater Finance Company	Virginia Beach, VA
Time Investment Company, Inc.	West Bend, WI
T-Mobile Financial LLC	Bellevue, WA
Toyota Motor Credit Corporation	Plano, TX
United Acceptance, Inc.	Smyrna, GA
United Auto Credit Corporation	Newport Beach, CA
United Consumer Financial Services Co.	Westlake, OH
Universal Acceptance Corporation (NE)	Minnetonka, MN
Universal Guardian Acceptance, LLC	Parkville, MO
Vanderbilt Mortgage and Finance, Inc.	Maryville, TN

Sales Finance Companies (continued)

Institution	Location
Vantage Finance, LLC	Elkhorn, NE
Verizon Wireless Services, LLC	Basking Ridge, NJ
VFS US LLC	Greensboro, NC
Volvo Car Financial Services U.S., LLC	Rockleigh, NJ
VW Credit, Inc.	Libertyville, IL
Western Funding Incorporated	Las Vegas, NV
Westlake Services, LLC	Los Angeles, CA
Yamaha Motor Finance Corporation, U.S.A.	Cypress, CA
Mid-Atlantic Finance Co., Inc.	Clearwater, FL
Toyota Industries Commercial Finance, Inc.	Dallas, TX
OneMain Consumer Loan, Inc.	Evansville, IN
Sierra Auto Finance LLC	Dallas, TX

As of 6/30/19, Nebraska had 92 Sales Finance Companies.



Money Transmitter Licensees (for the period ending June 30, 2019)

Institution	Location
ADP Payroll Services, Inc.	Roseland, NJ
Adyen, Inc.	San Francisco, CA
Airbnb Payments, Inc.	San Francisco, CA
Alipay US, Inc.	San Mateo, CA
AMAANA Money Transfer Co	Minneapolis, MN
Amal Financial Inc.	Chicago, IL
Amazon Payments, Inc.	Seattle, WA
American Express Prepaid Card Management Corporation	Phoenix, AZ
American Express Travel Related Services Company, Inc.	New York, NY
Apple Payments Inc.	Cupertino, CA
AscendantFX Capital USA, Inc.	Pleasant Hill, CA
Associated Foreign Exchange, Inc.	Woodland Hills, CA
AvidXchange, Inc.	Charlotte, NC
Banana Pay, LLC	Minneapolis, MN
Bannockburn Global Forex, LLC	Cincinnati, OH
BBVA Transfer Services, Inc.	Houston, TX
Bill.com, Inc.	Palo Alto, CA
bitFlyer USA, Inc.	San Francisco, CA
BitPay, Inc.	Alpharetta, GA
Bittrex, Inc.	Seattle, WA
Blackhawk Network California, Inc.	Pleasanton, CA
Cambridge Mercantile Corp. (U.S.A.)	New York, NY
CheckFreePay Corporation	Alpharetta, GA
Chime Inc.	Wilmington, DE
Circle Internet Financial, Inc.	Boston, MA
Coinbase, Inc.	San Francisco, CA
CoinX, Inc.	Fairmount, GA
CoinZoom, Inc.	Salt Lake City, UT
Comdata TN, Inc.	Brentwood, TN
Conotoxia, Inc.	Chicago, IL
Continental Exchange Solutions, Inc.	Buena Park, CA
Credit Advisors, Inc.	Omaha, NE
Cumberland DRW LLC	Chicago, IL
Custom House USA, LLC	Englewood, CO
DAHAB-SHIL INC	Minneapolis, MN
DFS GSD Corp.	Phoenix, AZ
Ebury Partners US LLC	Washington, DC
Enramex Inc.	Wheat Ridge, CO
Envios de Valores La Nacional Corp.	New York, NY
ePlata USA, LLC	Edwardsville, IL

Money Transmitter Licensees (continued)

Institution	Location
Ethos Group Payment Services, Inc.	Irving, TX
Everi Payments Inc.	Las Vegas, NV
Facebook Payments Inc.	Menlo Park, CA
Finxera, Inc.	San Jose, CA
FNC Insurance Agency, Inc.	Hagerstown, MD
Gemini Trust Company, LLC	New York, NY
Google Payment Corp.	Mountain View, CA
Government Payment Service, Inc.	Indianapolis, IN
Green Dot Corporation	Pasadena, CA
GSC Enterprises, Inc.	Sulphur Springs, TX
Hodan Global Money Services, Inc	Minneapolis, MN
HSI USA Inc.	San Francisco, CA
IDT Payment Services, Inc.	Newark, NJ
Incomm Financial Services, Inc.	Columbus, GA
InstaMed Communications, LLC	Philadelphia, PA
Integrated Payment Systems Inc.	Atlanta, GA
Intercambio Express, Inc.	Elkhart, IN
Intermex Wire Transfer, LLC	Miami, FL
Internet Escrow Services, Inc.	San Francisco, CA
Intuit Payments Inc.	Mountain View, CA
JHA Money Center, Inc.	Monett, MO
JPay Inc.	Miramar, FL
Jubaxpress Inc	Minneapolis, MN
KA AH Express, F.S. INC.	Minneapolis, MN
Keefe Commissary Network, L.L.C.	Saint Louis, MO
Klarna Inc.	Columbus, OH
Lucky Money, INC.	San Francisco, CA
LVC USA Inc.	Palo Alto, CA
Maxitransfers Corporation	Irving, TX
Mazooma, Inc.	Atlanta, GA
Mercari, Inc.	San Francisco, CA
Metavante Payment Services, LLC	Milwaukee, WI
Mexico Transfers, Inc.	Irving, TX
Microsoft Payments, Inc.	Redmond, WA
Moneycorp US Inc.	Providence, RI
Moneydart Global Services Inc.	Woodbridge, NJ
MoneyGram Payment Systems, Inc.	Minneapolis, MN
MSB USA Inc.	Atlanta, GA
Nebraska Money Order Associates, Inc.	Lincoln, NE
NetSpend Corporation	Austin, TX

Money Transmitter Licensees (continued)

Institution	Location
Noventis, Inc.	Houston, TX
Official Payments Corporation	Elkhorn, NE
Olympic Financial Group Inc	Minneapolis, MN
Omnex Group, Inc	Englewood Cliffs, NJ
Optal Financial Limited	London
Order Express, Inc.	Chicago, IL
Pangea USA, LLC	Chicago, IL
PayNearMe MT, Inc.	Sunnyvale, CA
Payoneer Inc.	New York, NY
PayPal, Inc.	San Jose, CA
Paypool LLC	Washington, DC
Pronto Money Transfer Inc.	Manhattan Beach, CA
PW Inc.	Las Vegas, NV
Rakuten Card USA, Inc.	San Mateo, CA
RealPage Payments Services LLC	Richardson, TX
Remitly, Inc.	Seattle, WA
Robinhood Crypto, LLC	Menlo Park, CA
Servicio UniTeller, Inc.	Rochelle Park, NJ
SGS CORPORATION	Sylmar, CA
Sigue Corporation	Sylmar, CA
Skrill USA, Inc.	New York, NY
Square, Inc.	San Francisco, CA
Stripe Payments Company	San Francisco, CA
TAAJ Services US LLC	Minneapolis, MN
Tempus, Inc.	Washington, DC
The Currency Cloud Inc.	New York, NY
The Smart Group, L.P. dba SmartNote	Austin, TX
Tilia Inc.	San Francisco, CA
Tipalti, Inc.	San Mateo, CA
TokenVault LLC	San Francisco, CA
TouchPay Holdings, LLC	Irving, TX
TradeStation Crypto, Inc.	Plantation, FL
Transfermate, Inc.	Chicago, IL
TransferWise Inc.	New York, NY
Travelex Currency Services Inc.	New York, NY
USForex Inc.	San Francisco, CA
Veem Payments Inc.	San Francisco, CA
Viamerica Corporation	Bethesda, MD
Visa Global Services Inc.	Foster City, CA

Money Transmitter Licensees (continued)

Institution	Location
Western Union Business Solutions (USA), LLC	Washington, DC
Western Union Financial Services, Inc.	Englewood, CO
World First USA, Inc.	Austin, TX
WorldRemit Corp.	Denver, CO
Wyre Payments, Inc.	San Francisco, CA
YapStone, Inc.	Walnut Creek, CA

As of 6/30/19, Nebraska had 125 Money Transmitters.



Claire McHenry
 Deputy Director Bureau of Securities
 Unveiling of NASAA Legislative Agenda for the 116th Congress
 Washington, D.C. March 2019

Mortgage Bankers (for the period ending June 30, 2019)

Many licensees operate under a trade name. Trade names are not listed in this Report.

Institution	Location
1st Alliance Lending, LLC	East Hartford, CT
1st United Mortgage, LLC	Lincoln, NE
21st Mortgage Corporation	Knoxville, TN
AAFMAA Mortgage Services LLC	Fayetteville, NC
Academy Mortgage Corporation	Draper, UT
Accelerate Mortgage, LLC	Newark, DE
Affinity Mortgage, L.L.C.	Lenexa, KS
AHP Servicing LLC	Chicago, IL
AIG Home Loan 1, LLC	Houston, TX
AIG Home Loan 2, LLC	Houston, TX
AIG Home Loan 3, LLC	Houston, TX
AIG Home Loan 4, LLC	Houston, TX
AIG Home Loan 5, LLC	Houston, TX
All American Home Mortgage L.L.C.	Henderson, NV
Altisource Fulfillment Operations, Inc.	Earth City, MO
Amcap Mortgage, Ltd.	Houston, TX
American Advisors Group	Orange, CA
American Financial Network, Inc.	Brea, CA
American Financial Resources, Inc.	Parsippany, NJ
American Financing Corporation	Aurora, CO
American Heritage Lending, Inc.	Costa Mesa, CA
American Home Assurance Company	New York, NY
American Internet Mortgage, Inc.	San Diego, CA
American Neighborhood Mortgage Acceptance Company LLC	Mount Laurel, NJ
American Pacific Mortgage Corporation	Roseville, CA
Amerifirst Financial, Inc.	Mesa, AZ
AmeriFirst Home Improvement Finance, LLC	Omaha, NE
AmeriHome Mortgage Company, LLC	Thousand Oaks, CA
AmeriNational Community Services, LLC	Albert Lea, MN
Amerisave Mortgage Corporation	Atlanta, GA
Angel Oak Mortgage Solutions LLC	Atlanta, GA
Ark-La-Tex Financial Services, LLC	Plano, TX
Associated Properties, Inc.	Laguna Beach, CA
Assurance Financial Group, L.L.C.	Baton Rouge, LA
Avenu, LLC	Provo, UT
Bankrate, LLC	Palm Beach Gardens, FL
Barclays Bank PLC	New York, NY

Mortgage Bankers (continued)

Many licensees operate under a trade name. Trade names are not listed in this Report.

Institution	Location
BASE MSR 2, LLC	Santa Rosa, CA
Bates Mortgage Group LLC.	Smyrna, GA
Bay Equity LLC	Sausalito, CA
Bay-Valley Mortgage Group	Garden Grove, CA
Bayview Loan Servicing, LLC	Coral Gables, FL
Best Rate Holdings, LLC	Clearwater, FL
Better Mortgage Corporation	New York, NY
Bills.com, LLC	Tempe, AZ
BNP Paribas	New York, NY
BofA Merrill Lynch Asset Holdings, Inc.	New York, NY
BowHattan Holdings, Inc.	Carlsbad, CA
Broker Solutions, Inc.	Tustin, CA
CalCon Mutual Mortgage LLC	San Diego, CA
Caliber Home Loans, Inc.	Coppell, TX
Capital City Mortgage, Inc.	Lincoln, NE
Cardinal Financial Company, Limited Partnership	Charlotte, NC
Cardinal Residential Assets Corp.	New York, NY
Carrington Mortgage Services, LLC	Anaheim, CA
Castle & Cooke Mortgage, LLC	Draper, UT
Centennial Lending, LLC	Longmont, CO
CGB Agri Financial Services, Inc.	Louisville, KY
Chaos Home Loans LLC	Las Vegas, NV
Chartwell Financial, LLC	Oak Brook, IL
Cherry Creek Mortgage Co., Inc.	Greenwood Village, CO
Chimera Funding TRS LLC	New York, NY
Churchill Mortgage Corporation	Brentwood, TN
CIS Financial Services, Inc.	Hamilton, AL
Citadel Servicing Corporation	Irvine, CA
Citi GSM Portfolio LLC	New York, NY
Citimortgage, Inc.	O'Fallon, MO
Citywide Home Loans, LLC	Sandy, UT
ClearPath Lending	Irvine, CA
CMC Funding, Inc.	Ponte Vedra Beach, FL
CMG Mortgage, Inc.	San Ramon, CA
Cognizant Mortgage Services Corporation	Irving, TX
Compu-Link Corporation	Lansing, MI
Cornerstone Home Lending, Inc.	Houston, TX
Countrywide Home Loans, Inc.	Westlake Village, CA

Mortgage Bankers (continued)

Many licensees operate under a trade name. Trade names are not listed in this Report.

Institution	Location
Credible Operations, Inc.	Durham, NC
Credit Control, LLC	Hazelwood, MO
Credit Karma Mortgage, Inc.	San Francisco, CA
Credit Risk Solutions LLC	Highlands Ranch, CO
Credit Suisse First Boston Mortgage Capital LLC	New York, NY
CrediVia, Inc.	Raleigh, NC
Crimson Residential Assets Corp.	New York, NY
CrossCountry Mortgage, Inc.	Brecksville, OH
Cstone Mortgage, Inc.	San Diego, CA
CUW Solutions, LLC	Radnor, PA
DAS Acquisition Company, LLC	St. Louis, MO
Data Mortgage, Inc.	Orange, CA
Deephaven Mortgage LLC	Charlotte, NC
Delmar Financial Company	St. Louis, MO
Digital Risk Mortgage Services, LLC	Maitland, FL
Ditech Financial LLC	Fort Washington, PA
DLJ Mortgage Capital, Inc.	New York, NY
Dougherty Funding LLC	Minneapolis, MN
Dovenmuehle Mortgage, Inc.	Lake Zurich, IL
Draper and Kramer Mortgage Corp.	Downers Grove, IL
Dyck-O'Neal, Inc.	Dallas, TX
Dynamic Mortgage Concepts, Inc	Fort Collins, CO
Eagle Mortgage, Inc.	Omaha, NE
East Coast Capital Corp.	Melville, NY
Elkhorn Depositor LLC	New York, NY
Embrace Home Loans, Inc.	Middletown, RI
Envoy Mortgage Ltd	Houston, TX
Epath Digital, LP	Irvine, CA
Equity Prime Mortgage LLC	Atlanta, GA
Everett Financial, Inc.	Dallas, TX
Evolve Mortgage Services, LLC	Frisco, TX
Fairway Independent Mortgage Corporation	Madison, WI
Fay Servicing, LLC	Chicago, IL
FBC Mortgage, LLC	Orlando, FL
FCI Lender Services, Inc.	Anaheim Hills, CA
Figure Lending LLC	San Francisco, CA
Finance 1, LLC	Omaha, NE

Mortgage Bankers (continued)

Many licensees operate under a trade name. Trade names are not listed in this Report.

Institution	Location
Finance of America Mortgage LLC	Horsham, PA
Finance of America Reverse LLC	Tulsa, OK
Financial Funding Solutions, Inc.	Littleton, CO
First Financial Mortgage Services LLC	Overland Park, KS
First Guaranty Mortgage Corporation	Plano, TX
First National Financing Inc.	Denver, CO
First Omaha Real Estate Mortgage LLC	Omaha, NE
First Security Mortgage Company	Lincoln, NE
FirstKey Mortgage, LLC	New York, NY
Flanagan, Clifford P	Lincoln, NE
Flat Branch Mortgage, Inc.	Columbia, MO
Forethought Life Insurance Company	Indianapolis, IN
Franklin Credit Management Corporation	Jersey City, NJ
Freedom Loan Services Corporation	Fishers, IN
Freedom Mortgage Corporation	Mt. Laurel, NJ
FreeRateUpdate.com LLC	Chadds Ford, PA
Frontier Financial Inc.	Chesterfield, MO
Full Beaker, Inc.	Bellevue, WA
Geneva Financial, LLC	Chandler, AZ
Genworth Financial Services, Inc.	Raleigh, NC
Gershman Investment Corp.	Chesterfield, MO
Gold Star Mortgage Financial Group, Corporation	Ann Arbor, MI
Goldenrod Investments, LLC	Omaha, NE
Goldman Sachs Mortgage Company	New York, NY
Goodman Mortgage Corporation	Omaha, NE
Gooi Mortgage, Inc.	Des Moines, IA
Grander Mortgage Capital, LLC	Tampa, FL
Great Plains Mortgage Company, LLC	Loveland, CO
Gregory Funding LLC	Beaverton, OR
Guaranteed Rate Affinity, LLC	Chicago, IL
Guaranteed Rate, Inc.	Chicago, IL
Guaranty Home Mortgage Corporation	Murfreesboro, TN
Guardian Property Services LLC	Omaha, NE
Guild Mortgage Company	San Diego, CA
Highlands Residential Mortgage, Ltd.	Dallas, TX
Home Loan Arrangers LLC	Olathe, KS
Home Mortgage Alliance Corporation (HMAC)	Santa Ana, CA

Mortgage Bankers (continued)

Many licensees operate under a trade name. Trade names are not listed in this Report.

Institution	Location
Home Point Financial Corporation	Ann Arbor, MI
HomeBridge Financial Services, Inc.	Iselin, NJ
Homeowners Financial Group USA, LLC	Scottsdale, AZ
HomePride Acceptance, Inc.	Sioux Falls, SD
HomeServices Lending, LLC	West Des Moines, IA
Homeside Financial, LLC	Columbia, MD
Homestar Financial Corporation	Gainesville, GA
Homestead Funding Corp.	Albany, NY
Hometown Lenders, Inc.	Huntsville, AL
Impac Mortgage Corp.	Irvine, CA
Indecomm Holdings, Inc.	Edison, NJ
Infosys BPO Americas, LLC	Atlanta, GA
InterCap Lending Inc.	Draper, UT
Iowa Bankers Mortgage Corporation	Johnston, IA
J. Virgil, Inc.	Palm Beach Gardens, FL
J.G. Wentworth Home Lending, LLC	Woodbridge, VA
James B. Nutter & Company	Kansas City, MO
Janike, Scott, E.	Lincoln, NE
JFQ Lending, Inc.	Scottsdale, AZ
Keller Mortgage, LLC	Dublin, OH
Kondaaur Capital Corporation	Orange, CA
Lakeview Loan Servicing, LLC	Coral Gables, FL
Land Home Financial Services, Inc.	Concord, CA
LeaderOne Financial Corporation	Overland Park, KS
LeadPoint, Inc.	Los Angeles, CA
Lend Smart Mortgage, LLC	Shoreview, MN
LenderFi, Inc.	Calabasas, CA
LenderLive Network, LLC	Glendale, CO
Lendgo, Inc.	Beverly Hills, CA
LendingTree, LLC	Charlotte, NC
Liberty Home Equity Solutions, Inc.	Rancho Cordova, CA
Lime Residential, Ltd.	New York, NY
Lincoln Financial, Inc.	Wayne, NE
Lipsky & Associates, Inc.	Weatherford, TX
Live Well Financial, Inc.	Richmond, VA
LMB Mortgage Services, Inc.	Playa Vista, CA
LoanCare, LLC	Virginia Beach, VA

Mortgage Bankers (continued)

Many licensees operate under a trade name. Trade names are not listed in this Report.

Institution	Location
loanDepot.com, LLC	Foothill Ranch, CA
Loanworks Servicing LLC	Shelton, CT
Logan Finance Corporation	Blytheville, AR
Long Lake MSR, Inc.	Troy, MI
Longbridge Financial, LLC	Mahwah, NJ
Low VA Rates, LLC	Lindon, UT
LRML Acquisition LLC	Chicago, IL
Lutheran Church Extension Fund-Missouri Synod	St. Louis, MO
Marix Servicing LLC	Tempe, AZ
Matrix Financial Services Corporation	Minnetonka, MN
MAXEX Clearing LLC	Atlanta, GA
McCown, James, P	Lincoln, NE
MCLP Asset Company, Inc.	New York, NY
Megastar Financial Corp.	Denver, CO
Member First Mortgage, LLC	Grand Rapids, MI
Members Mortgage Services, L.L.C.	Hutchinson, KS
Meridian Home Mortgage Corporation	Westminster, MD
Merrill Lynch Mortgage Lending, Inc.	New York, NY
MGIC Mortgage Services, LLC	Milwaukee, WI
Mid America Mortgage, Inc.	Addison, TX
Mid-Continent Funding, Inc.	Columbia, MO
Midwest Family Lending Corporation	Urbandale, IA
MLD Mortgage Inc.	Florham Park, NJ
MMW Holdings, LLC	Gulf Breeze, FL
Morgan Stanley Mortgage Capital Holdings LLC	New York, NY
Moria Development, Inc.	Tempe, AZ
Mortgage Assets Management, LLC	Washington, DC
Mortgage Processing Group, LLC	Mesa, AZ
Mortgage Research Center, LLC	Columbia, MO
Mortgage Solutions of Colorado, LLC	Colorado Springs, CO
Mortgage Specialists, LLC	Omaha, NE
Mortgage Support Services, LLC	Fulton, MO
Morty, Inc.	New York, NY
Movement Mortgage, LLC	Indian Land, SC
MTGLQ Investors, L.P.	New York, NY
National Asset Mortgage, LLC	Columbia, SC
National Union Fire Insurance Company of Pittsburgh, PA.	New York, NY

Mortgage Bankers (continued)

Many licensees operate under a trade name. Trade names are not listed in this Report.

Institution	Location
Nations Lending Corporation	Independence, OH
Nations Reliable Lending, LLC	Houston, TX
Nationstar Mortgage LLC	Dallas, TX
Nationwide Advantage Mortgage Company	Des Moines, IA
Neighborhood Assistance Corporation of America	Boston, MA
NerdWallet Compare, Inc.	San Francisco, CA
New Day Financial, LLC	Fulton, MD
New Residential Mortgage LLC	New York, NY
NewRez LLC	Plymouth Meeting, PA
Nomura Credit & Capital, Inc.	New York, NY
NWL Company, LLC	New York, NY
Oceanside Mortgage Company	Toms River, NJ
Ocwen Mortgage Servicing, Inc.	St. Croix, VI
On Q Financial, Inc.	Tempe, AZ
One Reverse Mortgage, LLC	San Diego, CA
OneMain Financial Group, LLC	Baltimore, MD
OneMain Mortgage Services, Inc.	Evansville, IN
Onslow Bay Financial LLC	New York, NY
Open Mortgage, LLC	Austin, TX
Panorama Mortgage Group, LLC	Las Vegas, NV
Paramount Equity Mortgage, LLC	Roseville, CA
Paramount Residential Mortgage Group, Inc.	Corona, CA
Parkside Lending, LLC	San Francisco, CA
Peklava LLC	Red Hook, NY
Pennymac Corp.	Westlake Village, CA
PennyMac Holdings, LLC	Westlake Village, CA
PennyMac Loan Services, LLC	Westlake Village, CA
Performance Equity Partners, Inc.	Tinley Park, IL
PHH Mortgage Corporation	Mt. Laurel, NJ
Pillar Financial, Inc.	Omaha, NE
Pingora Loan Servicing, LLC	Denver, CO
Pitch Edison Financial, LLC	Papillion, NE
Planet Home Lending, LLC	Meriden, CT
Plateau Data Services, LLC	San Mateo, CA
Platinum Home Mortgage Corporation	Rolling Meadows, IL
Plaza Home Mortgage, Inc.	San Diego, CA
Podium Mortgage Capital LLC	Salt Lake City, UT
Premia Mortgage, LLC	Troy, MI

Mortgage Bankers (continued)

Many licensees operate under a trade name. Trade names are not listed in this Report.

Institution	Location
Premier Home Mortgage, Inc.	Rapid City, SD
Premier Processing, LLC	Southfield, MI
Primary Residential Mortgage, Inc.	Salt Lake City, UT
Promontory Fulfillment Services LLC	Danbury, CT
Prosperity Home Mortgage, LLC	Chantilly, VA
Provident Funding Associates, L.P.	Burlingame, CA
Quantum Servicing Corporation	Tampa, FL
Quicken Loans Inc.	Detroit, MI
Radian Clayton Services LLC	Philadelphia, PA
RBS Financial Products Inc.	Stamford, CT
Real Time Resolutions, Inc.	Dallas, TX
Recovco Mortgage Management, LLC	Irving, TX
Redwood Residential Acquisition Corporation	Mill Valley, CA
Regent Financial Group, Inc.	Omaha, NE
Reliance First Capital, LLC	Melville, NY
Reliant Loan Servicing, LLC	Berwyn, PA
Residential Acceptance Corporation	Tampa, FL
Residential Bancorp	North Canton, OH
Resolution Capital, L.P.	Dallas, TX
Resurgent Capital Services L.P.	Greenville, SC
Reverse Mortgage Funding LLC	Bloomfield, NJ
Reverse Mortgage Solutions, Inc.	Houston, TX
Robert C. Devine	Collegeville, PA
Rotella Mortgage, Inc.	Ralston, NE
RoundPoint Mortgage Servicing Corporation	Charlotte, NC
Ruoff Mortgage Company, Inc.	Fort Wayne, IN
Rushmore Loan Management Services LLC	Irvine, CA
RWT Financial, LLC	Chicago, IL
Scratch Services, LLC	San Francisco, CA
SecurityNational Mortgage Company	Salt Lake City, UT
Select Portfolio Servicing, Inc.	West Valley City, UT
Selene Finance LP	Houston, TX
Semper Home Loans, Inc.	Providence, RI
Seneca Mortgage Servicing LLC	New York, NY
Service Finance Company, LLC	Boca Raton, FL
ServiceMac, LLC	Fort Mill, SC

Mortgage Bankers (continued)

Many licensees operate under a trade name. Trade names are not listed in this Report.

Institution	Location
Servion, Inc.	New Brighton, MN
Servis One, Inc.	Irving, TX
SG Capital Partners LLC	Stamford, CT
Sierra Pacific Mortgage Company, Inc.	Folsom, CA
SIRVA Mortgage, Inc.	Independence, OH
Siwell, Inc.	Lubbock, TX
SN Servicing Corporation	Baton Rouge, LA
SoFi Lending Corp.	Cottonwood Heights, UT
SoFi Mortgage, LLC	Frisco, TX
Sortis Financial, Inc.	Plano, TX
Sourcepoint, Inc.	Palm Bay, FL
Southwest Funding, LP	Dallas, TX
Southwest Stage Funding, LLC	Chandler, AZ
Sovereign Lending Group Incorporated	Costa Mesa, CA
Specialized Loan Servicing LLC	Highlands Ranch, CO
Spring EQ, LLC	Philadelphia, PA
Sprout Lending, LLC	Fort Pierce, FL
Statebridge Company, LLC	Greenwood Village, CO
Stearns Lending, LLC	Santa Ana, CA
Strong Financial Group, Inc.	Greenwood Village, CO
Strong Home Mortgage, LLC	Woodbridge, VA
Sun West Mortgage Company, Inc.	Buena Park, CA
Sutherland Mortgage Services, Inc.	Houston, TX
Sutton Funding LLC	New York, NY
SWBC Mortgage Corporation	San Antonio, TX
Symmetry Lending, LLC	Atlanta, GA
Tailored Mortgage Group Inc	Sioux Falls, SD
TCS E-Serve America, Inc.	Cincinnati, OH
TCS e-Serve International Limited	Dallas, TX
Team USA Mortgage L.L.C.	Quincy, IL
The Money Source, Inc.	Melville, NY
Thompson Kane & Company, LLC	Madison, WI
Total Mortgage Services, LLC	Milford, CT
Towne Mortgage Company	Troy, MI
Traditional Mortgage Acceptance Corporation	Bellevue, WA
Triad Financial Services, Inc.	Jacksonville, FL
Trinity Financial Services, LLC	Newport Beach, CA

Mortgage Bankers (continued)

Many licensees operate under a trade name. Trade names are not listed in this Report.

Institution	Location
U.S. Home Mortgage, Inc	Lincoln, NE
Union Home Mortgage Corp.	Strongsville, OH
United Fidelity Funding Corp.	Kansas City, MO
United Guaranty Services, Inc.	Greensboro, NC
United Mortgage Corp.	Melville, NY
United Security Financial Corp.	Murray, UT
United Shore Financial Services, LLC	Pontiac, MI
Universal Lending Corporation	Denver, CO
Urban Fulfillment Services, LLC	Highlands Ranch, CO
US Mortgage Corporation	Melville, NY
V.I.P. Mortgage, Inc.	Scottsdale, AZ
Vanderbilt Mortgage and Finance, Inc.	Maryville, TN
Venditor, LLC	Overland Park, KS
Vendor Resource Management, Inc.	Pomona, CA
Vertical Launch, LLC	Heath, TX
Verus Residential Loanco, LLC	Washington, DC
Village Capital & Investment LLC	Henderson, NV
VLN, Inc.	Edmond, OK
Vylla Loan, LLC	Aliso Viejo, CA
Wallick & Volk, Inc.	Cheyenne, WY
Watermark Capital, Inc.	Irvine, CA
WEI Mortgage LLC	McLean, VA
Wells Fargo Clearing Services, LLC	St. Louis, MO
Wells Fargo USA Holdings, Inc.	Des Moines, IA
Weststar Mortgage Corporation	Albuquerque, NM
Wipro Gallagher Solutions, LLC	Atlanta, GA
Wyndham Capital Mortgage, Inc.	Charlotte, NC
Zenta Mortgage Services, LLC	Charlotte, NC
Zillow Group Marketplace, Inc.	Seattle, WA
Zillow Home Loans, LLC	Overland Park, KS
Zimmerman Mortgage Corporation	Omaha, NE
myCUMortgage, LLC	Beavercreek, OH
Premier Lending Alliance, LLC	Johnston, IA
State Farm Bank, F.S.B.	Bloomington, IL
TruHome Solutions, LLC	Lenexa, KS

As of 6/30/19, Nebraska had 369 Mortgage Bankers.

Bureau of Securities

Licensees/Registrants by the Numbers

Bureau of Securities (Registered)	6/30/2013	6/30/2014	6/30/2015	6/30/2016	6/30/2017	6/30/2018	6/30/2019
Broker-Dealers	1,289	1,360	1,373	1,364	1,358	1,355	1,333
Agents of Broker-Dealers	87,600	93,483	98,286	102,745	103,184	106,578	109,865
Investment Advisers	95	101	109	112	100	94	98
Federal Covered Advisers	1,139	1,184	1,273	1,319	1,371	1,398	1,456
Investment Adviser Representatives	3,494	3,825	3,911	4,035	4,251	4,329	4,374

New Registrations

	6/30/2019
Broker-Dealers	86
Agents of Broker-Dealers	25,967
Investment Advisers	27
Federal Covered Advisers	182
Investment Adviser Representatives	793

Loan Brokers (for the period ending 6/30/2019)

Institution	City	State
Commercial Loan Solutions, LLC	Omaha	Nebraska
Fundera, Inc.	New York	New York
Greenlink Financial, LLC	Santa Ana	California
Heartland Financial & Insurance	Holdrege	Nebraska
Innovative Funding Services, L.L.C.	Austin	Texas
Intuit Financing Inc. d/b/a Refund Advance; Intuit Mint; Intuit Turobo	Mountain View	California
Legacy Assurance Ltd. LLC	Lincoln	Nebraska
RockBridge Capital, LLC	Columbus	Ohio
Waterstone Mortgage Corporation	Pewaukee	Wisconsin

Enforcement Actions

	6/30/2017	6/30/2018	6/30/2019
Investigations Initiated	30	23	18
Investigations Closed	33	24	15
Cease & Desist Orders	3	2	0
Denials	0	0	0
License Revocations	0	0	0
Permanent Injunctions	0	0	0
Criminal Referrals	0	3	1
Criminal Convictions	3	2	0
Consent Orders	3	6	3
Number of fines, penalties, costs and unregistered securities assessed	3	3	3

Securities Registrations and Exemptions (for the period ending June 30, 2019)

SECURITIES OFFERINGS FILED			
INITIAL FILINGS - Type	Paper Filing	Electronic Filing	Total
Stock	0	0	0
Debt	0	0	0
Partnership	0	0	0
Mutual Funds	148	1563	1711
Unit Investment Trusts	1448		1448
Other	13		13
TOTAL OF INITIAL FILINGS	1609	1563	3172
RENEWALS AND ADDITIONALS			
Additional	304	4538	4842
Mutual Fund Renewals	2095	22907	25002
Other Renewals	100	0	100
SUBTOTAL	2499	27445	29944
Withdrawn	5		
TOTAL RENEWALS AND ADDITIONALS	2499	27445	29944
GRAND TOTAL OF SECURITIES OFFERINGS FILED	4108	29008	33116
EXEMPTION FILINGS			
Uniform Limited Offering Exemption (ULOE)	29	368	397
Intrastate (Form SODD)	0	0	0
§ 8-1111(9) Exemptions	79	0	79
Other Exemptions	4	0	4
Exemption Withdrawals	9	56	65
TOTAL EXEMPTIONS	121	424	545
BUSINESS OPPORTUNITY FILINGS			
New Business Opportunity Filings	0	0	0
Business Opportunity Renewals	4	0	4
TOTAL BUSINESS OPPORTUNITY FILINGS	4	0	4
§ 59-1722 Franchise Exemptions	225	0	225

§ Indicates State Statute

Historical Data – Securities Act Cash Fund Status

Year	Income	Securities Fund Expense	Funds Used by Financial Institutions Division	Transferred to State of Nebraska General Fund	Ending Balance
2014	26,517,042	1,443,978		23,000,000	19,171,415
2015	26,923,976	1,451,926		23,000,000	21,643,466
2016	28,112,208	1,399,075		30,000,000	18,356,599
2017	26,892,788	1,475,595		30,000,000	13,773,793
2018	27,467,898	1,488,948		30,000,000	9,752,742
2019	27,930,591	1,622,742		32,000,000	4,060,591

Historical Data – Issuer Applications

Year	Number of Registrations	Amount of Issued Registrations in Dollars	Registrations Denied or Withdrawn
2014	27,691	20,654,108,000	11
2015	32,400	20,852,152,000	17
2016	33,407	21,648,937,000	17
2017	35,035	20,680,820,000	11
2018	34,628	21,077,422,000	4
2019	34,165	21,375,898,000	5

Historical Data – Registration of Broker-Dealers and Agents

Year	Broker-Dealers Registered	Number Denied	Cancellations & Withdrawals	Agents Registered	Agents Denied
2014	1,360	0	21	93,483	0
2015	1,373	0	66	98,256	0
2016	1,364	0	72	102,745	0
2017	1,358	0	80	103,184	0
2018	1,355	0	3	106,578	0
2019	1,333	0	108	109,865	0

Appendix A

Department Leadership Through the Years

1892 to 1895	Richard H. Townley, Secretary, State Banking Board
1895 to 1901	P.L. Hall, Secretary, State Banking Board
1901 to 1917	Edward Royse, Secretary, State Banking Board
1917 to 1919	J.J. Tooley, Secretary, State Banking Board
1919 to 1925	J.E. Hart, Secretary, State Banking Board
1925 to 1927	Kirk Griggs, Secretary, State Banking Board
1927 to 1931	Clarence G. Bliss, Secretary, State Banking Board
1929 to 1931	George W. Woods, Bank Commissioner
1931 to 1933	E.H. Luikart, Secretary, State Banking Board
1933 to 1935	George W. Woods, Deputy Superintendent
1935 to 1939	B.N. Saunders, Superintendent of Banking
1939 to 1943	Wade R. Martin, Director of Banking
1943 to 1947	J. Fred Peters, Director of Banking
1947 to 1959	J.F. McLain, Director of Banking
1959 to 1961	Edwin N. Van Horne, Director of Banking
1961 to 1964	Ralph E. Misko, Director of Banking
1964 to 1966	Henry E. Ley, Director of Banking
1966 to 1967	Byron Dunn, Director of Banking
1967 to 1969	C.R. Haines, Director of Banking
1969 to 1970	Edwin A. Langley, Director of Banking
1971 to 1975	Henry E. Ley, Director of Banking
1975 to 1978	William H. Riley, Director of Banking & Finance
1979 to 1979	Charles W. Mitchell, Acting Director of Banking & Finance
1979 to 1983	Paul J. Amen, Director of Banking & Finance
1983 to 1984	John P. Miller, Director of Banking & Finance
1984 to 1985	Roger M. Beverage, Director of Banking & Finance
1985 to 1985	Roger W. Hirsch, Acting Director of Banking & Finance
1985 to 1987	James C. Barbee, Director of Banking & Finance
1987 to 1991	Cynthia H. Milligan, Director of Banking & Finance
1991 to 1998	James A. Hansen, Director of Banking & Finance
1998 to 1999	Peter M. Graff, Director of Banking & Finance
1999 to 1999	Ray A. Pont, Interim Director of Banking & Finance
1999 to 2004	Samuel P. Baird, Director of Banking & Finance
2004 to 2005	Ray A. Pont, Acting Director of Banking & Finance
2005 to 2014	John Munn, Director of Banking & Finance
2014 to 2015	Ray A. Pont, Acting Director of Banking & Finance
2015 to Present	Mark Quandahl, Director of Banking & Finance

Historical Data - State-Chartered Commercial Banks

Year	In Operation	Total Capital And Reserves	Total Deposits	Total Assets
1897	320	\$9,321,526	\$13,902,940	\$23,670,864
1898	324	9,112,456	18,225,180	27,680,475
1899	339	7,895,874	18,740,754	27,053,693
1900	347	8,215,314	22,499,021	30,683,955
1901	381	8,555,074	27,634,116	36,297,246
1902	429	9,987,372	31,279,615	41,350,747
1903	459	9,986,483	33,596,040	44,678,440
1904	482	10,649,382	36,764,743	48,608,440
1905	530	11,926,588	49,047,081	62,193,973
1906	563	12,257,299	54,113,470	67,977,826
1907	601	13,625,641	60,783,452	73,167,880
1908	615	14,376,722	62,583,790	78,719,474
1909	659	15,727,371	71,647,454	89,134,446
1910	664	16,581,971	70,172,423	88,836,697
1911	669	17,134,008	72,192,000	91,893,258
1912	695	18,602,383	80,631,192	102,569,968
1913	715	19,479,801	89,228,696	112,791,202
1914	765	21,463,151	91,393,643	117,634,172
1915	805	23,523,191	111,119,961	141,703,258
1916	845	25,802,915	158,240,184	193,208,902
1917	923	29,365,323	204,175,998	256,277,509
1918	942	31,401,671	231,560,771	277,394,621
1919	1002	36,079,610	270,505,130	325,554,901
1920	1022	38,266,672	246,604,458	309,707,591
1921	987	34,705,961	210,627,624	268,017,163
1922	955	33,244,250	231,582,121	285,249,243
1923	937	32,883,200	237,552,204	284,897,103
1924	920	32,814,742	262,132,117	310,734,386
1925	879	30,767,239	272,564,233	320,826,854
1926	837	30,288,177	267,390,928	313,407,077
1927	855	29,212,913	266,707,861	310,318,622
1928	726	27,976,756	244,660,162	284,070,749
1929	647	25,875,885	187,394,417	222,769,134
1930	580	23,487,536	138,105,586	167,722,915
1931	472	16,727,262	86,421,090	109,621,464
1932	430	15,140,042	62,867,165	84,517,404
1933	381	14,298,072	57,563,987	72,505,998
1934	309	11,324,328	66,540,391	78,269,301
1935	302	11,307,447	69,116,798	80,831,084
1936	301	11,809,016	74,919,950	87,084,090
1937	296	11,466,639	69,261,285	81,639,898
1938	293	11,621,199	65,573,363	78,140,675
1939	288	\$12,143,888	\$69,971,473	\$81,196,369

Historical Data - State-Chartered Commercial Banks (continued)

Year	In Operation	Total Capital And Reserves	Total Deposits	Total Assets
1940	284	12,339,843	77,092,644	89,525,065
1941	285	12,884,569	84,936,767	99,040,764
1942	273	13,224,408	134,614,352	147,895,224
1943	275	14,271,379	195,819,709	210,153,432
1944	278	15,439,463	232,311,061	248,027,844
1945	279	16,330,905	261,960,097	278,379,583
1946	282	18,007,659	334,006,685	352,474,541
1947	282	19,839,672	374,999,948	395,523,900
1948	283	21,741,533	367,447,421	389,682,165
1949	283	24,092,119	354,590,644	379,227,765
1950	287	26,510,366	352,452,505	379,771,197
1951	288	28,772,019	375,394,337	404,909,136
1952	287	30,140,895	392,552,248	425,581,807
1953	289	32,934,902	411,170,139	447,965,252
1954	290	37,042,727	414,773,669	453,268,269
1955	292	39,647,391	408,991,675	451,091,638
1956	293	42,536,145	390,189,854	434,790,998
1957	292	44,944,995	394,979,382	443,503,815
1958	293	48,447,514	415,986,871	467,411,647
1959	295	51,525,789	471,421,079	526,906,743
1960	299	56,723,400	465,951,000	528,210,800
1961	300	60,069,000	500,059,000	564,145,000
1962	301	65,255,000	548,373,000	618,917,000
1963	300	68,980,000	601,454,000	679,710,000
1964	303	77,105,000	654,189,000	741,548,000
1965	304	79,705,803	665,398,095	755,454,341
1966	305	85,584,536	724,470,433	821,238,073
1967	308	92,030,994	791,340,315	893,556,155
1968	308	99,159,681	895,981,916	1,007,600,518
1969	311	109,021,675	1,042,536,046	1,176,376,874
1970	312	121,707,930	1,121,140,134	1,275,660,872
1971	312	134,227,083	1,296,993,158	1,465,787,359
1972	316	151,449,647	1,477,030,337	1,673,205,709
1973	322	171,160,456	1,792,977,624	2,015,843,534
1974	324	196,611,779	2,018,984,528	2,341,434,558
1975	328	221,199,058	2,314,527,530	2,604,661,952
1976	329	250,786,000	2,553,728,000	2,844,966,000
1977	322	280,084,000	2,781,804,000	3,122,977,000
1978	335	313,575,000	3,191,859,000	3,550,011,000
1979	336	353,489,000	3,462,379,000	3,895,422,000
1980	340	406,851,000	3,774,973,000	4,268,013,000
1981	340	457,124,000	4,238,958,000	4,817,262,000
1982	340	504,329,000	4,679,017,000	5,366,954,000

Historical Data - State-Chartered Commercial Banks (continued)

Year	In Operation	Total Capital And Reserves	Total Deposits	Total Assets
1983	340	554,134,000	5,221,468,000	5,905,803,000
1984	340	591,872,000	5,579,833,000	6,337,343,000
1985	332	602,369,000	5,767,917,000	6,519,664,000
1986	316	587,630,000	5,836,576,000	6,553,386,000
1987	311	593,326,000	5,948,616,000	6,689,535,000
1988	299	633,724,000	6,155,482,000	6,941,344,000
1989	294	673,878,000	6,413,373,000	7,246,867,000
1990	278	719,166,000	6,850,454,000	7,740,897,000
1991	281	775,507,000	7,516,829,000	8,511,052,000
1992	274	835,334,000	7,860,795,000	8,920,189,000
1993	258	871,730,000	8,024,940,000	9,117,993,000
1994	253	900,979,000	8,066,120,000	9,301,831,000
1995	239	997,652,000	8,423,851,000	9,752,609,000
1996	234	1,026,867,000	8,705,436,000	10,100,663,000
1997	229	1,086,698,000	9,238,326,000	10,804,157,000
1998	225	1,110,796,000	9,453,453,000	11,114,113,000
1999	216	1,141,079,000	9,795,909,000	11,670,911,000
2000	204	1,219,339,000	10,542,428,000	12,811,435,000
2001	198	1,340,662,000	11,273,003,000	13,730,070,000
2002	196	1,422,794,000	11,815,637,000	14,486,025,000
2003	192	1,568,094,000	12,933,354,000	15,878,215,000
2004	188	1,869,032,000	13,302,372,000	16,662,927,000
2005	184	1,972,713,000	13,375,402,000	16,859,175,000
2006	187	2,034,579,000	14,142,596,000	17,785,286,000
2007	187	2,168,497,000	14,761,492,000	18,508,808,000
2008	182	2,336,058,000	15,939,780,000	20,141,454,000
2009	180	2,567,620,000	18,175,089,000	22,570,676,000
2010	178	2,617,873,000	19,462,038,000	26,080,785,000
2011	177	2,947,156,000	21,724,542,000	28,415,413,000
2012	174	3,244,149,000	23,263,012,000	30,424,100,000
2013	175	3,419,615,000	25,179,370,000	33,082,737,000
2014	171	3,627,272,000	26,162,527,000	34,809,104,000
2015	167	4,317,764,000	27,412,224,000	37,165,034,000
2016	163	4,244,010,000	28,909,062,000	39,912,461,000
2017	158	4,662,769,000	30,546,253,000	42,098,630,000
2018	156	4,315,129,000	31,058,755,000	38,534,679,000
2019	153	4,751,085,000	34,097,041,000	41,628,517,000

Appendix C State-Chartered Credit Unions Comparative Statement

	6/30/2017	6/30/2018	6/30/2019
ASSETS			
Unsecured Credit Card Loans	11,578,216	12,533,185	11,713,834
All Other Unsecured Loans	15,002,673	19,703,666	22,285,628
New Auto Loans	26,047,607	32,200,227	34,112,950
Used Auto Loans	159,652,178	176,232,613	169,345,581
1st Mortgage Real Estate Loans	167,060,793	123,732,503	136,500,093
Other Real Estate Loans	51,893,098	106,900,429	56,574,332
Leases Receivable	0		
Other Member Loans	48,296,787	45,186,332	75,822,755
All Other Loans			
TOTAL LOANS	\$479,531,352	\$516,488,955	\$506,355,227
Loans Held for Sale	4,383,862	2,178,358	2,728,255
Allowance for Loan Losses	(4,215,685)	(4,595,421)	(4,651,773)
Cash	45,481,053	50,778,100	50,185,203
INVESTMENTS			
Available for Sale Securities / 1	60,980,801	55,288,528	37,407,560
Held to Maturity Securities / 1	20,411,936	28,842,692	25,472,888
Loan to, Deposits in, Natural Person CUs / 1	6,157,020	13,128,995	70,956,716
U.S. Govt. Obligations / 2			
Federal Agency Sec. / 2			
All Mutual Funds / 2			
Total MCSD and PIC in Corporate	2,134,890	2,134,885	1,626,673
Corp. Central (CD)	2,800,000	70,633	2,100,000
Banks and S & Ls (Cert. DEP)	67,642,605	58,050,142	102,100
All Other Investments	6,503,004	3,898,277	755,419
TOTAL INVESTMENTS	\$166,630,256	\$161,414,152	\$138,421,356
OTHER ASSETS			
Land and Bldg (NET of DEP)	21,524,327	21,178,386	19,274,453
Other Fixed Assets	1,474,160	1,500,273	1,358,249
Foreclosed and Repossessed Assets / 3	125,899	284,704	155,120
Share INS CAP Deposit / 4	5,882,289	6,144,260	5,855,295
Other Assets	16,563,923	21,201,774	20,354,260
TOTAL ASSETS	\$737,381,436	\$776,573,541	\$740,035,645

1 / Categories reflect report change in 2006

2 / Categories only available prior to 2006

3 / Other real estate prior to 2004

4 / Previously listed as an investment

State-Chartered Credit Unions Comparative Statement (continued)

	6/30/2017	6/30/2017	6/30/2019
LIABILITIES			
Other Borrowings / 5	22,150,000	5,000,000	7,000,000
Reverse Repo Agreement			
Subordinated CDCU Debt			
DIV/INT Payable	93,136	123,644	193,315
Acct. Payable & Liabilities	10,251,468	11,120,325	9,790,907
TOTAL LIABILITIES	\$32,494,604	\$16,243,969	\$16,984,222
SAVINGS/EQUITY			
Share Drafts	104,761,582	115,888,097	124,844,279
Regular Shares	272,664,286	281,900,665	257,252,719
Money Market Shares / 7	25,611,276	26,099,315	19,843,700
Share Certificates / 7	139,125,900	137,832,378	127,086,059
IRA/KEOGH Accounts / 7	41,789,943	43,592,520	41,200,999
All Other Shares / 6	13,225,978	14,306,381	13,555,730
Non-Member Deposits / 7	19,273,819	48,099,315	45,342,158
TOTAL SAVINGS	\$616,416,819	\$667,718,671	\$629,125,644
Regular Reserves	43,691,420	43,754,852	39,564,126
Investment Valuation Reserve			
Uninsured Second Capital			
Unrealized G/L A-F-S SEC Gains / (Losses)	(575,545)	(1,773,974)	(192,276)
Other Reserves	2,947,718	603,945	19,157
Undivided Earnings	40,273,529	48,286,184	52,514,715
Net Income	270,681	327,684	122,847
Miscellaneous Equity	1,412,210	1,412,210	1,997,210
EQUITY TOTAL	\$88,470,013	\$92,610,901	\$94,025,779
TOTAL SAVINGS/EQUITY	\$704,886,832	\$760,329,572	\$723,051,423
TOTAL LIABILITIES/SAVINGS/EQUITY	\$737,381,436	\$776,573,541	\$740,035,645

5 / Category previously listed as Promissory and other Notes Payable

6 / Category definitions changed in 2006 to include previously defined categories

7 / Category detail exists only prior to 2006

(a) Prior to June 2006, included money market, share certificates, IRA/KEOGH and non-member shares for short form filers.

Appendix D

State-Chartered Trust Companies Comparative Statement

Institution	Location
Constellation Trust Company	Omaha, Nebraska
Bridges Trust Company	Omaha, Nebraska
First Nebraska Trust Company	Lincoln, Nebraska
NBC Trust Company	Lincoln, Nebraska

	6/30/2017	6/30/2018	6/30/2019
	4 Companies	4 Companies	4 Companies
ASSETS: (\$ Amount in Thousands)			
Non-interest Bearing Deposits-Own Institution	312	564	1,239
Non-interest Bearing Deposits-Other Institutions	12,700	16,081	12,068
Interest Bearing Deposits-Own Institution	0	0	0
Interest Bearing Deposits-Other Institutions	64,639	73,120	82,070
U.S. Government and Agency Obligations	599	445,708	381,968
State, County and Municipal Obligations	42,651	61,425	45,694
Money Market Mutual Funds	248,457	535,135	942,449
Other Short Term Obligations	210	287	450
Other Notes and Bonds	10,212	31,870	77,919
Common and Preferred Stocks	1,346,514	2,265,841	3,262,032
Real Estate Mortgages	43,063	58,080	72,460
Real Estate	65,012	74,285	89,409
Miscellaneous Assets	193,741	254,182	332,800
Total Discretionary Assets		\$2,028,110	\$3,816,577
Total Non-Discretionary Assets	\$4,167,412	\$4,759,401	\$4,873,679
TOTAL ASSETS	\$6,195,522	\$8,575,978	\$10,174,237
NUMBER OF ACCOUNTS			
Total Number of Discretionary Accounts	1,747	2,133	2,172
Total Number of Non-Discretionary Accounts	14,307	16,267	16,122
TOTAL NUMBER OF ACCOUNTS	16,054	18,400	18,294

Appendix E

Delayed Deposit Services Licensees

Statement of Income and Expenses for the period January 1, 2018 through December 31, 2018
 Number of full-time employees 68, Number of part-time employees 26, as of December 31, 2018

Schedule A

Income

DDS Transaction Fees Collected	24,902.05
DDS NSF Penalties Related to DDS Transactions	152,381
DDS Charge Off Recovery	3,665,966
DDS Checks Sold for Collection	273,576
Total Income attributable to DDS	\$28,993,972
Income from non-DDS Business Conducted at Location and Its Branches	1,547,542
Gross Income	\$30,541,515

Expenses

Expenses:	\$7,474,008
Bad Debt (Charge off)	\$7,952,180
--Salary	
Collection Expenses (Fees related to collection of checks)	\$525,564
Other DDS Expenses	\$8,111,607
Expenses from non-DDS Business	\$381,831
Total Expenses	\$24,445,191
Net Income (Gross Income - Total Expenses)	\$6,096,324

Schedule B

Statement of Assets and Liabilities as of 12/31/2018	
Cash on Hand and in Banks - Available for DDS Operation	7,673,167
Current Inventory	8,472,728
Collection Inventory	1,232,939
All other Assets	11,725,630
Total Assets	\$29,104,463
Total Liabilities	1,455,371
Net Worth	\$27,649,092
Total Liabilities + Net Worth (must equal Total Assets)	\$29,104,463

Transaction Activities of Licensees and Makers

Total Number of Makers	51,976
Total Number of Transactions	54,937
Average Transaction Size	\$346.00
Total Transacted Transaction Charger	\$27,969,746.00
Total Transaction Actual Charges	\$28,130,469.00
Number of Defaulted Transactions	32,873
Number of Charged-Off Transactions	11,427
Dollar Value of Transactions Charged Off	\$3,764,520.00
Number of Non-Negotiable Check Fees	6,627
Dollar Value of Non-Negotiable Check Fees	\$87,578.00
Average Contracted Annual Percentage Rate	387%

Appendix F

Historical Data - Securities Act Cash Fund Status

Year	Income	Securities Fund Expense	Funds Used by Financial Institutions Division	Transferred to State of Nebraska General Fund	Ending Balance
1939	6,193	4,410			12,061
1940	7,145	6,320			12,841
1941	5,046	5,486			12,802
1942	4,141	3,000			13,543
1943	4,961	3,507			14,998
1944	5,632	4,750			15,879
1945	8,928	6,803			18,003
1946	13,845	7,891			23,977
1947	10,812	8,816			25,972
1948	9,462	9,719			25,715
1949	10,578	9,908			26,384
1950	14,349	12,528			28,205
1951	15,970	10,431			33,744
1952	17,961	14,244			37,461
1953	15,796	15,469			37,789
1954	20,094	16,122			41,671
1955	56,121	18,247			79,635
1956	36,925	27,312			89,248
1957	37,458	34,148			92,558
1958	44,217	18,310			118,456
1959	59,160	21,041		87,910	68,674
1960	56,095	32,490			92,279
1961	93,293	26,640	20,177		138,754
1962	84,195	24,665	22,870		175,414
1963	65,892	17,144	36,914	107,503	79,744
1964	73,040	14,720	53,041		85,023
1965	99,917	10,535	46,750		127,655
1966	122,601	27,695			222,561
1967	127,622	30,744			391,439
1968	103,638	38,675			* 384,403
1969	282,826	41,039			626,189
1970	238,716	49,524		576,189	239,193
1971	196,324	57,318			378,198
1972	238,201	54,591	335,820		225,987
1973	303,244	53,510			475,721
1974	222,982	66,216	35,000		597,486
1975	294,904	92,669			799,721
1976	263,400	93,960		650,000	319,160

*Adjusted from a calendar year reporting to a fiscal year beginning with the year 1967/1968.

Historical Data – Securities Act Cash Fund Status (continued)

Year	Income	Securities Fund Expense	Funds Used by Financial Institutions Division	Transferred to State of Nebraska General Fund	Ending Balance
1977	\$348,188	\$114,168			553,180
1978	388,138	129,703			811,616
1979	644,668	137,669		1,000,000	318,615
1980	1,382,923	217,896		1,000,000	483,642
1981	1,933,972	234,662		1,000,000	1,182,951
1982	2,731,444	241,846		2,500,000	1,172,548
1983	2,724,346	270,889		3,400,000	226,005
1984	2,329,448	346,303		2,000,000	209,151
1985	2,751,985	506,926			2,454,210
1986	4,583,858	393,491		1,000,000	5,644,577
1987	6,398,986	481,880		3,000,000	8,561,683
1988	6,013,741	539,064		6,000,000	8,036,360
1989	5,640,939	550,907		9,800,000	3,326,392
1990	5,589,758	575,244		4,000,000	4,340,908
1991	5,258,270	566,022		4,000,000	5,033,155
1992	5,788,698	759,553		4,000,000	6,062,300
1993	6,530,292	719,772		7,000,000	4,872,820
1994	8,375,968	733,479		6,000,000	6,515,309
1995	9,395,159	787,188		6,000,000	9,123,280
1996	10,090,840	817,799		9,000,000	9,396,321
1997	11,233,134	879,814		11,000,000	8,749,640
1998	12,915,388	861,660		9,000,000	11,803,368
1999	13,909,799	903,478		9,000,000	15,809,689
2000	16,837,246	971,783		15,000,000	16,675,152
2001	17,815,112	1,010,507		17,000,000	16,479,757
2002	16,322,333	973,200		17,500,000	14,328,889
2003	13,910,094	999,418		16,500,000	10,739,564
2004	19,041,410	985,019		15,000,000	13,795,956
2005	15,001,541	1,140,021		19,100,000	8,557,476
2006	15,587,788	1,071,972		16,000,000	7,073,292
2007	18,443,864	1,080,923		16,000,000	8,436,232
2008	23,658,511	1,090,520		11,000,000	20,004,303
2009	24,904,074	1,188,387		19,000,000	24,719,989
2010	24,844,300	1,291,931		24,286,041	23,986,318
2011	24,863,949	1,290,131		37,322,121	10,238,015
2012	23,780,113	1,430,535		19,000,000	13,587,592
2013	23,928,128	1,417,369		19,000,000	17,098,352
2014	26,517,042	1,443,978		23,000,000	19,171,416
2015	26,923,977	1,451,926		23,000,000	21,643,467
2016	28,112,209	1,399,075		30,000,000	18,356,600
2017	26,892,788	1,475,595		30,000,000	13,773,793
2018	\$27,467,896	\$1,488,948		30,000,000	9,752,742
2019	\$27,930,591	\$1,622,742		32,000,000	4,060,591

Appendix G

Historical Data – Issuer Applications

Year	Number of Registrations	Amount of Issued Registrations in Dollars	Registrations Denied or Withdrawn	Year	Number of Registrations	Amount of Issued Registrations in Dollars	Registrations Denied or Withdrawn
1939	30	2,362,575	8	1976	964	231,153,028	0
1940	41	2,883,400	4	1977	734	173,514,576	14
1941	34	1,492,511	2	1978	818	234,362,503	28
1942	32	1,260,800	1	1979	847	437,864,783	41
1943	36	2,136,200	0	1980	1,329	1,053,033,936	25
1944	35	2,646,000	0	1981	1,575	1,536,501,075	67
1945	55	5,492,550	0	1982	1,786	2,607,490,277	119
1946	80	9,459,847	4	1983	2,299	2,451,475,402	147
1947	61	6,838,394	0	1984	2,325	2,011,168,235	192
1948	67	5,485,750	1	1985	2,302	2,172,465,659	222
1949	74	5,676,700	0	1986	3,086	4,111,096,897	238
1950	86	8,850,404	0	1987	3,424	6,100,822,335	294
1951	95	10,781,368	0	1988	3,018	4,820,573,174	289
1952	102	11,271,391	0	1989	3,010	4,275,274,132	164
1953	81	9,959,434	0	1990	2,763	4,120,247,299	195
1954	117	12,688,352	1	1991	2,986	4,264,222,845	110
1955	155	48,064,847	5	1992	4,113	3,746,672,390	91
1956	152	26,417,011	9	1993	4,968	3,433,009,471	102
1957	160	25,725,150	6	1994	6,881	3,854,726,154	116
1958	168	32,838,450	6	1995	8,021	4,340,862,458	90
1959	201	41,841,964	19	1996	8,891	4,366,777,438	90
1960	239	38,676,160	52	1997	10,621	4,917,973,597	56
1961	340	70,151,950	51	1998	13,349	5,804,370,252	66
1962	253	60,093,300	8	1999	14,165	5,799,663,765	81
1963	224	45,746,030	4	2000	17,789	7,119,150,972	36
1964	270	51,546,333	0	2001	21,232	8,698,411,020	65
1965	383	77,723,015	1	2002	20,467	9,725,155,609	46
1966	349	100,690,421	0	2003	20,935	9,979,766,330	11
1967	459	100,982,178	0	2004	22,697	11,323,207,770	26
1968	692	192,940,066	1	2005	22,870	10,641,066,150	31
1969	954	236,369,401	1	2006	24,710	11,320,260,650	11
1970	722	178,185,790	4	2007	26,266	13,573,121,380	9
1971	918	162,482,230	2	2008	29,348	18,371,913,640	5
1972	1,007	256,222,450	28	2009	27,945	18,729,690,650	12
*1973				2010	28,523	17,213,135,000	18
1974	634	129,563,116	103	2011	23,250	18,545,492,000	5
1975	682	170,268,855	31	2012	28,965	17,955,119,000	20
				2013	25,179	18,245,373,000	13

*Adjusted from calendar year reporting to fiscal year beginning with the year 1973/1974.

Historical Data – Issuer Applications (continued)

Year	Number of Registrations	Amount of Issued Registrations in Dollars	Registrations Denied or Withdrawn
2014	27,691	20,654,108,000	11
2015	32,400	20,852,152,000	17
2016	33,407	21,648,937,000	17
2017	35,035	20,680,820,000	11
2018	34,628	21,077,422,000	4
2019	34,165	21,375,898,000	5

Historical Data – Registration of Broker-Dealers and Agents

Year	Broker-Dealers Registered	Number Denied	Cancellations & Withdrawals	Agents Registered	Agents Denied
1939	57	6	3	185	10
1940	65	0	1	165	0
1941	64	1	0	147	0
1942	54	0	0	112	0
1943	55	0	0	108	0
1944	59	0	0	104	0
1945	57	0	0	120	0
1946	61	0	0	168	0
1947	64	0	0	186	0
1948	67	0	0	196	0
1949	68	0	0	245	0
1950	75	0	0	262	0
1951	79	0	0	283	0
1952	83	0	0	297	0
1953	82	0	0	306	0
1954	89	0	0	345	0
1955	91	1	0	362	0
1956	94	2	0	427	0
1957	90	1	0	517	0
1958	94	4	2	563	0
1959	93	5	0	681	0
1960	94	2	0	769	0
1961	113	0	0	833	0
1962	120	0	1	720	21
1963	119	0	0	796	1
1964	122	0	0	977	1
1965	124	1	0	1,033	0
1966	138	0	0	1,106	0
1967	147	0	0	1,484	0
1968	177	0	0	1,418	0
1969	210	0	0	2,430	0
1970	237	0	0	1,964	0
1971	246	0	0	2,346	0
1972	264	0	0	2,614	1
*1973					

*Adjusted from calendar year reporting to fiscal year beginning with the year 1973/1974.

Historical Data – Registration of Broker-Dealers and Agents (continued)

Year	Broker-Dealers Registered	Number Denied	Cancellations & Withdrawals	Agents Registered	Agents Denied
1974	261	0	0	2,468	1
1975	238	0	0	1,661	0
1976	273	0	0	2,526	0
1977	272	0	0	2,534	0
1978	294	0	13	2,424	0
1979	309	0	25	2,801	0
1980	320	0	24	3,276	0
1981	333	0	8	3,685	0
1982	393	0	10	**5,843	0
1983	440	0	20	4,369	3
1984	515	0	33	6,095	1
1985	614	5	28	9,357	37
1986	667	3	49	10,099	20
1987	701	2	76	14,495	3
1988	753	0	86	16,611	0
1989	771	0	106	17,455	0
1990	776	0	107	17,672	0
1991	733	0	134	17,383	0
1992	758	0	87	18,866	0
1993	808	0	57	22,293	0
1994	888	0	51	26,574	0
1995	984	0	72	28,532	0
1996	1,078	0	84	32,175	0
1997	1,178	0	92	37,151	0
1998	1,232	0	128	44,134	0
1999	1,311	0	144	50,722	0
2000	1,459	0	86	56,606	0
2001	1,529	0	139	61,783	0
2002	1,520	0	178	57,388	0
2003	1,447	0	181	53,950	0
2004	1,436	3	110	56,214	0
2005	1,431	0	30	5,519	0
2006	1,430	0	131	63,260	0
2007	1,489	0	98	69,242	0
2008	1,470	0	74	70,842	0
2009	1,446	0	155	70,326	0
2010	1,425	0	134	74,970	0
2011	1,416	0	130	84,179	0
2012	1,320	0	199	86,447	0
2013	1,289	0	98	87,600	0
2014	1,360	0	21	93,483	0
2015	1,373	0	66	98,256	0
2016	1,364	0	72	102,745	0
2017	1,358	0	80	103,184	0
2018	1,355	0	3	106,578	0
2019	1,333	0	108	109,865	0

**A conversion to a new computer in 1982 may have caused an error in reporting the figure accurately.