

July 1, 2023 - June 30, 2024

Governor Jim Pillen

Director Kelly Lammers

# Nebraska Department of Banking and Finance

Annual Report

## The Year in Review

- A Word from Director Lammers
  - Securities Updates
    - FI Updates
    - Legal Updates



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# Greetings!

Welcome to the Nebraska Department of Banking and Finance.

Thank you for your interest in doing business in Nebraska! If you are looking at this report, you likely have an interest in Nebraska's financial opportunities, are considering working with Nebraskans, or are possibly taking the big step of moving here. Ultimately, you heard that "the Good Life Is Calling" (<https://thegoodlifeiscalling.com/>), and we are here to help. Nebraska's most important asset is its people – their creativity and innovation, their commitment to the future and entrepreneurship, and their passion for growing and making connections. Here in Nebraska, we are focused on helping our communities thrive, our businesses grow, raising the best agricultural products in the world and helping our people achieve their dreams.

Those may sound like lofty goals, but our ability to make inroads is part of our history. It's who we are.

Decades ago, farmers needed to know if a tractor could plow fields of sandy soil in the west and still cut through the hard clay in the east. To ensure the design of a worthy product, the Nebraska State Legislature established the Tractor Law in 1919, which created the Nebraska Tractor Lab. The lab established the power and performance standards that defined horsepower, making Nebraska and Paris, France, the only two places in the world for tractor horsepower testing for decades. The history of the Tractor Lab is just one example of the ability of government to work with Nebraskans to meet their needs, through smart and commonsense solutions.

That tradition continues today with the support of the NDBF. NDBF ensures strong banking and financial services, allowing Nebraskans to access the capital necessary for purchasing tractors, producing ethanol, launching a business and much, much more.

NDBF also creates innovation solutions to address new challenges. For example, NDBF engaged with a trust charter to develop unique solutions to deliver a fiduciary representation to meet customer needs and it established a framework for an evolving payment stablecoin system under the Nebraska Financial Innovation Act.

If you are ready to increase your financial horsepower, we encourage you to investigate the many ways that NDBF can support those efforts. Our annual report is a good place to get acquainted. We also encourage you to visit: <https://ndbf.nebraska.gov/>.

Thank you for your interest in the NDBF's mission.



Governor Jim Pillen



Director Kelly Lammers

# Annual Report

## July 1, 2023 - June 30, 2024



### *April 4, 2024—Financial Awareness Day*

For the third year the department has celebrated financial awareness, this year Governor Jim Pillen held a news conference on April 4th declaring April as Financial Awareness Month. The Governor signed a proclamation, and together with Nebraska Department of Banking and Finance (NDBF) Director Kelly Lammers, Nebraska Council on Economic Education (NCEE) President Dr. Jennifer Davidson, and siblings, Ashlynn & Zach Roeber from Pender Public Schools, they spoke about the importance of financial awareness and celebrated the state's many financial literacy wins.



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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 Consumer 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)
- ◆ Nebraska Financial Innovation Act, (digital banks)

### 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



**Kelly Lammers, Director**

## Counting

The mission of the Department of Banking and Finance remains: To Protect and Maintain the Confidence in the Financial Industries of Nebraska. Key performance indicators such as growth in bank assets, number of licenses, charters, securities registrations, and a host of additional numbers are included in the pages that follow, which deliver the “science” of regulation. Yet, the true art of banking and finance is not only the approval process for the applicant to provide a financial service, but also the monitoring of key intersections between financial industry and consumer, ensuring the industry is offering trusted value in assisting Nebraskans. Albert Einstein may have best captured that there is more to banking and finance than simply the numbers (or possibly he was referencing the entire universe) when he stated: “Not everything that counts can be counted, and not everything that can be counted counts.”

When asked what the Department does, in the place of explaining the laundry list of licenses, charters, examinations and details, I often say our true mission is to build communities. For in every community of a shared geography or of a virtual bond, there is a need to conduct “business” to share resources in order to grow, to exchange value and even exchange money. The Department’s regulatory obligation includes answering complaints and questions, routinely examining and occasionally investigating financial services. In doing so, the Department is both promoting industry alignment with various laws and rules as well as offering a baseline from which consumers may do

their business with the confidence in the industry that it performs as expected. Stephen M.R. Covey writes in “The Speed of Trust”: “The trust we have in people and in organizations comes, in part, from believing they do care.” Welcome to doing business in Nebraska.

## Values and Confidence

The Department spends considerable time and resources in regulatory responsibility over the numerous industries that span depository, custodial, lending, transactional, and investment opportunities in the state of Nebraska. Yet, the Department also routinely examines depositories for safety and soundness, and expands the examination scope to include financial services and securities for compliance; investigating complaints and concerns. As Financial Institutions Deputy Director Darcy Bailar often states, “Explain the why and the rest will come together.”

Deputy Director Claire McHenry, handles the complicated world of investor education and investor protection with a question: “Did they say what they will do, and did they do what they said?” Sometimes confidence requires both a complex legal system and knowing those people that make the system make sense. The Department executive team, consisting of the Deputies along with General Counsel Patricia H. Herstein and Chief Operations Officer Michael Fabry, collectively manage the talent and budget that enables Nebraskans to have access to local, regional and national approved financial services.

## Kids, Agriculture and Confidence

As an agricultural state, Nebraska completely understands the impact of planting a small seed to grow a crop that empowers a farm and a community. The Nebraska Student Savings Program is a small example of planting a seed that not only counts “money” but grows confidence. With statutory powers, a bank or credit union, working with a school may create a student savings program. While such laws enable “taking deposits;” when we blend expertise to include working with educators, the science of counting becomes the art of teaching lifelong learning.

Thanks to blending college curriculum, grade-school students and passionate teachers, students and bankers, assisted by the Nebraska Council of Economic Education (NCEE), “deposit taking” becomes an opportunity, an adventure and a “job.” Fourth and fifth graders are encouraged to prepare a resume,

# Director's Message

complete a job application and apply to become a student teller. They are interviewed by other students (often experienced sixth graders) and asked job interview questions like, "How would you make someone who is having a bad day feel better?" And do they understand that in a job, a "supervisor" is there to help?

Dr. Jennifer Davidson, president of NCEE, published in her work, "Long-Term Analysis of a Saving Program in Elementary School," that participants in an elementary program are more likely to be banked in high school than non-participants. This past year, I attended several ribbon cuttings. Student stories during such events range from learning what it is like to be the first in the family to even trust a bank (students say, parents don't always understand) to those saving for medical school with the most common shared stories being of savings for a game, a bike or a skateboard. However, it is clear every student (depositor) saving a quarter or a dollar is both using a financial service and planning for a future that is different because of the power of community, financial industry, and educators working together. Simply there is confidence that in planting the right seed, all that needs to be counted isn't only counting the dollars invested today, but in the time value of potential growth for tomorrow. Nebraska often claims record harvest and beats it again and again.

Delivering the regulatory functions of banking and finance would not be possible without a dedicated and skilled team of employees, committed to sharing their talent in public service. Annually, the accomplishments of the Department are considered for outstanding innovation and service with two individuals selected as key contributors to our team success. A special shoutout to the Department 2023/24 Excellence in Leadership award winners Deputy Director Claire McHenry and Senior Database Analyst Steve Covert. Deputy Director McHenry, this past year was also selected by her peers in recognition of her expertise to serve as the president of the North American Securities Administrators Association, representing Nebraska and the regulated securities industry in Canada, USA and Mexico. Senior Database Analyst Covert monthly holds a database update call, sharing with the Department staff the latest customization, data feed or capability; empowering each desk to link data, documents and storage in such a way to both streamline workflows and enable the machine to help. Enabling more time for team to think, resolve and collaborate.

Simply working together, we can blend the art and science to provide a business environment that moves at the speed of trust. Please see the complete listing of our team of public servants on page six (6).

In closing, Nebraska is known for our people and what better way to meet great people then consider growing a community and a business though offering valued financial services. Join us as a service provider, a neighbor, or as a lifelong learner on our team of public servants, working with an industry that never stops growing. Our main phone number is 402-471-2171 and my email is [Kelly.Lammers@nebraska.gov](mailto:Kelly.Lammers@nebraska.gov).



Director Kelly Lammers giving a speech at The Annual Nebraska Credit Union League Meeting.





# A Year In Review



## FINANCIAL INSTITUTIONS

**Darcy Bailar, Deputy Director**

It has been a busy and exciting year for the NDBF Financial Institutions (FI) division. The FI Division administers and enforces laws and regulations for both depository and consumer finance industries in Nebraska. The FI Depository division supervises banks, credit unions, and trust companies. The FI Consumer Financial Services division supervises mortgage bankers, money transmitters, installment loan and sales finance companies. We also license the individuals conducting business in each of these industries, as well as oversee digital asset depository charters. Nebraska's financial industries continue to exhibit strength, perseverance, and innovation.

This year the FI Team put significant effort into preparing for a thorough review process to become reaccredited in both areas of banking supervision and mortgage supervision by the Conference of State Bank Supervisors (CSBS). This prestigious designation carries national recognition with both our fellow state and federal regulatory counterparts, as well as financial industries. Preparation was a momentous demonstration of NDBF teamwork that included examination, administrative, legal, operations, and executive teams. A substantial amount of documentation was gathered, organized, and submitted for review to the reaccreditation team consisting of CSBS staff and former financial regulators. This esteemed team reviewed NDBF's internal processes, procedures, and policies; funding mechanisms; recruitment and retention approaches; examination and regulatory findings; communication strategies; financial literacy efforts; and everything in between! I am grateful for the substantial collaboration effort and incredibly proud of everyone involved in this significant achievement for NDBF.

**We are reaccredited!**

Nebraska continues to rank No. 8 in the nation in the number of

state-chartered banks. A total of 136 banks hold a Nebraska charter, with total assets of \$67.5 billion. The charter number decreased due to two mergers with other state-chartered institutions; however, total bank assets increased by \$3.6 billion in 2024, or 5.7%. A total of 10 credit unions hold a Nebraska charter with total assets of \$1 billion, exhibiting growth of \$23.2 million, or 2.3%. Nebraska now charters five independent trust companies with combined assets under management of \$13.8 billion, showing growth of \$1.8 billion, or 14.7% in 2024.

NDBF granted a significant number of licenses within the various consumer financial services industries over the past year. Mortgage banker licenses totaled 499 with total assets in Nebraska of \$2.3 trillion, increasing from 1.9 trillion the prior year. A total of 3,954 licenses were issued for mortgage loan originators. Money transmitter licenses issued continued to increase, totaling 185 with combined total assets of \$753.2 billion, a significant increase of 35.9%. The number of installment loan company licenses issued continued to increase significantly from 77 in 2023 to 97 in 2024. NDBF currently licenses 103 sales finance companies.

NDBF continues diligent work regarding the Nebraska Financial Innovation Act (NFIA) that allows for two types of Nebraska charters, a Digital Asset Depository Institution and a Digital Asset Depository Department that is within a Nebraska financial institution. The NFIA continues to be unique to other states' legislation and provides increased opportunities for new financial services in Nebraska.



-2024 NMLS Annual Conference

*Pictured: Back-row Susie Hansen, William Lawrence, Scott Peter, Jeff Peterson, Front-row Christopher German, Bryce Miller*

# A Year In Review

NDBF oversees the Single Bank Pooled Collateral Program by authority granted from the Nebraska Legislature through the Public Funds Deposit Security Act, effective in 2020. NDBF has appointed the Nebraska Bankers Insurance and Services Company (NBISCO) as the current program administrator. We continue to review monthly metrics and conduct an independent examination to evaluate the administration of the program. The program continues to expand and currently has 27 participating banks and includes total public deposits of \$2.2 million.

The FI examination team consists of 37 examiners who provide Nebraska financial industries and our state and federal regulatory counterparts with expertise in various areas. This team determines necessary actions on applications, consumer complaints, investigations and regulatory matters, and serves as a resource for public inquiries and consumer complaints. The FI division conducted a total of 136 examinations of Nebraska chartered or licensed financial institutions this year. Examination scoping procedures for all industries continue to be “risk-focused” as part of a consistent, constructive examination approach.

We uphold our immense responsibility to facilitate positive industry relationships and an effective regulatory environment for all financial institutions as well as those that they do business with. The NDBF mission to protect and maintain the confidence in the financial industries of Nebraska remains a priority focus for the entire team and is accomplished through effective public service to all citizens and businesses in our state.

Nebraska financial institutions are safe and sound and continue to exhibit both growth and strength. It is a significant privilege to lead the team that continuously ensures that we remain a trusted financial home that serves all Nebraskans.



The leadership graduation ceremony took place in Lincoln on April 19, 2024 with the NDBF graduates from Cohorts 22, 23, and 24.

*Pictured Let to Right: Christopher German, Scott Peter, Director Kelly Lammers Brian Simpson, Corey Lienmann, Michael Miller, Alex Thorson, Deputy Director Darcy Bailar.*



-Career Fair Table set up by NDBF

NEBRASKA

Good Life. Great Opportunity.

DEPARTMENT OF BANKING  
AND FINANCE

# A Year In Review



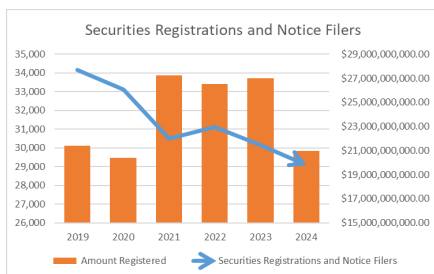
## Bureau of Securities

**Claire McHenry, Deputy Director**

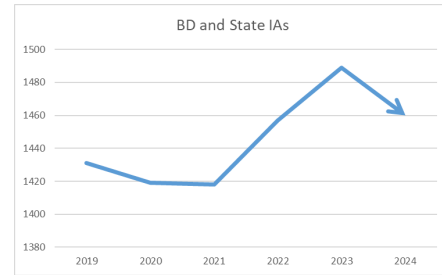
The Bureau of Securities continued its efforts to protect investors and Grow Nebraska in FY 2024. The Bureau administers and enforces the Securities Act of Nebraska (“Act”), as well as several other consumer and business protection statutes to protect investors and promote fair and efficient markets in Nebraska. Strong state securities regulation is essential to maintaining a stable securities industry, protecting the public from illegal operations, and encouraging capital formation 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.

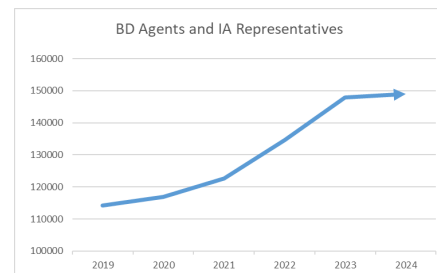
During FY 2023, the Bureau:



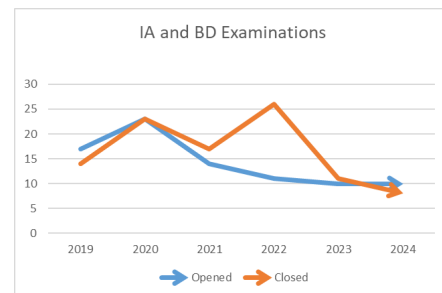
Processed 29,078 securities registration and notice filings offering over \$20.9 billion in securities offerings;



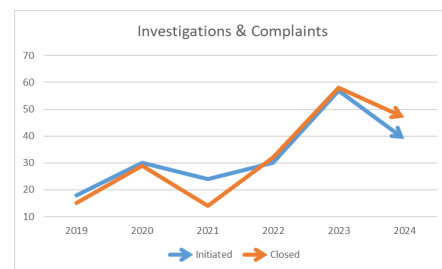
Provided oversight to 1,460 broker-dealer firms and state-registered investment adviser firms;



Provided oversight to 149,061 Nebraska-registered broker-dealer agents and investment adviser representatives;



Opened 10 examinations and closed 8 examinations of registered firms;



Initiated 39 new investigations and complaints and closed 47 investigations and complaints.

# A Year In Review

The Bureau remains a net contributor to the General Fund of the State of Nebraska. In FY 2024, the Bureau's expenditures were \$1,660,620, and the revenue collected was \$30,138,479, primarily from registration and licensing fees. The Bureau transferred \$39,500,000 from the Securities Act Cash Fund to the General Fund. Since 2020, the Bureau has transferred \$135,509,578 to the General Fund. Since 2000, the Bureau has transferred over \$573,509,578 to the General Fund.

In FY 2024, the Bureau began efforts to develop a multi-media outreach campaign to bring relevant and targeted information to Nebraska investors and consumers about how investments work and how to protect themselves from fraud. The Bureau engaged the services of Jacht, a student-led advertising agency from the University of Nebraska-Lincoln to develop a new outreach campaign to inform and protect Nebraskans, called Make Cents Make Sense. Project deliverables included key messaging plan, target audience research and analysis, design elements, social media content, and microsite structure. The Bureau is continuing work to launch the campaign in FY 2025. The Bureau participated in panel discussions following film screenings on Nebraska college campuses of the documentary "This Is Not Financial Advice" to talk about social media and financial influencers with college students. Deputy Director McHenry conducted a satellite media tour for the North American Securities Administrators Association where she was interviewed by 28 television and radio stations across the United States on romance scams in the lead up to Valentine's Day. Outreach also included supporting the Nebraska Council on Economic Education's Stock Market Game teacher training workshops, conducting outreach to discuss scams and how to protect yourself, and supporting the Department's Financial Awareness Month in April.

The Bureau conducted outreach and presented on topics important to the financial industry in Nebraska and the United States. The Bureau hosted its annual compliance webinar for state registered investment advisers on new investment adviser marketing rule requirements. The Bureau presented on laws to protect vulnerable and senior adults from financial exploitation,

raising capital and compliance with Bluesky laws, and trends and issues in digital assets and artificial intelligence. The Bureau remains committed to open and transparent dialogue with the financial industry to support capital formation in Nebraska.

Registration ensures that investors receive important information about securities products and the investment professional with which they work so that they can make informed decisions about their financial futures. The Bureau continued to use processes and technology that streamline and simplifying the renewal process for state registered investment advisers and non-FINRA broker-dealers. Examinations of registered investment advisers and broker-dealers allows the Bureau to review the firm's compliance programs, detect violations of the Act, and help strengthen internal practices. Examinations in FY 2024 prioritized state-registered investment advisers and broker-dealer branch offices. Examination findings included corrections to disclosure documents, amendments to advisory contracts, insufficient policies and procedures, failure to make and keep required books and records, excessive fees, and insufficient suitability information.

The Bureau engaged in active enforcement of the Act in FY 2024. The Department and the Office of the Nebraska Attorney General obtained a permanent injunction against Primo Fuego Mack Galicia and Cash Flow Stewardship from violating the Act. The Department continues to support the efforts to the receiver appointed in the matter involving First SOJO Capital Group, LLC and Jesse Hill. The Department joined a multi-state settlement and entered a consent order with True Bullion, LLC and Anthony Anderson to address unregistered investment advisory activity and material misstatements in the sale of precious metals. The Department joined a multi-state settlement and entered a consent order with Raymond James to address failures to supervise reasonable commission on small dollar accounts. The Department also joined a multi-state settlement and entered a consent order with TradeSation Crypto, Inc. to address unregistered securities offerings in the company's cryptocurrency earned interest accounts. The Department entered two consent orders with firms to address unregistered investment advisory activity in Nebraska. Additionally, the Department entered into a consent order with a precious metals dealer to address violations of the Nebraska Commodities Code.

The Department encourages Nebraskans to review financial opportunities carefully and to check the registration status of the investment and the persons offering it. The Department also offers a wide range of free investor education materials and can help investors research the background of those selling or advising the purchase of an investment. More information is available at [ndbf.nebraska.gov](http://ndbf.nebraska.gov).



Pictured is the NDBF Securities Deputy Director Claire McHenry receiving the NASAA Blue Sky Cube award for her service as NASAA president in Vancouver, BC on 9/10/2024

# A Year In Review



## Legal Division

### **Patricia A. Humlicek Herstein**

Legislation, regulations, and administrative actions for the fiscal year ending June 30, 2024, are detailed in this report. Many thanks to the members of the Legal Division for their ongoing excellent and comprehensive work in these areas, as well as the dedication of all Department staff to fulfilling the mission of the Department on a daily basis.

## **Legislation**

**LB 1074** and **LB 1075** were the legislative proposals brought on behalf of the Department in the 2024 legislative session.

**LB 1074** was introduced by Banking, Commerce and Insurance Committee (BCI) Chairperson Julie Slama, and was the Department's annual omnibus bill to update and clarify laws under the jurisdiction of the Department. It contained the annual equal rights updates for Nebraska's state-chartered banks, credit unions, and savings and loan associations, as well as updates to all cross-referenced federal statutes, regulations, and standards affecting the industries under the Department's jurisdiction by providing a new reference date of January 1, 2024. Twenty Nebraska statutes were amended. These updates avoid duplication and over regulation and thus it is important that the cross-references are kept current,

**LB 1074** included four additional provisions:

An amendment to Section 21-1736 of the Credit Union Act, to provide that the Department's Report of Examination should be sent to the credit union's president, chief executive officer, or manager rather than the chairperson. The Department proposed the change because the chairperson is a volunteer and may only have a generic or personal email account

not associated with the credit union, which presents a security concern as the Report is a highly confidential document.

An amendment to Section 8-1116 of the Securities Act of Nebraska to provide that when the Department seeks judicial appointment of a receiver of the assets of a violator, the receiver will not be required to post a bond in the proceedings. The amendment would benefit any claimants to the assets, because when a bond is required for the receiver, the cost of the bond is paid out of the assets of the defendant.

An amendment to Section 8-1120 of the Securities Act of Nebraska to repeal obsolete language regarding transfers made from the Securities Act Cash Fund in 2021 and in 2022.

An amendment to Section 8-1726 of the Commodity Code intended to provide language consistency among the terms "civil penalty" and "fine," and to clarify that the costs of an investigation currently permitted under the statute should be included within an order imposing fines.

**LB 1075**, also introduced by BCI Committee Chairperson Julie Slama, proposed two sets of updates to the laws governing Consumer Financial Services licensees, including Money Transmitters, Installment Sales Companies, Installment Loan Companies, Delayed Deposit Servicers, and Mortgage Banker Companies.

The first set of amendments requires licensees to notify the Department directly when the licensee suffers a data breach involving the personal information of a Nebraska resident, and to do so within three business days of the data breach, with an exception where a law enforcement agency determines that such notice could impede a criminal investigation. These licensees handle extremely sensitive and personal consumer information, and the amendments will allow the Department to better assist Nebraska consumers affected by a breach, and aid licensees dealing with these complex incidents. **LB 1075** was drafted to closely track with the pre-existing legal requirement in Section 87-803 requiring any persons doing business in Nebraska to give notice to the Nebraska Attorney General's Office of any data breach involving a Nebraska resident's personal information.

The second group of amendments provides uniformity in the way the Department conducts and reviews background checks of Consumer Financial Services licensees. The Department utilizes the Nationwide Mortgage Licensing System ("NMLS") for licensing these entities. Companies that are on the NMLS are required by the system to have their owners, executives, or other control persons submit to FBI background checks. However, a state must have clear stat-

# A Year In Review

utory authority to require FBI background checks through the NMLS and then to view the results. Nebraska had that authority in place for Delayed Deposit Services Companies and Mortgage Banker Companies; LB 1075 extended the authority to Money Transmitters, Installment Sales Companies, and Installment Loan Companies, so that the agency now has a consistent and streamlined method of submitting background checks across license types.

**LB 1075** was amended into LB 1074, which served as a Christmas tree for a number of other bills heard by the BCI Committee. These included:

**LB 710**, introduced by Senator George Dungan, amended the Nebraska Credit Union Act by changing provisions related to the move of a credit union's principal place of business; authorizing a credit union to conduct regular meetings by virtual or conferencing means; authorizing a reduction in the number of regular meetings of the board of directors; providing the authority for the board of directors to appoint associate directors to serve in an advisory capacity; and authorizing additional investment authority in funding employee benefit plans.

**LB 872**, introduced by Senator Rob Clements, prohibits political subdivisions or state agencies from accepting a central-bank digital currency as a method of cash payment of any tax, levy, excise, duty, custom, toll, interest, penalty, fine, license, fee, or assessment of whatever kind or nature.

**LB 1122**, introduced by Senator Beau Ballard, increased the maximum fine that the Department can impose for violations involving misleading written solicitations of bank customers from \$1,000 to \$5,000.

**LB 1176**, introduced by Senator George Dungan, adopted the Public Entities Pooled Investment Act, which sets the parameters for investments by a political subdivision investment pool in commercial paper.

**LB 1290**, introduced by Senator Wendy DeBoer, requires state agencies providing government benefits to individuals with disabilities to adopt regulations encouraging the use of special needs trusts for these individuals.

**LB1294**, introduced by Senator Eliot Bostar, adopted the Data Privacy Act relating to certain certificates and information relating to vital records, and providing for certain records to be exempt from public disclosure. Enforcement of the Act is with the Nebraska Attorney General.

LB 1074, with all of the above amendments, was signed into law by Governor Jim Pillen on April 17, 2024. LB 1074 carried the emergency clause for the provisions of original LB 1074, with an effective date of April 18, 2024. The provisions pulled from LBs 710, 872, 1075, 1122, 1176, and 1290 had an effective

date of 3 months post-session, or July 19, 2024. LB 1294 provisions have a delayed effective date of 1-1-2025.

The Department is grateful to Senator Slama for her introduction of our bills this session and for shepherding all agency's proposals during her term as Chair of the BCI Committee, and we appreciate the designation of LB 1074 as a committee priority bill.

## Regulations

One year ago, revisions to all Chapters of Title 45 governing banks and trust companies and new rules to implement the Nebraska Financial Innovation Act, contained in Title 47, were under review by constitutional offices as required by Nebraska law. Both sets of rules were approved by the Attorney General and the Governor and filed with the Nebraska Secretary of State. Title 45 rules carry an effective date of November 25, 2023, and Title 47 rules have an effective date of May 29, 2024.

Amendments to rules in Chapter 48, which implement the Securities Act of Nebraska, were considered at a public hearing held March 1, 2024. At fiscal year-end, these rules were in the constitutional office review process.

## Administrative Actions

In the Depository Financial Institutions division, the Department issued 25 orders under the Nebraska Banking Act, the majority of which were application related. 1 order was issued under the Nebraska Credit Union Act, and 2 orders under the Trust Company Act during this fiscal year. On the Consumer Finance side, 210 administrative orders were issued. These included 8 Money Transmitter orders, 11 Mortgage Banker (firms) actions, 154 Mortgage Loan Originator orders and notices, and 37 Installment Loan orders.

**In Summary...** We look forward to the challenges of another year.



- NDBF Legal Team

# A Year In Review

## Retirements

**Business Manager III Margo Sawyer** retired on November 1, 2023, after 13 years with the Department, and total service to the State of Nebraska of 45 years! Margo impacted our day-to-day operations in her expert management of accounting, records, inventory, offices, funds, and equipment, and through her preparation of the agency budget. Margo's knowledge and skills benefited every staff member.



# Department Budget & Funding

Fiscal Year July 1, 2023 — June 30, 2024

The Department is entirely funded through fees collected from the industries it regulates. These fees are allocated into two distinct funds: one supporting the supervision efforts of the Financial Institutions Division, and the other supporting the Bureau of Securities.

The Financial Institutions Fund primarily generates revenue from an annual assessment based on assets, as well as examination fees. The Bureau of Securities is funded through fees associated with the registration of securities and the licensing of securities industry professionals.

Financial Institutions	
Revenues	
	Beginning Balance
	\$5,687,252
Banking & Trust Companies	\$4,985,674.30
Credit Unions & Savings	\$112,859.50
Mortgage Lending	\$92,051.85
Money Transmitters	\$141,337.51
Digital Asset Institutions	\$50,000.00
Consumer Lending	\$92,051.85
Miscellaneous	\$278.76
Investment Income	\$183,135.85
<b>Total Revenues for Fiscal Year</b>	<b>\$6,767,765.27</b>
Expenditures	
Employee Salaries & Benefits	\$5,007,001.86
Operating Expenses	\$1,132,864.37
Capital Expenditures	\$0.00
<b>Total Expenditures for Fiscal Year</b>	<b>\$6,139,866.23</b>
<b>Ending Balance</b>	<b>\$6,461,196.22</b>
Investigation Cost Recovery	\$146,045.00
Common School Fund (Fines, Forfeits & Penalties)	\$205,000.00

Bureau of Securities	
Revenues	
	Beginning Balance
	\$33,442,490
Securities and Registration Fees	\$20,965,931.88
Private Offering Fees	\$190,400.00
59-1722 Exemption Fees	\$23,300.00
S-AMP Fees	\$250.00
Broker-Dealer/Broker-Dealer Agents/Investment Adviser Fees	\$7,940,400.00
Miscellaneous	\$9,640.00
Investment Income	\$988,242.76
<b>Total Revenues for Fiscal Year</b>	<b>\$30,118,164.64</b>
Expenditures	
Employee Salaries & Benefits	\$1,326,748.07
Operating Expenses	\$341,671.86
Capital Expenditures	\$0.00
<b>Total Expenditures for Fiscal Year</b>	<b>\$1,668,419.93</b>
Monies transferred to the State of Nebraska General Fund	\$39,500,000.00
Monies transferred to the Financial Institutions	
<b>Ending Balance</b>	<b>\$22,867,383.91</b>
Investigation Cost Recovery	\$475,149.45
Common School Fund Fines & Penalties	\$45,500.00



# Financial Institutions Division

## By the Numbers

Numbers include main offices only.

Financial Institutions	6/30/2019	6/30/2020	6/30/2021	6/30/2022	6/30/2023	6/30/2024
State-Chartered Banks	153	147	146	140	138	134
Savings & Loan Associations	0	0	0	0	0	0
Credit Unions	12	12	11	11	11	10
Trust Companies	4	4	4	4	4	5
Delayed Deposit Services	74	65	19	0	0	0
Installment Loan Companies	2	3	4	48	77	97
Sales Finance Companies	92	97	98	103	110	103
Mortgage Bankers	369	391	426	475	493	499
Mortgage Loan Originators	3,319	3,893	5,471	6,272	4,280	3,954
Money Transmitters	125	133	162	161	178	185
Bank Holding Companies	137	139	141	142	142	140

### Activity by the Institutions—Fiscal Year 2024

Conversion to State-Chartered Bank	0	Name Changes	1
Bank Mergers Approved	1	Bank Closings	0
Bank Branch Acquisitions Approved	2	New Trust Company	1
Loan Production Office Notices Received	6	Trust Charter Office Relocations—Same City	0
Move of Charter and Main Office	0	New Trust Branch Offices	0
New Bank Branch Offices Approved	12	Trust Charter Cancellations	0
Bank Branch Relocations Approved	4	Credit Union Mergers	0
Loan Production Office Relocation Notices	1	New Credit Union Branch Offices	1

### Activity by the Numbers—Fiscal Year 2024

Conversion to State-Chartered Bank			
Former Institution	Current Institution	City	Date of Conversion
NONE			

Bank Mergers		
Institution	Bank Acquired	Approved
Heartland Bank, Geneva, NE	State Bank of Odell, Odell, NE	01/10/2024

Branch Acquisitions			
Institution	City	Location	Approved
Heartland Bank	Geneva	Odell	01/10/2024
Heartland Bank	Geneva	Diller	01/10/2024

**Loan Production Office Notices Received**

Institution	City	Location	Date Received
Heritage Bank	Wood River	Norfolk	07/24/2023
Legends West Bank	Lewellen	Spearfish, SD	08/11/2023
CharterWest Bank	West Point	Gretna	10/02/2023
Citizens State Bank	Wisner	Gretna	11/27/2023
CharterWest Bank	West Point	Norfolk	01/03/2024
Riverstone Bank	Eagle	Lincoln	01/16/2024

**Move of Charter and Main Office**

Institution	City	Location	Approved
None			

**New Bank Branch Office**

Institution	City	Location	Approved
United Republic Bank	Omaha	Gretna	08/18/2023
Midwest Bank	Norfolk	Lincoln	08/25/2023
Legends West Bank	Lewellen	Spearfish, SD	09/14/2023
McCook State Bank, a branch of Henderson State Bank	Henderson	McCook	09/20/2023
Heritage Bank	Wood River	Norfolk	10/17/2023
Brunswick State Bank	Brunswick	Magnet	11/02/2023
Union Bank and Trust Company	Lincoln	Lincoln	12/19/2023
Dayspring Bank	Gothenburg	Omaha	01/17/2024
Bank of Clarks	Clarks	Columbus	02/20/2024
Dayspring Bank	Gothenburg	Gretna	04/18/2024
CharterWest Bank	West Point	Omaha	06/05/2024
Riverstone Bank	Eagle	Lincoln	06/27/2024

**Bank Branch Office Relocations**

Institution	City	Branch Relocation	Approved
Midwest Bank	Norfolk	Wisner	08/24/2023
Great Plains State Bank	Petersburg	Omaha	01/17/2024
Security Bank	Laural	Harington	01/23/2024
Union Bank and Trust Company	Lincoln	Columbus	04/12/2024

**Loan Production Office Relocations**

Institution	City	LPO Relocation	Date Received
CharterWest Bank	West Point	McCook	03/22/2024

Name Changes			
Prior Name of Institution	Current Name	City	Approved
Bank of Lewellen	Legends West Bank	Lewellen	08/10/2023

Bank Closings		
Name of Institution	Location	Date Closed
None		

New Trust Company		
Institution	City	Approved
Nomi Health Trust, Inc.	Omaha	09/08/2023

Trust Charter Office Relocations—Same City		
Institution	City	Approved
None		

New Trust Branch Offices			
Institution	City	Branch Relocation	Approved
None			

Credit Union Mergers		
Institution	Credit Union Acquired	Approved
Nebraska Energy Federal Credit Union, Columbus, NE	Nebraska Rural Electric Association Credit Union, Lincoln, NE	6/23/2023

New Credit Union Branch Offices			
Institution	City	Branch Location	Approved
Liberty First Credit Union	Lincoln	Omaha	05/14/2024

Financial Institutions Total Resources					
Institutions	Number 6/30/2023	Number 6/30/2024	Assets 6/30/2023	Assets 6/30/2024	Gain (Loss)
State-Chartered Commercial Banks	138	136	\$63,892,539,000	\$67,535,617,000	\$3,643,078,000
Credit Unions	11	10	\$993,142,778	\$1,016,367,000	\$23,224,000
Trust Companies	4	5	\$12,008,895,000	\$13,777,362,000	\$1,768,467,000

# STATE-CHARTERED COMMERCIAL BANKS' AGGREGATE BALANCE

	6/30/2022	6/30/2023 *	6/30/2024
Number of Institutions	140	138	136
Number of Employees	8,444	8,581	8,500
<b>ASSETS: (Dollar amounts in thousands)</b>			
Non-Interest Bearing Balances	869,003	809,780	775,640
Interest Bearing Balances	1,915,486	1,465,623	2,124,376
ACL for HTM Securities	14,926,831	14,497,333	13,986,383
Federal Funds Sold & Securities Purchased to Resell	251,851	396,459	383,753
Loans and Leases	39,235,206	44,196,454	47,639,655
Allowance for Credit Losses on Loans and Leases	(583,714)	(595,435)	(627,011)
Loan and Leases, Net	38,651,492	43,601,019	47,012,644
Assets held in Trading Accounts	120	31,673	41,634
Premises and Fixed Assets	903,781	959,219	989,219
Other Real Estate Owned	4,496	7,087	18,504
Intangible Assets	308,477	326,112	324,613
Other Assets, Net	1,501,352	1,802,060	1,884,198
<b>Total Assets &amp; Losses Deferred</b>	<b>\$59,332,889</b>	<b>\$63,891,194</b>	<b>\$67,535,617</b>
<b>LIABILITIES: (Dollar amounts in thousands)</b>			
<b>Deposits</b>			
Domestic Non-Interest Bearing Deposits	10,015,286	9,880,846	9,039,718
Domestic Interest Bearing Deposits	40,237,988	42,063,639	45,814,850
<b>Total Domestic Deposits</b>	<b>50,253,274</b>	<b>51,944,485</b>	<b>54,854,568</b>
Federal Funds Purchased & Securities Sold	447,262	446,884	641,588
Other Borrowed Money	2,885,467	5,170,335	4,990,636
Mortgage Indebtedness	0	0	0
Notes and Debentures	0	0	0
Other Liabilities	303,146	437,650	577,989
<b>Total Liabilities</b>	<b>\$53,889,149</b>	<b>\$57,999,354</b>	<b>\$61,064,781</b>
<b>EQUITY CAPITAL</b>			
Perpetual Preferred Stock	20,300	35,300	38,300
Common Stock	118,328	118,203	117,103
Surplus	2,842,823	2,995,267	3,048,417
Undivided Profits	2,462,289	2,743,070	3,267,016
<i>Other Equity Capital Components</i>	0	0	0
<b>Total Equity Capital</b>	<b>5,443,740</b>	<b>5,891,840</b>	<b>6,470,836</b>
<b>Total Liabilities &amp; Equity Capital</b>	<b>\$59,332,889</b>	<b>\$63,891,194</b>	<b>\$67,535,617</b>

\* Totals adjusted

# 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, 2024, were \$90,751,882,000. 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, 2024, would be:

$$\mathbf{\$90,751,882,000 \times .22 = \$19,965,414,040}$$



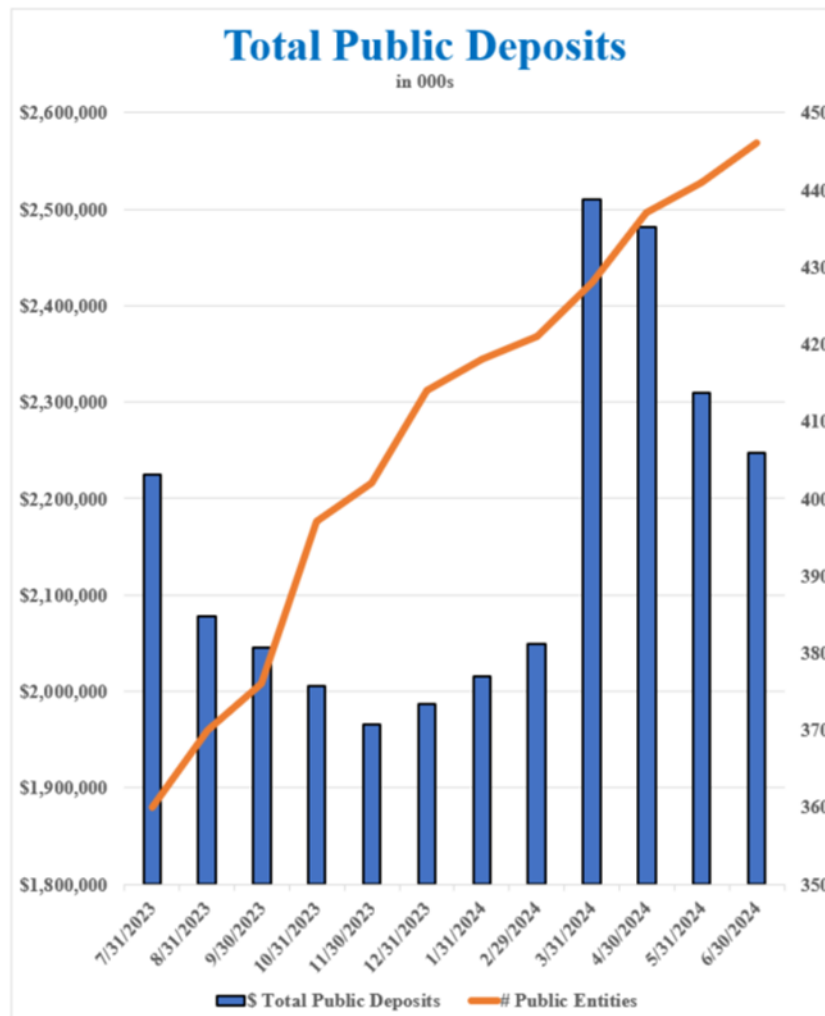
-The challenge coin represents the commitment required to build and maintain the framework, foundation, and delivery of financial services. Government policymakers, and industry and educational professionals unite in financial and technological solutions. Thus, delivering opportunities of networked environments which enable informed, efficient, and safe financial decisions, services, and systems.

# The Single Bank Pooled Collateral Program

The Single Bank Pooled Collateral Program (SBPC) was authorized by legislative bill (LB) 622 in 2020. The bill was signed into law and became effective as of July 1, 2020. The bill revised portions of the Public Funds Deposit Security Act (Neb. Rev. Stat. §§77-2386 – 77-23, 108) to provide financial institutions an alternate means by which to secure public funds held on deposit. In contrast to the dedicated method of pledging securities directly to individual public entities, the SBPC allows financial institutions to pledge a pool of securities to all public deposits held in excess of the FDIC insurance limits.

LB622 authorized the Department to appoint an administrator for the SBPC. In May of 2020, the Department appointed Nebraska Bankers Insurance and Services Company (NBISCO) as the program administrator. NBISCO's appointment runs through June 30, 2026. The appointment may be renewed for an additional two-year term.

The SBPC began accepting participating financial institutions as of July 1, 2020. Since that date, the program has grown to include 27 participating financial institutions as of June 30, 2024. Total public deposits in the program total over \$2.2 billion.



# STATE-CHARTERED BANKS (for the period ending June 30, 2024)

<b>State Bank</b>		Branch	131 Walnut Sutherland, NE 69165	Branch	923 Main Hamburg, IA 51640
<b>Access Bank Omaha</b>		Branch	310 Mountain Avenue Berthoud, CO 80513	Branch	301 Oakland Avenue Oakland, IA 51560
State Bank	8712 West Dodge Road Omaha, NE 68114	Branch	265 Cheyenne Mountain Boulevard East Colorado Springs, CO	Branch	716 Illinois Sidney, IA 51652
School Branch	LaVista West Elementary LaVista, NE 68128	Branch	1310 Garden of the Gods Road Colorado Springs, CO 80907	Loan Production Office	17117 Burt Street Omaha, NE 68118
School Branch	Bell Elementary School Papillion, NE 68048	Branch	1359 Interquest Parkway, Suite 150 Colorado Springs, CO 80921	Loan Production Office	Life Time Work West End - St. Louis Park St. Louis Park, MN 55416
School Branch	Prairie Queen Elementary School Papillion, NE 68048	Branch	Mobile branch El Paso County, CO	<b>Auburn State Bank Auburn</b>	
Branch	Mobile branch Douglas & Sarpy Counties, NE	Branch	8308 Weld County Road 13 Firestone, CO	State Bank	1212 J Street Auburn, NE 68305
Branch	7223 South 84th Street LaVista, NE 68128	Branch	7800 South College Avenue Fort Collins, CO 80525	<b>Bank of Clarks</b>	
Branch	1941 South 42nd Street Omaha, NE 68105	Branch	148 Remington Street, Suite 101 Fort Collins, CO 80524	State Bank	301 N. Green Street Clarks, NE 68628
Branch	2710 South 140th Street Omaha, NE 68144	Branch	7251 West 20th Street Greeley, CO 80634	Branch	2155 33rd Avenue Columbus, NE 68601
Branch	6405 Center Street Omaha, NE 68106	Branch	10 Ken Pratt Boulevard Longmont, CO 80501	Branch	201 Vine Street Silver Creek, NE 68663
Branch	203 North 180th Street Omaha, NE 68022	Branch	1005 South Range Avenue, Suite 300 Colby, KS 67701	<b>Bank of Dixon County Ponca</b>	
Branch	774 Olson Drive Papillion, NE 68046			State Bank	117 E. 3rd Street Ponca, NE 68770
<b>Adams Bank &amp; Trust Ogallala</b>		<b>Adams County Bank Kenesaw</b>		Branch	218 East Elk Street Jackson, NE 68743
State Bank	315 N. Spruce Street Ogallala, NE 69153	State Bank	401 N. Smith Avenue Kenesaw, NE 68956	Branch	412 Main Street Newcastle, NE 68757
School Branch	Creek Valley Schools Chappell, NE 69129	Branch	1307 North Brass Avenue Juniata, NE 68955	<b>Bank of Elgin</b>	
School Branch	Chase County Schools Imperial, NE 69033	<b>Adams State Bank Adams</b>		State Bank	101 N. 2nd Street Elgin, NE 68636
School Branch	401 Walnut Street P.O. Box 217 Sutherland, NE 69165	State Bank	649 Main Street Adams, NE 68301	<b>Bank of Hartington</b>	
Branch	202 State Street Brule, NE 69127	School Branch	Freeman Public School Adams, NE 68301	State Bank	229 N. Broadway Hartington, NE 68739
Branch	641 2nd Street Chappell, NE 69129	<b>American Exchange Bank Elmwood</b>		School Branch	501 S. Broadway Avenue Hartington, NE 68739
Branch	150 Central Avenue Grant, NE 69140-0160	State Bank	151 North 4th Street Elmwood, NE 68349	Branch	304 North Broadway Hartington, NE 68739
Branch	545 Broadway Imperial, NE 69033-0279	Branch	440 D Street Eagle, NE 68347	Loan Production Office	120 N. Broadway Bloomfield, NE 68718
Branch	205 N. 4th Street Indianola, NE 69034	<b>American Interstate Bank Elkhorn</b>		Loan Production Office	25411 Park Avenue Niobrara, NE 68760
Branch	Main Street Lodgepole, NE 69149	State Bank	3331 North 204th Street Elkhorn, NE 68022	<b>Bank of Lindsay</b>	
Branch	Perkins Avenue Madrid, NE 69150-0098	Branch	15909 West Maple Road Omaha, NE 68116	State Bank	102 Pine Street Lindsay, NE 68644
Branch	121 South Jeffers Street North Platte, NE 69103	<b>Arbor Bank Nebraska City</b>		<b>Bank of Mead</b>	
Branch	3221 South Jeffers Street North Platte, NE 69101	State Bank	911 Central Avenue Nebraska City, NE 68410	State Bank	322 South Vine Mead, NE 68041
		Branch	16949 Lakeside Hills Plaza Omaha, NE 68130	Branch	245 N. Elm Mead, NE 68041
		Branch	18924 Evans St. Omaha, NE 68022	<b>Bank of Orchard</b>	
				State Bank	145 E. 2nd Street Orchard, NE 68764
				<b>Bank of Prague</b>	
				State Bank	316 W. Center Avenue Prague, NE 68050

## STATE-CHARTERED BANKS (continued)

### Bank of the Valley Bellwood

State Bank	404 State Street Bellwood, NE 68624
School Branch	Bellwood Public School Bellwood, NE 68624
School Branch	Shell Creek Elementary Columbus, NE 68601
School Branch	St. Isidore School Columbus, NE 68601
School Branch	David City Elementary School David City, NE 68632
School Branch	St. Mary's School David City, NE 68632
School Branch	Humphrey St. Francis Humphrey, NE 68642
School Branch	Humphrey Public Humphrey, NE 68642
School Branch	Platte Center Elementary Platte Center, NE 68653
Branch	3235 47th Street Columbus, NE 68601
Branch	1855 North Fourth Street David City, NE 68632
Branch	502 5th Street David City, NE 68632
Branch	100 S. 3rd Street Humphrey, NE 68642
Branch	103 4th Street Platte Center, NE 68653
Branch	559 Road 11 Schuyler, NE 68661

### BankFirst Norfolk

State Bank	100 N. 13th Street Norfolk, NE 68701
Branch	2530 23rd Street Columbus, NE 68601
Branch	1211 Riverside Boulevard Norfolk, NE 68701
Branch	920 South 13th Street Norfolk, NE 68701
Branch	2025 Krenzien Dr. Norfolk, NE 68701
Branch	313 East Highway 20 O'Neill, NE 68763
Branch	121 North 27th Street Ord, NE 68862
Branch	2021 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
Branch	902 10th Street Onawa, IA 51040
Branch	2401 Hamilton Sioux City, IA 51104
Branch	3119 Floyd Boulevard Sioux City, IA 51104
Branch	3410 Singing Hills Boulevard Sioux City, IA 51106
Loan Production Office	6800 South 32nd Street Lincoln, NE 68516
Loan Production Office	110 East 4th Street Neligh, NE 68756

### Banner Capital Bank Harrisburg

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
Branch	415 South Main Street Lusk, WY 82225

### Battle Creek State Bank

State Bank	202 W. Main Street Battle Creek, NE 68715
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### Boelus State Bank

State Bank	523 Delaware Street Boelus, NE 68820
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### Bruning Bank

State Bank	104 E. Main Street Bruning, NE 68322
Branch	803 South D Street Broken Bow, NE 68822
Branch	3032 West Stolley Park Road Grand Island, NE 68801
Branch	252 South 13th Street Hebron, NE 68370
Branch	1215 Burlington Holdrege, NE 68949
Branch	1110 17th Avenue Kearney, NE 68847

### Brunswick State Bank Brunswick

State Bank	226 2nd Street 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

### Cattle Bank & Trust Seward

State Bank	104 South 5th Street Seward, NE 68434
School Branch	7301 North 13th Street Lincoln, NE 68521
School Branch	Cattle Bank & Trust Roper Elementary Branch Lincoln, NE 68522
School Branch	Cattle Bank & Trust The Arnold Branch Lincoln, NE 68524
Branch	6550 Merchant Drive Lincoln, NE 68521
Branch	1404 Pine Lake Road Lincoln, NE 68512
Branch	405 North Fifth Street Seward, NE 68434

### Cedar Rapids State Bank

State Bank	213 W. Main Street Cedar Rapids, NE 68627
Branch	113 S. Front St. Petersburg, NE 68652
Branch	124 W. St. Joseph Street Spalding, NE 68665
Loan Production Office	1508 JFK Drive, Ste 201 Bellevue, NE 68005
Loan Production Office	7101 Stone Drive 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
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### Chambers State Bank

State Bank	104 E. Main Street Chambers, NE 68725
Branch	220 E. Nebraska Street Ewing, NE 68735

### CharterWest Bank

State Bank	201 South Main Street West Point, NE 68788
School Branch	609 Whitney Street Pender, NE 68047
Branch	20041 Manderson Street Elkhorn, NE 68022
Branch	5251 South 24th Street Omaha, NE 68107
Branch	7404 Olson Drive Papillion, NE 68046
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	4213 38th Street 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	921 Village Square Gretna, NE 68028
Loan Production Office	704 East Side Blvd. Hastings, NE 68901
Loan Production Office	12121 McDermott Plaza La Vista, NE 68128
Loan Production Office	2901 S. 84th Street, Suite 10 Lincoln, NE 68506
Loan Production Office	3700 Yankee Hill Road, Suite 1 Lincoln, NE 68516



## STATE-CHARTERED BANKS (continued)

Loan Production Office	116 Norris Avenue Mc Cook, NE 69001	Branch	1135 Main Street Crete, NE 68333	Branch	Intersection of 114th and Highway 370 Papillion, NE 68046
Loan Production Office	601 S. 13th, Ste A. Norfolk, NE 68701	Branch	940 P Street Lincoln, NE 68508	Mobile Branch	Mobile Branch Saunders County, NE
Loan Production Office	4604 S. 25th Street Omaha, NE 68107	Branch	3900 Pine Lake Road Lincoln, NE 68516	Branch	7400 College Boulevard Overland Park, KS 66210
Loan Production Office	900 Woodbury Ave., Ste 2B Council Bluffs, IA 51503	Branch	4225 Lucile Drive Lincoln, NE 68506	Loan Production Office	8265 E. Southern Avenue #502 Mesa, AZ 85209
<b>Citizens Bank &amp; Trust Company</b>		Loan Production Office	7101 S. 82nd Street Lincoln, NE 68516	<b>Corn Growers State Bank</b>	
State Bank	721 7th Street St. Paul, NE 68873	Loan Production Office	612 Seward Street Seward, NE 68434	State Bank	333 Nebraska Street Murdock, NE 68407
Branch	1634 16th Street Central City, NE 68826	<b>Clarkson Bank</b>		<b>Cornerstone Bank - York</b>	
Branch	650 P Street Loup City, NE 68853	State Bank	243 Pine Street Clarkson, NE 68629	State Bank	529 North Lincoln Avenue York, NE 68467
<b>Citizens State Bank</b>		<b>Columbus Bank &amp; Trust Company</b>		School Branch	1001 M Street Franklin, NE 68939
State Bank	209 Third Street Carleton, NE 68326	State Bank	2501 13th Street Columbus, NE 68601	School Branch	York Elementary School York, NE 68467
<b>Citizens State Bank Wisner</b>		Branch	118 23rd Street, Suite 100 Columbus, NE 68601	Branch	240 South 3rd Street Albion, NE 68620
State Bank	921 Ave E Wisner, NE 68791	<b>Commercial Bank Nelson</b>		Branch	295 Center Avenue Ashton, NE 68817
School Branch	Wisner-Pilger Elementary Wisner, NE 68791	State Bank	401 S. Main Street Nelson, NE 68961	Branch	1206 13th Street Aurora, NE 68818
Mobile Branch	Fillmore, Saline and Seward Counties Friend, NE	Loan Production Office	145 South 10th Street Geneva, NE 68361	Branch	Third & Main Streets Bartlett, NE 68622
Branch	150 Maple Street Friend, NE 68359	<b>Commercial State Bank -Republican City</b>		Branch	211 Rock Bluff Road Beaver Lake, NE 68048
Mobile Branch	Cedar, Dixon, Wayne and Pierce Counties Laurel, NE	State Bank	20 Circle Drive Republican City, NE 68971	Branch	520 Lincoln Bradshaw, NE 68319
Branch	201 South Hwy 20 Laurel, NE 68745	<b>Commercial State Bank—Wausa</b>		Branch	1631 16th Street Central City, NE 68826
Mobile Branch	Colfax and Platte Counties Leigh, NE	State Bank	519 E. Broadway Wausa, NE 68786	Branch	103 South Brown Ave Clay Center, NE 68933
Branch	203 Main Street Leigh, NE 68643	Branch	1918 N. 203rd Street Elkhorn, NE 68022	Branch	604 Main Street Clearwater, NE 68726
Mobile Branch	416 Hale Avenue Newman Grove, NE 68758	Branch	617 Central Avenue Nebraska City, NE 68410	Branch	1727 23rd Street Columbus, NE 68601
Branch	416 Hale Avenue Newman Grove, NE 68758	Loan Production Office	123 North Broadway Street Bloomfield, NE 68718	Branch	3304 16th Street Columbus, NE 68601
Mobile Branch	Sarpy and Douglas Counties Papillion, NE	<b>Community State Bank—Colon</b>		Branch	818 East 23rd Street Columbus, NE 68601
Branch	754 Gold Coast Drive Papillion, NE 68046	State Bank	102 Spruce Street Colon, NE 68018	Branch	709 Peabody Creighton, NE 68729
Branch	2020 W. Eighth Avenue Plattsmouth, NE 68048	School Branch	110 E. Main Street Cedar Bluffs, NE 68015	Branch	100 West 6th Street Davenport, NE 68335
Branch	120 No. 6th Plattsmouth, NE 68048	Branch	127 W. Main Street Cedar Bluffs, NE 68015	Branch	307 North "C" Street Edgar, NE 68935
Mobile Branch	Cass County Plattsmouth, NE 68048	<b>Core Bank Omaha</b>		Branch	1502 M Street Franklin, NE 68939
Mobile Branch	Boone, Greeley and Wheeler Counties Spalding, NE	State Bank	17807 Burke Street Omaha, NE 68118	Branch	311 N. 13th Street Geneva, NE 68361
Branch	121 N. Chestnut Street Spalding, NE 68665	Branch	Mobile Branch Douglas, NE	Branch	211 Winters Avenue Glenvil, NE 68941
Branch	109 East Sherman West Point, NE 68788	Mobile Branch	Mobile Branch Douglas County, NE	Branch	2250 North Diers Avenue Grand Island, NE 68801
Mobile Branch	Cuming and Stanton Counties Wisner, NE	Branch	16805 Q Street Omaha, NE 68135	Branch	3501 South Locust Street Grand Island, NE 68801
Loan Production Office	10520 S 204 St, Ste 3 Gretna, NE 68028	Branch	13220 Birch Drive Omaha, NE 68164	Branch	840 North Diers Avenue Grand Island, NE 68803
<b>City Bank &amp; Trust Co.</b>		Branch	12100 West Center Road Omaha, NE 68144	Branch	401 University Avenue Guide Rock, NE 68942
State Bank	2929 Pine Lake Road Lincoln, NE 68516	Branch		Branch	409 A Street Hampton, NE 68843

## STATE-CHARTERED BANKS (continued)

Branch	302 N. Clay Street Harvard, NE 68944	<b>Countryside Bank Unadilla</b>	Branch	105 S. 2nd Street Pierce, NE 68767		
Branch	916 North Main Street Henderson, NE 68371	State Bank	379 Main Street Unadilla, NE 68454	Mobile Branch	Mobile Branch Wayne County Wayne, NE 68787	
Branch	133 Commercial Avenue Hildreth, NE 68947	Branch	334 Main Street Burr, NE 68324	Branch	411 East 7th Street Wayne, NE 68787	
Branch	147 Center Avenue Malmo, NE 68040	Branch	976 11th Street Syracuse, NE 68446	Branch	114 Douglas Avenue, Suite 5 Yankton, SD 57078	
Branch	402 Marquis Avenue Marquette, NE 68854	<b>Custer Federal State Bank</b>	State Bank	341 South 10th Avenue Broken Bow, NE 68822	Loan Production Office	315 W. Church Street Albion, NE 68620
Branch	401 East M Street McCool Junction, NE 68401	Branch	1305 East 56th Street Kearney, NE 68847	<b>Enterprise Bank</b>		
Branch	Main Street Monroe, NE 68647	<b>Dayspring Bank Gothenburg</b>	State Bank	914 Lake Street Gothenburg, NE 69138	State Bank	12800 West Center Road Omaha, NE 68144
Branch	102 W. Main Street Murray, NE 68409	State Bank	2115 Burdette Street Omaha, NE 68110	Branch	210 Regency Parkway Omaha, NE 68114	
Branch	404 W. 1st Street North Loup, NE 68859	School Branch	605 Tenth Street Gothenburg, NE 69138	Mobile Branch	Douglas County Omaha, NE 68102	
Branch	Main Street Polk, NE 68654	Branch	11910 Standing Stone Dr Suite 101 Gretna, NE 68028	Branch	525 N. 132nd Street Omaha, NE 68154	
Branch	260 Garhan Avenue Rising City, NE 68658	Branch	101 NW 1st Street Mullen, NE 69152	<b>Equitable Bank</b>		
Branch	119 "C" Street Shelton, NE 68876	Branch	410 Rodeo Road North Platte, NE 69101	State Bank	113 N. Locust Street Grand Island, NE 68802	
Branch	317 Beaver Street St. Edward, NE 68660	Branch	Mobile branch Omaha, NE 68124	Branch	20112 Pierce Street Elkhorn, NE 68130	
Branch	400 Main Street Stromsburg, NE 68666	Branch	11808 West Center Road Omaha, NE 68144	Branch	619 N. Diers Avenue Grand Island, NE 68803	
Branch	101 West Elm Street Sutton, NE 68979	Branch	9831 S. 96th Street, Suite 101 Papillion, NE 68046	Branch	920 S. Jeffers Street North Platte, NE 69101	
Branch	902 South Saunders Avenue Sutton, NE 68979	Branch	5370 South 72nd Street Ralston, NE 68127	Branch	10855 W. Dodge Rd. Omaha, NE 68154	
Branch	100 E. 2nd Street Tilden, NE 68781	Branch	234 South Commercial Avenue Wallace, NE 69169	<b>Exchange Bank</b>		
Branch	Midland Street Waco, NE 68460	Loan Production Office	9777 Pyramid Court, Suite 150 Englewood, CO 80112	State Bank	3110 2nd Avenue Kearney, NE 68847	
Branch	102 West Sapp Wilcox, NE 68982	<b>Dundee Bank</b>	Branch	14 LaBarre Street Gibbon, NE 68840		
Branch	101 David Drive York, NE 68467	State Bank	5015 Underwood Avenue Omaha, NE 68132	Branch	1204 Allen Drive Grand Island, NE 68803	
Branch	1730 Lincoln Avenue York, NE 68467	School Branch	All Saints Catholic School Omaha, NE 68108	Branch	7655 Pioneers Blvd. Lincoln, NE 68506	
Branch	3511 South Lincoln Avenue York, NE 68467	School Branch	Holy Name School Omaha, NE 68132	Branch	8008 West Dodge Rd. Omaha, NE 68847	
Branch	528 Grant Avenue York, NE 68467	Branch	302 S. 38th Street Omaha, NE 68132	Branch	702 North Washington Street Junction City, KS 66441	
<b>Cornhusker Bank Lincoln</b>		Branch	6073 Maple Street Omaha, NE 68104	Branch	1720 South Ohio Salina, KS 67501	
State Bank	8310 "O" Street Lincoln, NE 68510	Loan Production Office	3717 Harney Street Omaha, NE 68131	Loan Production Office	322 Houston Street, Suite 111 Manhattan, KS 66503	
Branch	5600 Pioneers Boulevard Lincoln, NE 68506	<b>Elkhorn Valley Bank &amp; Trust</b>	State Bank	404 S 25th Street Norfolk, NE 68702	<b>F &amp; M Bank - West Point</b>	
Branch	5701 South 34th Street Ste 100 Lincoln, NE 68516	Branch	120 East Norfolk Avenue Norfolk, NE 68702	State Bank	204 North Main Street West Point, NE 68788	
Branch	5700 Fremont Street Lincoln, NE 68504	Branch	1010 Omaha Avenue Norfolk, NE 68702	Branch	11504 Willow Park Drive Gretna, NE 68028	
Branch	5555 South Street Lincoln, NE 68506	Branch	2107 Taylor Avenue Norfolk, NE 68701	Branch	2024 Dakota Avenue South Sioux City, NE 68776	
Branch	7200 Van Dorn Lincoln, NE 68506	Branch	800 West Benjamin Avenue Norfolk, NE 68702	Branch	3300 Plaza Drive South Sioux City, NE 68776	
Branch	6100 Apple's Way Lincoln, NE 68516	<b>F &amp; M Bank - Falls City</b>		Branch	321 Main Street Wayne, NE 68787	
Branch	1101 Cornhusker Highway Lincoln, NE 68521	State Bank	1701 Stone Street Falls City, NE 68355	Branch	930 3rd Street Sioux City, IA 51101	
Branch	3500 Faulkner Dr. Lincoln, NE 68516	Branch	1502 Harlan Street Falls City, NE 68355			
Branch	11102 Blondo Street, Suite 102 Omaha, NE 68164					

## STATE-CHARTERED BANKS (continued)

### Farmers and Merchants Bank—Milford

State Bank	617 First Street Milford, NE 68405
Branch	900 Demery Street Beaver Crossing, NE 68313
Branch	Mobile branch Buffalo County, NE
Branch	427 Central Avenue Ericson, NE 68637
Branch	301 Nemaha Street Firth, NE 68358
Branch	309 Broad Street Jansen, NE 68377
Branch	3015 2nd Avenue Kearney, NE
Branch	101 S. Calvert Lawrence, NE 68957
Branch	347 C Street Palmyra, NE 68418
Branch	202 Locust Street Panama, NE 68419
Branch	355 North Central Superior, NE 68978
Branch	201 W. Eldora Avenue Weeping Water, NE 68463
Branch	321 South Main Wilber, NE 68465

### Farmers and Merchants Bank Milligan

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

### Farmers and Merchants Bank of Ashland

State Bank	1501 Silver Street Ashland, NE 68003
Branch	504 Highway 6 Ashland, NE 68003
Branch	1533 Silver Street Ashland, NE 68003

### Farmers and Merchants State Bank

State Bank	103 N. Broadway Bloomfield, NE 68718
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

### First Bank & Trust of Fullerton

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

### First Bank and Trust Company Minden

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

State Bank	623 Patterson Street Cambridge, NE 69022
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
School Branch	PO Box 9 - 605 Ord Ave Curtis, NE 69025
Branch	302 Center Avenue Curtis, NE 69025

### First Community Bank Beemer

State Bank	201 Main Street Beemer, NE 68716
Branch	221 Main Street Bancroft, NE 68004
Branch	2850 Elk Lane Fremont, NE 68025
Branch	109 John Street Homer, NE 68920

### First Nebraska Bank Valley

State Bank	330 N. Spruce Street Valley, NE 68064
School Branch	212 S Madison Street Brainard, NE 68626
School Branch	292 N 1st Street Dwight, NE 68635
School Branch	204 West O Street Weeping Water, NE 68463
Branch	Main Street Arcadia, NE 68815
Branch	50 Monroe Street Bennet, NE 68317
Mobile Branch	Mobile Counties Bennet, NE 68317
Branch	124 N Madison Street Brainard, NE 68626
Branch	3225 - 23rd Street Columbus, NE 68601
Branch	Main Street Decatur, NE 68020
Branch	20421 George B. Lake Parkway Elkhorn, NE 68022
Branch	1000 Main Street Emerson, NE 68733
Mobile Branch	Mobile Counties Emerson, NE 68733

Branch	2214 S. 11th Street Nebraska City, NE 68410
Branch	1019 Ivy Street Stanton, NE 68779
Mobile Branch	Mobile Counties Stanton, NE 68779
Mobile Branch	Mobile Counties Valley, NE
Branch	107 North Elm Weeping Water, NE 68463
Loan Production Office	315 N. 4th Street Norfolk, NE 68701

### First Northeast Bank of Nebraska Lyons

State Bank	440 Main Street Lyons, NE 68038
School Branch	2163 County Road G Hooper, NE 68031
School Branch	400 South 5th St. Lyons, NE 68038
School Branch	309 N. Davis Oakland, NE 68045
School Branch	112 North 13th St. Tekamah, NE 68061
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 Hooper, NE 68031
Branch	213-215 North Charde Street Oakland, NE 68045
Branch	212 North Oakland Avenue Oakland, NE 68045
Branch	448 South 13th Street Tekamah, NE 68061
Branch	423 Main Street Uehling, NE 68063

### First State Bank Farnam

State Bank	222 Main Street Farnam, NE 69029
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 Hordville

State Bank	201 Main Street Hordville, NE 68846
School Branch	High Plans Community Schools Polk, NE 68654

### First State Bank Loomis

State Bank	211 Commercial Street Loomis, NE 68958
Branch	Harlan County Bank Office Alma, NE 68920
Branch	402 Main Street Axtell, NE 68924
Branch	601 Minor Avenue Bertrand, NE 68927

## STATE-CHARTERED BANKS (continued)

<b>First State Bank Randolph</b>		Branch	225 Highway 41 Sterling, NE 68443	<b>Five Points Bank of Hastings</b>	
State Bank	102 E. Broadway Randolph, NE 68771	Branch	320 5th Street Syracuse, NE 68446	State Bank	2815 Osborne Drive West Hastings, NE 68901
School Branch	309 N Bridge St Randolph, NE 68771	<b>FirsTier Bank Kimball</b>		Branch	322 N. Saint Joseph Ave. Hastings, NE 68901
<b>First State Bank Nebraska Lincoln</b>		State Bank	115 South Walnut Kimball, NE 69145	Branch	320 South Burlington Avenue Hastings, NE 68901
State Bank	2701 Grainger Parkway Lincoln, NE 68516	School Branch	1000 E 6th St. Kimball, NE 69145	<b>Flatwater Bank Gothenburg</b>	
Branch	560 Sargent Street Beatrice, NE 68310	Branch	222 Tyler Street Elm Creek, NE 68836	State Bank	900 Lake Avenue Gothenburg, NE 69138
Branch	307 East Fillmore Avenue DeWitt, NE 68341	Branch	229 West 4th Street Holdrege, NE 68949	School Branch	112 E Popleton Ave Brady, NE 69123
Branch	611 Washington Dorchester, NE 68343	Branch	1015 2nd Avenue Kearney, NE 68847	School Branch	1311 Avenue G Gothenburg, NE 69138
Branch	111 Livingston Street Filley, NE 68357	Branch	8771 Destination Way Broomfield, CO 80021	Branch	624 Main Street Ansley, NE 68814
Branch	300 Main Street Hallam, NE 68368	Branch	120 S. Wilcox Street Castle Rock, CO 80104	Branch	120 N. Main Street Brady, NE 69123
Branch	655 Chestnut Street Hickman, NE 68372	Branch	343 North College Avenue Fort Collins, CO 80524	<b>Foundation One Bank Waterloo</b>	
Mobile Branch	Lancaster, Butler, Cass, Gage, Johnson, Counties Lincoln, NE	Branch	6222 West 9th Street Greeley, CO 80634	State Bank	23804 Cedar Drive Waterloo, NE 68069
Branch	4915 Old Cheney Road Lincoln, NE 68516	Branch	1800 Carey Avenue Cheyenne, WY 82001	Branch	4141 North 156th Street, Suite 101 Omaha, NE 68116
Branch	412 Elm Street Nehawka, NE 68413	Branch	1508 Stillwater Avenue Cheyenne, WY 82009	Branch	17445 Arbor Street Omaha, NE 68130
Branch	221 Austin Street Pickrell, NE 68422	Branch	612 Pine Street Upton, WY 82730	<b>Frontier Bank Omaha</b>	
Branch	2249 1st Avenue (Highway 75) Plattsmouth, NE 68048	Loan Production Office	2201 Pine Lake Road Lincoln, NE 68512	State Bank	13333 California Street, Suite 100 Omaha, NE 68154
Branch	446 Main Street Plattsmouth, NE 68048	<b>Five Points Bank Grand Island</b>		School Branch	Sacred Heart School Falls City, NE 68355
Branch	13900 Guildford Street Waverly, NE 68462	State Bank	2015 N. Broadwell Avenue Grand Island, NE 68803	School Branch	1000 Fulton Street Falls City, NE 68355
Branch	104 Northwest Avenue Western, NE 68464	Branch	1303 North 205th Street Elkhorn, NE 68022	Branch	1616 Harlan Street Falls City, NE 68355
Branch	203 West Third Street Wilber, NE 68465	Branch	3111 West Stolley Park Road Grand Island, NE 68801	Branch	8380 Glynoaks Drive Lincoln, NE 68516
Branch	515 Second Street Yutan, NE 68073	Branch	2009 Diers Avenue Grand Island, NE 68803	Branch	6940 O Street Lincoln, NE 68510
Loan Production Office	223 W 4 Street Cortland, NE 68331	Branch	518 North Eddy Street Grand Island, NE 68802	Branch	301 S. Main Street Madison, NE 68748
Loan Production Office	305 Main Street Firth, NE 68358	Mobile Branch	Adams, Buffalo, Hall, Hamilton, Grand Island, NE	Branch	1106 Benjamin Ave, Suite 100 Norfolk, NE 68701
<b>First Tri County Bank Swanton</b>		Branch	1809 West 37th Street Kearney, NE	Branch	222 Main Street Pender, NE 68047
State Bank	105 Main Street Swanton, NE 68445	Branch	2501 Central Avenue Kearney, NE 68847	<b>Generations Bank Exeter</b>	
Branch	402 East Main Street Plymouth, NE 68424	Mobile Branch	Buffalo County Kearney, NE 68845	State Bank	139 South Exeter Avenue Exeter, NE 68351
<b>First Westroads Bank, Inc. Omaha</b>		Branch	9718 Giles Road LaVista, NE 68128	School Branch	318 S. River Ave Exeter, NE 68351
State Bank	15750 West Dodge Road Omaha, NE 68118	Branch	8500 South 30th Street Lincoln, NE 68516	<b>Genoa Community Bank Genoa</b>	
Branch	102nd And West Dodge Road Omaha, NE 68114	Mobile Branch	Lancaster County Lincoln, NE	State Bank	502 Willard Avenue Genoa, NE 68640
Mobile Branch	Mobile Branch Omaha, NE	Mobile Branch	Douglas & Sarpy Counties Omaha, NE	<b>Great Plains State Bank Petersburg</b>	
Branch	612 North 98th Street Omaha, NE 68114	Branch	8820 Arbor Street Omaha, NE 68124	State Bank	140 Main Street Petersburg, NE 68652
<b>FirstBank of Nebraska Wahoo</b>		Branch	1229 Millwork Avenue, Suite 103 Omaha, NE 68102		
State Bank	201 East 5th Wahoo, NE 68066	Branch	100 W. 5th Avenue Sumner, NE 68878		
School Branch	108 North Linden Street Wahoo, NE 68066	Loan Production Office	11422 Miracle Hills Drive Omaha, NE 68154		
Branch	110 Pawnee Burchard, NE 68323				

## STATE-CHARTERED BANKS (continued)

Branch	3423 21st Street Columbus, NE 68601	Branch	1105 "N" Street Aurora, NE 68818	<b>Horizon Bank Waverly</b>	
Branch	4459 41st Avenue Columbus, NE 68601	Branch	1101 Twelfth Street Aurora, NE 68818	State Bank	10841 N. 142nd Street Waverly, NE 68462
Branch	17041 Lakeside Hills Plaza, Suite 101 Omaha, NE 68130	Branch	946 South D Street Broken Bow, NE 68822	Branch	312 West 1st Street McCook, NE 69001
Branch	1100 East Douglas O'Neill, NE 68763	Mobile Branch	Mobile branch Buffalo County, NE	Branch	600 Main Street Springfield, NE 68059
Loan Production Office	3325 21st Street Columbus, NE 68601	Branch	1333 North Webb Road Grand Island, NE 68803	Branch	328 North Central Avenue Superior, NE 68978
<b>Heartland Bank Geneva</b>		Mobile Branch	Mobile branch Hall County, NE	Branch	10440 North 140th Waverly, NE 68462
State Bank	896 "G" Street Geneva, NE 68361	Branch	800 West 3rd Street Hastings, NE 68901	<b>i3 Bank Bennington</b>	
Branch	102 Grant Street Aurora, NE 68818	Branch	315 West 60th Street Kearney, NE 68847	State Bank	12212 N 156th St. Bennington, NE 68007
Branch	82404 Hwy 11 Burwell, NE 68823	Branch	734 "O" Street Loup City, NE 68853	Branch	2433 Silver Street Ashland, NE 68003
Branch	306 Jefferson Street Daykin, NE 68338	Branch	305 Main Street Neligh, NE 68756	Branch	3933 South 14th Street Lincoln, NE 68502
Branch	423 Commercial Street Diller, NE 68342	Branch	2108 Taylor Ave Norfolk, NE 68701	Branch	15645 Spaulding Street Omaha, NE 68116
Branch	423 5th Street Fairbury, NE 68352	Branch	402 South Orleans Avenue Orleans, NE 68966	Mobile Branch	Mobile branch Omaha, NE 68116
Branch	521 F Street Fairbury, NE 68352	Branch	126 West Fourth Street Red Cloud, NE 68970	<b>Jones Bank Seward</b>	
Branch	509 6th Avenue Fairmont, NE 68354	Branch	821 2nd Street St. Paul, NE 68873	State Bank	203 South 6th Street Seward, NE 68434
Branch	Fillmore Central Public Schools Geneva, NE 68361	Branch	200 East Third Street Stromsburg, NE 68666	School Branch	St. John Lutheran School Seward, NE 68434
Branch	245 North Washington Avenue Grafton, NE 68365	Branch	607 East 11th Street Wood River, NE 68883	School Branch	Centennial Elementary School Utica, NE 68456
Branch	2106 North Webb Road Grand Island, NE 68803	Branch	110 E. 10th Street Wood River, NE 68883	Branch	807 Fifth Street Milford, NE 68405
Branch	3701 Osborne Drive West Hastings, NE 68901	Loan Production Office	2108 Taylor Ave Norfolk, NE 68701	Branch	108 W. 2nd Street Valparaiso, NE 68065
Branch	212 East 56th Street Kearney, NE 68847	<b>Hershey State Bank Hershey</b>		<b>Legends West Bank Lewellen</b>	
Branch	215 Main Street Odell, NE 68415	State Bank	100 S. Lincoln Avenue Hershey, NE 69143	State Bank	302 Main Street Lewellen, NE 69147
Branch	222 Third Avenue Riverdale, NE 68870	School Branch	301 S. Lincoln Ave Hershey, NE 69143	Branch	522 North Main Street Spearfish, SD 57783
Branch	222 N. Market Shickley, NE 68436	Branch	Mobile Branch Lincoln, Fron- tier, & Perkins, NE 69143	Loan Production Office	745 North Ames Street Spearfish, SD 57783
Loan Production Office	1624 M Street Ord, NE 68862	Branch	301 E. Philip Avenue North Platte, NE 69101	<b>Madison County Bank Madison</b>	
<b>Henderson State Bank</b>		<b>Homestead Bank Cozad</b>		State Bank	111 West Third Street Madison, NE 68748
State Bank	1040 N. Main Street Henderson, NE 68371	State Bank	915 Meridian Avenue Cozad, NE 69130	Branch	103 South Fourth Street Albion, NE 68620
Branch	216-218 Tonya Drive Giltner, NE 68841	Branch	407 West State Street Albion, NE 68620	Branch	815 Main Street Creighton, NE 68729
Branch	107 West O'Neill Ave Greeley, NE 68842	Branch	202 Main Street Chadron, NE 69337	Branch	2100 Pasewalk Avenue Norfolk, NE 68701
Branch	705 N Highway 83 McCook, NE 69001	Mobile Branch	Mobile Branches Cozad, NE	Branch	1650 North 13th Street Norfolk, NE 68701
Branch	627 Lincoln Ave York, NE 68371	Branch	141 South 3rd Street Howells, NE 68641	Branch	402 West Locust Street Plainview, NE 68769
Branch	901 Grant Avenue York, NE 68371	Branch	202 East 7th Street Lexington, NE 68850	Branch	411 Main Street Winside, NE 68790
<b>Heritage Bank Wood River</b>		Branch	715 West 16th Street Schuyler, NE 68661	<b>Midwest Bank Pierce</b>	
State Bank	110 E. 10th Street Wood River, NE 68883	Branch	619 Grand Street St. Paul, NE 68873	State Bank	114 W Main Street Pierce, NE 68767
Mobile Branch	Mobile branch Adams County, NE	Branch	309 Center Avenue Wolbach, NE 68882	School Branch	9101 S. 78th Street Lincoln, NE 68516
		Branch		School Branch	301 Woodland Ave Plainview, NE 68769
				Branch	606 Main Street Creighton, NE 68729

## STATE-CHARTERED BANKS (continued)

Branch	701-4th Street Deshler, NE 68340	<b>Nebraska Bank of Commerce Lincoln</b>	Branch	124 South 14th Street Ord, NE 68862		
Branch	2655 Jamie Lane Lincoln, NE 68512	State Bank	6000 Village Drive, Suite 100 Lincoln, NE 68516	Loan Production Office	505 North Jackson Street Lexington, NE 68850	
Branch	7001 Pioneers Blvd Lincoln, NE 68516	Branch	250 North 14th Street Lincoln, NE 68508	<b>Pinnacle Bank Lincoln</b>		
Branch	506 South 13th Street Norfolk, NE 68701	<b>Nebraska State Bank Bristow</b>	State Bank	1401 N Street Lincoln, NE 68508		
Branch	2601 West Cooper Drive Norfolk, NE 68701	State Bank	301 Prairie Avenue Bristow, NE 68719	School Branch	Trumble Park Elementary School Papillion, NE 68046	
Branch	114 West Main Street Pierce, NE 68767	<b>Nebraska State Bank Lynch</b>	State Bank	202 North 4th Street Lynch, NE 68746	School Branch	Ashbury Elementary School Papillion, NE 68046
Branch	149 N. Main Street Pilger, NE 68768	<b>Nebraska State Bank Oshkosh</b>	State Bank	218 Main Street Oshkosh, NE 69154	School Branch	Wisner-Pilger Elementary School Wisner, NE 68791
Branch	302 East Park Avenue Plainview, NE 68769	School Branch	Oshkosh Grade School Oshkosh, NE 69154	Branch	122 South Walnut Arnold, NE 69120	
Branch	1120 Avenue E Wisner, NE 68791	Loan Production Office	318 Box Butte Ave Alliance, NE 69301	Branch	1234 L Street Aurora, NE 68818	
Branch	105 W. Elm Street York, NE 68467	Loan Production Office	341 South 10th Ave Broken Bow, NE 68822	Branch	1119 16th Street Aurora, NE 68818	
<b>Minden Exchange Bank &amp; Trust</b>		Loan Production Office	Main Street Curtis, NE 69025	Branch	523 Court Street Beatrice, NE 68310	
State Bank	448 N. Minden Avenue Minden, NE 68959	Loan Production Office	112 C Street Shelton, NE 68876	Branch	523 North 6th Street Beatrice, NE 68310	
<b>MNB Bank McCook</b>		<b>Nebraska State Bank and Trust Company Broken Bow</b>		Branch	601 Chief Street Benkelman, NE 69021	
State Bank	220 Norris Avenue McCook, NE 69001	State Bank	945 South D Street Broken Bow, NE 68822	Branch	320 G Street Central City, NE 68826	
Branch	118-120 West Plum Street Doniphan, NE 68832	School Branch	1135 N H St. Broken Bow, NE 68822	Branch	2661 33rd Avenue Columbus, NE 68602	
Branch	1010 Diers Avenue Grand Island, NE 68803	School Branch	101 N Needham Callaway, NE 68825	Branch	210 East 23rd Street Columbus, NE 68601	
Branch	800 North Burlington Hastings, NE 68901	School Branch	750 N Conway St Merna, NE 68856	Branch	143 East 13th Street Crete, NE 68333	
Branch	215 West 1st Street McCook, NE 69001	Branch	538 East South E Street Broken Bow, NE 68822	Branch	20320 Veterans Drive Elkhorn, NE 68022	
Branch	405 W. 5th Street McCook, NE 69001	Branch	934 South D Street Broken Bow, NE 68822	Branch	301 Smith Elwood, NE 68937	
Branch	403 Bailey Street Stratton, NE 69043	Branch	108 North Grand Avenue Callaway, NE 68825	Branch	408 D Street Fairfield, NE 68938	
Branch	17999 Hwy 385 Burlington, CO 80807	Branch	Center Avenue And Highway 92 Merna, NE 68856	Branch	99 West Sixth Street Fremont, NE 68025	
<b>Nebraska Bank Dodge</b>		<b>NebraskaLand Bank North Platte</b>		Branch	1520 East 23rd Street Fremont, NE 68025	
State Bank	355 2nd Street Dodge, NE 68633	State Bank	1400 S. Dewey Street North Platte, NE 69103	Branch	106 East 3rd Street Grand Island, NE 68801	
School Branch	209 N Ash Street Dodge, NE 68633	Branch	4615 2nd Ave. Kearney, NE 68848	Branch	345 Central Avenue Grant, NE 69140	
Branch	1320 West 3rd Street Alliance, NE 69301	Branch	121 North Dewey St. North Platte, NE 69101	Branch	817 Village Square Gretna, NE 680280519	
Branch	605 North Main Street Atkinson, NE 68713	Branch	1002 North Jeffers St. North Platte, NE 69101	Branch	530 N. Burlington Avenue Hastings, NE 68901	
Branch	823 Main Street Bridgeport, NE 68633	Branch	1801 West A St. North Platte, NE 69101	Branch	400 Tate Avenue Hayes Center, NE 69032	
Branch	501 Main Street Carroll, NE 68723	Branch	1575 Dewar Dr., Suite 100 Rock Springs, WY 82901	Branch	401 4th and Main Humphrey, NE 68642	
Branch	205 West 3rd Street Chadron, NE 69337	<b>Pathway Bank Cairo</b>		Branch	447 Broadway Imperial, NE 69033	
Branch	809 Box Butte Ave Hemingford, NE 69348	State Bank	306 S. High Street Cairo, NE 68824	Branch	5404 2nd Ave Kearney, NE 68845	
Branch	1200 Park Drive Hickman, NE 68372	Branch	189 South 8th Avenue Burwell, NE 68823	Mobile Branch	Mobile Branch Lancaster County, NE	
Branch	101 N. Thayer Street Spencer, NE 68777	Branch	3333 West State Street Grand Island, NE 68803	Branch	12350 Southport Parkway LaVista, NE 68128	

## STATE-CHARTERED BANKS (continued)

Branch	6th & Grant Street Lexington, NE 68850	Branch	510 West 16th Street Schuyler, NE 68661	Branch	5511 S. 16th St, Unit 2 Lincoln, NE 68512
Branch	410 North Washington Street Lexington, NE 68850	Branch	301 East 11th Street Schuyler, NE 68661	Branch	2002 Broadway Scottsbluff, NE 69363
Branch	1776 South 70th Street Lincoln, NE 68529	Branch	Walnut And Oak Shelby, NE 68662	Branch	920 12th Street Syracuse, NE 68446
Branch	5651 South 59th Street Lincoln, NE 68529	Branch	1100 Park Drive Springfield, NE	Branch	223 Main Street Talmage, NE 68448
Branch	6145 Havelock Avenue Lincoln, NE 68507	Branch	400 Main Street Verdigre, NE 68783	Branch	2501 East Lincoln Way Cheyenne, WY
Branch	7000 Adams Lincoln, NE 68529	Branch	13240 Callum Drive Waverly, NE 68462	Branch	500 West 18th Street Cheyenne, WY 82001
Branch	7001 South 27th Street Lincoln, NE 68529	Branch	1001 Avenue E Wisner, NE 68791	Branch	608 Grand Avenue Laramie, WY
Branch	3939 South Street Lincoln, NE 68510	Branch	1500 North Buckeye Abilene, KS 67410	Loan Production Office	5511 S 16th St., Unit 2 Lincoln, NE 68512
Branch	201 Sun Valley Blvd. Lincoln, NE 68528	Branch	401 North Spruce Street Abilene, KS 67410	Loan Production Office	920 and 930 12 Street Syracuse, NE 68446
Branch	1601 North 84th Street Lincoln, NE 68505	Branch	2433 Range Line Road Joplin, MO 64801	<b>RVR Bank Fremont</b>	
Branch	5010 "O" Street Lincoln, NE 68504	Branch	802 Main Street Joplin, MO 64801	State Bank	1005 E. 23rd Street Fremont, NE 680252448
Branch	2703 Folkways Blvd Lincoln, NE 68521	Branch	1651 West 7th Street Joplin, MO 64801	School Branch	Arlington Eagles Bank Arlington, NE 68002
Branch	3500 Faulkner Lincoln, NE 68516	Branch	26500 East Colburn Road Lake Lotawana, MO 64064	School Branch	Linden Elementary School Fremont, NE 68025
Branch	218 Main Street Louisville, NE 68037	Branch	501 Cross Street Sarcoxie, MO 64862	School Branch	Archbishop Bergan Elementary School Fremont, NE 68025
Branch	108 South Main Street Madison, NE 68748	Branch	1010 S. Madison Webb City, MO 64870	School Branch	1546 N. Luther Road Fremont, NE 68025
Branch	602 West B Street McCook, NE 69001	Loan Production Office	520 East Highway 20 Valentine, NE 69201	Branch	130 Eagle Street Arlington, NE 68002
Branch	324 Main Street Neligh, NE 68756	<b>Platte Valley Bank North Bend</b>		Branch	555 South 19th Street Blair, NE 68008
Branch	201 East 2nd Street Ogallala, NE 69153	State Bank	606 Main Street North Bend, NE 68649	Mobile Branch	Mobile branch Fremont, NE
Branch	10805 Q Street Omaha, NE 68154	School Branch	Tiger Branch of Platte Valley Bank North Bend, NE 68649	Branch	3010 East 23rd Avenue North Fremont, NE 68025
Branch	13131 W Dodge Road Omaha, NE 68154	<b>Platte Valley Bank Scottsbluff</b>		Branch	1965 East Military Avenue Fremont, NE 68025
Branch	8340 West Dodge Rd Omaha, NE 68114	State Bank	1212 Circle Drive Scottsbluff, NE 69361	Branch	225 North Main Street Fremont, NE 68025
Branch	18081 Burt Street Omaha, NE 68022	Branch	217 W. 3rd Street Alliance, NE 69301	Branch	225 North Main Street Fremont, NE 68025
Branch	16821 Audrey Street Omaha, NE 68136	Branch	1003 Main Street Bridgeport, NE 69336	Branch	Shalimar Gardens Branch Fremont, NE 68025
Branch	1016 Douglas on the Mall Omaha, NE 68102	Branch	141 W. 3rd Street Chadron, NE 69337	Branch	Midland University Branch Fremont, NE 68025
Branch	429 East Douglas O'Neill, NE 68763	Branch	1850 10th Street Gering, NE 69341	Branch	Nye Square/Nye Senior Services Fremont, NE 68025
Branch	320 N. State Street Osceola, NE 68651	Branch	126 Center Avenue Morrill, NE 69358	<b>Sandhills State Bank North Platte</b>	
Branch	101 N. 5th Street Page, NE 68766	Branch	710 Avenue B Scottsbluff, NE 69361	State Bank	203 South Dewey Street North Platte, NE 69101
Branch	912 Commercial Street Palmer, NE 68864	Branch	3011 Avenue B Scottsbluff, NE 69361	School Branch	615 E. 5th Street Valentine, NE 69201
Branch	102 East Cary Street Papillion, NE 68046	Branch	901 10th Avenue Sidney, NE 69162	Branch	420 Box Butte Avenue Alliance, NE 69301
Branch	611 Pinnacle Drive Papillion, NE 68046	Branch	1140 Jackson Street Sidney, NE 69162	Branch	302 Fir Street Arthur, NE 69121
Branch	12655 Cumberland Drive Papillion, NE 00000	<b>Riverstone Bank Eagle</b>		Branch	202 Clark Street Bassett, NE 68714
Mobile Branch	Mobile branch Platte County, NE	State Bank	600 S. 4th Street Eagle, NE 68347	Branch	235 Central Avenue Grant, NE 69140
Branch	9202 S. Lincoln Avenue Roseland, NE 68973	School Branch	511 W. 14th Scottsbluff, NE 69361	Branch	201 Main Street Harrison, NE 69346
		Branch	1540 Tenth Street Gering, NE 69341		

## STATE-CHARTERED BANKS (continued)

Branch	101 South Main Street Hyannis, NE 69350	Branch	1300 Garrett Lane Lincoln, NE 68512	Branch	650 G Street Pawnee City, NE 68420
Branch	605 East 1st Street Ogallala, NE 69153	Branch	8260 Northwoods Lincoln, NE 68505	Branch	4125-4135 Main Street Roca, NE 68430
Branch	132 North Main Street Valentine, NE 69201	Branch	Main Street Merriman, NE 69218	Mobile Branch	Mobile Counties Roca, NE
Branch	202 North Tecumseh Wauneta, NE 69045	Branch	501 C Street Overton, NE 68863	Branch	119 North 12th Street Tecumseh, NE 68450
Loan Production Office	107 Perkins Avenue Elsie, NE 69134	Branch	102 East Second Street Rushville, NE 69360	Loan Production Office	4535 Normal Boulevard #235 Lincoln, NE 68506
Loan Production Office	131 North Main Street Hay Springs, NE 69347	Branch	101 East Second Street Rushville, NE 69360	<b>State Nebraska Bank &amp; Trust Wayne</b>	
<b>Scribner Bank Scribner</b>		Branch	110 East Second Street Rushville, NE 69360	State Bank	122 Main Street Wayne, NE 68787
State Bank	400 Main Street Scribner, NE 68057	Branch	1205 Jackson Sidney, NE 69162	School Branch	Wayne Elementary School Wayne, NE 68787
<b>Security Bank Laurel</b>		Branch	502 Main Street Thedford, NE 69166	Branch	1002 Main Street Wayne, NE 68787
State Bank	202 East 2nd Street Laurel, NE 68745	Branch	253 North Main Street Valentine, NE 69201	<b>Thayer County Bank Hebron</b>	
School Branch	203 South Main Street Coleridge, NE 68727	Mobile Branch	Mobile branch Bennett County, SD	State Bank	402 Lincoln Avenue Hebron, NE 68370
School Branch	502 S. Broadway Avenue Hartington, NE 68739	Branch	401 3rd Ave Martin, SD 57551	School Branch	TC Titan Branch Hebron, NE 68370
School Branch	502 Wakefield Street Laurel, NE 68745	Mobile Branch	Mobile branch Pennington County, SD	Branch	Mobile branch Thayer County, NE 68370
School Branch	202 W Prairie Street Osmond, NE 68765	Branch	805 5th Street Rapid City, SD 57701	<b>The Bank of Steinauer Steinauer</b>	
Branch	P.O. Box 40 Allen, NE 68710	Branch	1919 Hope Court Rapid City, SD 57702	State Bank	215 Main Street Steinauer, NE 68441
Branch	P.O. Box 6 Coleridge, NE 68727	Branch	135 E. Colorado Blvd Spearfish, SD 57783	<b>The Culbertson Bank Culbertson</b>	
Branch	102 N. Broadway Avenue Hartington, NE 687390137	Loan Production Office		State Bank	318 Taylor Culbertson, NE 69024
Branch	P.O. Box 398 Osmond, NE 68765-0398	<b>Siouxland Bank</b>		<b>The Potter State Bank of Potter Potter</b>	
<b>Security First Bank Lincoln</b>		State Bank	1001 West 29th Street South Sioux City, NE 68776	State Bank	301 Chestnut Street Potter, NE 69156
State Bank	5505 Red Rock Lane Lincoln, NE 68516	<b>South Central State Bank Campbell</b>		Branch	205 South Locust Street Kimball, NE 69145
Branch	120 North 6th Street Beatrice, NE 68310	State Bank	673 Broad Street Campbell, NE 68932	<b>The Tri-County Bank Stuart</b>	
Branch	2301 North 6th Street Beatrice, NE 68310	School Branch	615 Webster Street Bladen, NE 68928	State Bank	106 N. Main Street Stuart, NE 68780-0010
Branch	1900 East Court Street Beatrice, NE 68310	Branch	101 S. Willson Street Blue Hill, NE 68930	Branch	807 East Ash Street Atkinson, NE 68713
Branch	101 East Broad Street Blue Springs, NE 68318	Branch	600 15th Avenue Franklin, NE 68939	Branch	103 West Highway 20 Bassett, NE 68714
Branch	1328 West Highway 20 Chadron, NE 69337	Branch	335 Ogden Oxford, NE 68967	Branch	702 E. Douglas Street O'Neill, NE 68763
Mobile Branch	Mobile branch Cheyenne County, NE	Branch	TEMPORARY ADDRESS Red Cloud, NE 68970	Loan Production Office	Highway 20 Newport, NE 68759
Branch	160 Washington Street Clatonia, NE 68328	<b>Stanton State Bank Stanton</b>		<b>Town &amp; Country Bank Ravenna</b>	
Branch	104 East Nebraska Avenue Cody, NE 69211	State Bank	924 Ivy Street Stanton, NE 68779	State Bank	423 Grand Avenue Ravenna, NE 68869
Branch	525 Highway 77 Cortland, NE 68331	Branch	1021 Riverside Blvd Norfolk, NE 68701	Branch	6005 2nd Avenue West Kearney, NE 68847
Branch	202 West 8th Street Cozad, NE 69130	<b>State Bank of Scotia Scotia</b>		Branch	224 North Main Street Litchfield, NE 68852
Branch	403 Second Street Crawford, NE 69339	State Bank	104 S. Main Street Scotia, NE 68875	Branch	102 N. Sycamore Street Pleasanton, NE 68866
Branch	201 Smith Avenue Elwood, NE 68937	<b>State Bank of Table Rock Table Rock</b>			
Branch	289 Main Street Harrison, NE 69346	State Bank	402 Houston Table Rock, NE 68447		
Branch	231 North Main Hay Springs, NE 69347	Branch	301 Miner Dubois, NE 68345		
Mobile Branch	Mobile branch Lancaster County, NE	Branch	300 Nemaha Street Humboldt, NE 68376		



## STATE-CHARTERED BANKS (continued)

<b>Union Bank and Trust Company Lincoln</b>		Branch	328 West 3rd Wahoo, NE 68066	Branch	8400 Eagle Crest Road Lincoln, NE 68505
State Bank	3643 S. 48th Street Lincoln, NE 68506	Branch	501 Grant Avenue York, NE 68467	Branch	2037 South 17th Street Lincoln, NE 68502-2704
Branch	238 East 4th Ainsworth, NE 69210	Branch	309 Oak Bonner Springs, KS 66012	Branch	2662 Cornhusker Highway, Suite 3 Lincoln, NE 68521
Branch	1301 J Street Auburn, NE 68305	Branch	11460 Tomahawk Creek Parkway Leawood, KS 66211	Branch	1204 West "O" Street Lincoln, NE 68528
Branch	2071 33rd Avenue Columbus, NE 68601	Loan Production Office	18 West 23rd Street Kearney, NE 68847	Branch	4955 "O" Street Lincoln, NE 68508
Branch	1100 Main Avenue Crete, NE 68333	Loan Production Office	4433 South 70th Street, Suite 210 Lincoln, NE 68516	Branch	9775 Q Street Omaha, NE 68127
Branch	1850 Grove Avenue Crete, NE 68333	Loan Production Office	3400 Plantation Drive #200 Lincoln, NE 68516	Branch	1020 South 179th Court Omaha, NE 68118
Branch	507 D Street David City, NE 68632	<b>United Republic Bank Elkhorn</b>		Branch	Northeast Corner of 177th & Maple Street Omaha, NE 68116
Branch	1313 K Street Fairbury, NE 68352	State Bank	111 N. 181st. Street Elkhorn, NE 68022	<b>West Plains Bank Ainsworth</b>	
Branch	2008 North Webb Road Grand Island, NE 68802	Branch	12751 S. 216th Plaza Gretna, NE 68028	State Bank	200 N. Main Street Ainsworth, NE 69210
Branch	Lincoln, NE 68510	Mobile Branch	Dodge, Douglas, Sarpy and Washington Counties Omaha, NE	Branch	110 S. Main Street Springview, NE 68778
Branch	1944 O Street Lincoln, NE 68502	<b>Wahoo State Bank Wahoo</b>		<b>Western Nebraska Bank Curtis</b>	
Branch	1300 North 48th Street Lincoln, NE 68504	State Bank	164 E. 5th Street Wahoo, NE 68066	State Bank	301 Center Avenue Curtis, NE 69025
Branch	6001 Village Drive Lincoln, NE 68516	Branch	314 W. 5th Street Wahoo, NE 68066	School Branch	103 Main Street Halsey, NE 69142
Branch	6801 O Street Lincoln, NE 68510	<b>Washington County Bank Blair</b>		School Branch	848 E. Correction Line Rd. North Platte, NE 69101
Branch	4800 Normal Boulevard Lincoln, NE 68506	State Bank	1523 Washington Street Blair, NE 68008-1653	School Branch	1400 N. Madison North Platte, NE 69101
Branch	22nd and Hwy 2 Lincoln, NE 68512	Branch	101 North 14th Street Fort Calhoun, NE 68023	School Branch	1002 East E Street North Platte, NE 69101
Branch	3705 South 48th Street Lincoln, NE 68506	Branch	303 South 13th Street Tekamah, NE 68061	School Branch	308 Elm Street Paxton, NE 69155
Branch	4732 Calvert Street Lincoln, NE 68506	Branch	205 E. Erie Street Missouri Valley, IA 51555	Branch	600 South Dewey Street North Platte, NE 69101
Branch	6801 South 27th Street Lincoln, NE 68516	<b>Waypoint Bank Cozad</b>		Branch	203 North Oak Street Paxton, NE 69155
Branch	4243 Pioneer Woods Drive Lincoln, NE 68506	State Bank	747 Meridian Avenue Cozad, NE 69130	Branch	39363 East Highway 2 Thedford, NE 69166
Branch	8401 Lexington Avenue Lincoln, NE 68505	School Branch	420 East 14th Street Cozad, NE 69130	<b>York State Bank York</b>	
Branch	5006 North 27th Street Lincoln, NE 68521	School Branch	PO Box 9 Eustis, NE 69028	State Bank	700 N. Lincoln Avenue York, NE 68467
Branch	6811 South 27th Lincoln, NE 68512	Branch	707 Patterson Cambridge, NE 69022	Branch	1022 G Street Geneva, NE 68361
Branch	1550 South Coddington, Suite R Lincoln, NE 68522	Branch	116 South Alexander Street Clay Center, NE 68933	Branch	405 Elm Street Gresham, NE 68367
Branch	8501 Adermatt Drive Lincoln, NE 68526	Branch	100 North Main Street Eustis, NE 69028	Branch	729 Lincoln Avenue York, NE 68467
Branch	840 Fallbrook Blvd. Lincoln, NE 68522	Branch	348 Broadway Imperial, NE		
Branch	1400 R Street Lincoln, NE 68508	Branch	24 South Weber Street Colorado Springs, CO 80903		
Branch	1801 Pine Lake Road Lincoln, NE 68512	Branch	2900 S. College Avenue Fort Collins, CO 80525		
Branch	2720 South 177th Omaha, NE 68130	<b>West Gate Bank Lincoln</b>			
Mobile Branch	Mobile branch Omaha, NE	State Bank	6003 Old Cheney Road Lincoln, NE 68516		
Branch	14400 Davenport Street Omaha, NE 68154	School Branch	Lakeview Elementary School Lincoln, NE 68528		
Branch	514 G Street Pawnee City, NE 68420	School Branch	West Gate Bank - Wysong Branch of West Gate Bank Lincoln, NE 68516		
Branch	225 South 4th Street Seward, NE 68434	Branch	1004 Cornhusker Road Bellevue, NE 68005		
Branch	410 4th Street Taylor, NE 68879	Mobile Branch	Mobile branch Lancaster County, NE		
Branch	230 South Hall and U.S. 20 Valentine, NE 69201				

# 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
2020	147	5,093,295,000	39,406,291,000	48,094,176,000
2021	146	5,800,979,000	46,575,595,000	55,094,981,000
2022	140	5,443,740,000	50,253,274,000	59,332,889,000
2023	138	5,894,938,000	51,944,483,000	63,892,539,000
2024	136	6,470,836,000	54,854,568,000	67,535,617,000



# REGISTERED BANK HOLDING COMPANIES

(period ending June 30, 2024)

*\*Banks are Italicized*

Bank Holding Companies	Owned by Holding Companies
1905 Nekota Bankcorp, Inc. - Lewellen, NE	Legends West Bank - Lewellen, NE
3MV Bancorp, Inc. - Omaha, NE	Access Bank - Omaha, NE
Adage, LLC - Ogallala, NE	Access Bank - Omaha, NE
Adbanc, Inc. - Ogallala, NE	Adams Bank & Trust - Ogallala, NE
Adbanc, Inc. - Ogallala, NE	Adams Bank & Trust - Ogallala, NE
Ambage, Inc. - West Point, NE	Adbanc, Inc. - Ogallala, NE
American Exchange Company - Elmwood, NE	Adams Bank & Trust - Ogallala, NE
American Interstate Bancorp., Inc. - Omaha, NE	F&M Bank - Falls City, NE
American National Corporation - Omaha, NE	R. Dean Phillips Bank Trust Dated 11-19-2004 (the "Bank Trust" - Las Vegas, NV)
AmeriWest Corporation - Omaha, NE	American Exchange Bank - Elmwood, NE
Antelope Bancshares, Inc. - Elgin, NE	American Interstate Bank - Elkhorn, NE
Armstrong Financial Company - Minden, NE	American National Bank - Omaha, NE
Bank Management, Inc. - Wahoo, NE	First Westroads Bank, Inc. - Omaha, NE
Banner County Ban Corporation - Harrisburg, NE	Bank of Elgin - Elgin, NE
Banner County Ban Corporation Employee Stock Plan and Trust - Harrisburg, NE	Minden Exchange Company - Minden, NE
Battle Creek State Company - Battle Creek, NE	FirstBank of Nebraska - Wahoo, NE
BBIG Holdings, LLC - Lincoln, NE	Banner Capital Bank - Harrisburg, NE
BBJ, Incorporated - Ord, NE	Lusk State Bank - Lusk, WY
Bellwood Community Holding Company - Bellwood, NE	Oregon Trail Bank - Guernsey, WY
Blair Holdings, Inc. - Omaha, NE	Banner Capital Bank - Harrisburg, NE
Bruning Bancshares, Inc. - Bruning, NE	Banner County Ban Corporation - Harrisburg, NE
BSB Bancshares, Inc. - Brunswick, NE	Battle Creek State Bank - Battle Creek, NE
Butte State Co. - Butte, NE	Hilltop Bancshares, Inc. (2014 filing) - Bennington, NE
C.S.B. Co. - Cozad, NE	i3 Bank - Bennington, NE
Campbell State Company - Lincoln, NE	First National Bank in Ord - Ord, NE
Carleton Agency, Inc. - Carleton, NE	Bank of the Valley - Bellwood, NE
Cattle Crossing, Inc. - Seward, NE	<i>Washington County Bank - Blair, NE</i>
Cedar Bancorp. - Hartington, NE	<i>Bruning Bank - Bruning, NE</i>
Cedar Financial Holding, Inc. - Fordyce, NE	<i>Brunswick State Bank - Brunswick, NE</i>
Cedar Rapids State Company - Cedar Rapids, NE	<i>Butte State Bank - Butte, NE</i>
	<i>Homestead Bank - Cozad, NE</i>
	<i>South Central State Bank - Campbell, NE</i>
	<i>Citizens State Bank - Carleton, NE</i>
	<i>Cattle Bank &amp; Trust - Seward, NE</i>
	<i>Bank of Hartington - Hartington, NE</i>
	<i>Cedar Security Bank - Fordyce, NE</i>
	<i>Cedar Rapids State Bank - Cedar Rapids, NE</i>

## REGISTERED BANK HOLDING COMPANIES (continued)

Bank Holding Companies	Owned by Holding Companies
Central Agency, Inc. - Lincoln, NE	<i>Farm &amp; Home Insurance Agency, Inc. - Lyons, NE</i>
Central Bancshares, Inc. - Cambridge, NE	<i>First Central Bank - Cambridge, NE</i>
	<i>First Central Bank McCook - McCook, NE</i>
	<i>Republic Corporation - Omaha, 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	<i>Citizens State Bank - Wisner, NE</i>
	<i>Republic Corporation - Omaha, NE</i>
Clark Bancshares, Inc. - Clarks, NE	<i>Bank of Clarks - Clarks, NE</i>
Clarkson Bancshares, LLC - 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 &amp; 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>
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>
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	<i>Enevoldsen Management Company - Potter, NE</i>
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 - Kearney, 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>Nebraska Bank - Dodge, NE</i>
FEO Investments, Inc. - Norfolk, NE	<i>Elkhorn Valley Bank &amp; 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>Dayspring 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>
First National Holding Company, Inc. - Fullerton, NE	<i>First Bank &amp; 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>
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 Fremont, Inc. - Fremont, NE	<i>RVR Bank - Fremont, NE</i>
First State Holding Company - Lincoln, NE	<i>First State Bank Nebraska - Lincoln, NE</i>

## REGISTERED BANK HOLDING COMPANIES (continued)

Bank Holding Companies	Owned by Holding Companies
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>i3 Bank - 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 &amp; Trust Company in St. Paul - St. Paul, NE</i>
HSB Merger Co. - Hershey, NE	<i>Hershey State Bank - Hershey, NE</i>
Isham Management Company - Gordon, NE	<i>The First National Bank of Gordon - Gordon, 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>
Lindsay State Company - Lindsay, NE	<i>Bank of Lindsay - Lindsay, NE</i>
Loomis Company - Omaha, NE	<i>First State Bank - Loomis, NE</i>
Mackey BanCo, Inc. - Omaha, NE	<i>Dundee Bank - Omaha, NE</i>
Madison County Financial, Inc. - Madison, NE	<i>Madison County Bank - Madison, NE</i>
McHugh Investment Co. - Murdock, NE	<i>Corn Growers State Bank - Murdock, NE</i>
Midwest Banc Holding Co. - Pierce, NE	<i>Midwest Bank - Pierce, NE</i>
Midwest Banco Corporation - Cozad, NE	<i>Waypoint Bank - Cozad, NE</i>
Minden Exchange Company - Minden, NE	<i>Minden Exchange Bank &amp; Trust Company - Minden, NE</i>
MNB Financial Services, Inc. - McCook, NE	<i>MNB Bank - McCook, NE</i>
NationWide Bankshares, Inc. - West Point, NE	<i>CharterWest 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 Bank - North Platte, NE</i>
North Central Bancorp - Norfolk, 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>

## REGISTERED BANK HOLDING COMPANIES (continued)

Bank Holding Companies	Owned by Holding Companies
Otten Investments, LP - Norfolk, NE	<i>FEO Investments, Inc. - Norfolk, NE</i>
Pathway Bancorp. - Cairo, NE	<i>Pathway Bank - Cairo, NE</i>
Pinnacle Bancorp, Inc. - Omaha, NE	<i>Bank of Colorado - Fort Collins, CO</i>
	<i>Pinnacle Bank - Lincoln, NE</i>
	<i>Pinnacle Bank - Keene, TX</i>
	<i>Pinnacle Bank - Wyoming - Torrington, WY</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 &amp; Country Bank - Ravenna, NE</i>
Platte Valley Financial Service Companies, Inc - Scottsbluff, NE	<i>Mountain Valley Bank - Walden, CO</i>
	<i>Platte Valley Bank - Torrington, WY</i>
	<i>Platte Valley Bank - Scottsbluff, NE</i>
Prague Company - Valley, NE	<i>Bank of Prague - Prague, NE</i>
Rae Valley Financials, Inc. - Petersburg, NE	<i>Great Plains State Bank - Petersburg, NE</i>
Republic Corporation - Omaha, NE	<i>United Republic Bank - Elkhorn, NE</i>
Sandhills Financial Services, LLC - North Platte, NE	<i>Sandhills State Bank - North Platte, NE</i>
Scribner Banshares, Inc. - Scribner, NE	<i>Scribner Bank - Scribner, NE</i>
Security National Corporation - Omaha, NE	<i>Security National Bank of Omaha - Omaha, NE</i>
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>
State National Bancshares, Inc. - Wayne, NE	<i>State Nebraska Bank &amp; 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	<i>Stockmens Financial Corporation - Rapid City, SD</i>
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 &amp; Trust Co. - Lincoln, NE</i>
Thayer Agency, Inc. - Hebron, NE	<i>Thayer County Bank - Hebron, NE</i>
Tri Valley Bancshares, Inc. - Talmage, NE	<i>Riverstone Bank - Eagle, 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>
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>F &amp; M Bank - West Point, NE</i>
	<i>R. Dean Phillips Bank Trust Dated 11-19-2004 (the "Bank Trust" - Las Vegas, NV</i>
	<i>Town &amp; Country Bank - Las Vegas, NV</i>
Western Bancshares, Inc. - Curtis, NE	<i>Western Nebraska Bank - Curtis, NE</i>
	<i>WNB Holdings, LLC - North Platte, 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>

# COMMERCIAL BANK MEMBERS OF THE FEDERAL RESERVE SYSTEM

(for the period ending June 30, 2024)

Institution	Location
Adams Bank & Trust	Ogallala
American Exchange Bank	Elmwood
Auburn State Bank	Auburn
Bank of Elgin	Elgin
Bank of Hartington	Hartington
Battle Creek State Bank	Battle Creek
Butte State Bank	Butte
CharterWest Bank	West Point
Citizens State Bank	Wisner
Cornerstone Bank	York
Cornhusker Bank	Lincoln
Enterprise Bank	Omaha
Equitable Bank	Grand Island
Farmers and Merchants Bank of Ashland	Ashland
First Bank & Trust of Fullerton	Fullerton
First Bank and Trust Company	Minden
First Bank of Bancroft	Bancroft
First Bank of Utica	Utica
First Community Bank	Beemer
First Nebraska Bank	Valley
First Northeast Bank of Nebraska	Lyons
First State Bank Nebraska	Lincoln
First Westroads Bank, Inc.	Omaha
FirstBank of Nebraska	Wahoo
Five Points Bank	Grand Island
Five Points Bank of Hastings	Hastings
i3 Bank	Bennington
Jones Bank	Seward
Madison County Bank	Madison
Midwest Bank	Pierce
MNB Bank	McCook
NebraskaLand Bank	North Platte
Platte Valley Bank	Scottsbluff
Security Bank	Laurel
Siouxland Bank	South Sioux City
Stanton State Bank	Stanton
Town & Country Bank	Ravenna
Wahoo State Bank	Wahoo

# STATE-CHARTERED BANKS AUTHORIZED TO OPERATE WITH TRUST POWERS

(for the period ending June 30, 2024)

Institution	Location
Nebraska State Bank and Trust Company	Broken Bow
Pathway Bank	Cairo
Columbus Bank & Trust Company	Columbus
Homestead Bank	Cozad
Waypoint Bank	Cozad
Riverstone Bank	Eagle
F&M Bank	Falls City
First State Bank & Trust Company	Fremont
First Bank & Trust of Fullerton	Fullerton
Heartland Bank	Geneva
First State Bank	Gothenburg
Five Points Bank	Grand Island
Exchange Bank	Kearney
City Bank & Trust Co.	Lincoln
Pinnacle 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
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, 2024)

Institution	Location
Bridges Trust Company	Omaha, Nebraska
Constellation 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, 2024)

Institution	Location	Branch Offices
Archer Cooperative Credit Union	Archer	Central City; Dannebrog; St. Paul
Eddyville Cooperative Credit Union	Eddyville	
First Nebraska Credit Union	Omaha	Elkhorn; Lincoln (3); Omaha (2)
Liberty First Credit Union	Lincoln	Lincoln (3); Lancaster County (mobile); Omaha; Seward
Lincoln S.D.A. Credit Union	Lincoln	
MembersOwn Credit Union	Lincoln	Beatrice; Lincoln (2)
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	

# DELAYED DEPOSIT SERVICES BUSINESSES

(for the period ending June 30, 2024)

As of 6/30/2024 Nebraska had 0 Delayed Deposit Services Licenses.



Director Kelly Lammers visited Petunia the Pig.

# INSTALLMENT LOAN COMPANIES

(for the period ending June 30, 2024)

Institution	Location
Above Lending, Inc.	Northbrook, IL
Absolute Resolutions Investments, LLC	Bloomington, MN
Affirm, Inc.	San Francisco, CA
AIS Recovery Solutions, LLC	Irving, TX
AKCP LLC	Dobbs Ferry, NY
American First Finance, LLC	Dallas, TX
Apple Processing LLC	Austin, TX
Aqua Finance, Inc.	Wausau, WI
Ascent Funding, LLC	San Diego, CA
Aspire Resources Inc.	West Des Moines, IA
Avant, LLC	Chicago, IL
Aven Financial, Inc.	Campbell, CA
Axiom Acquisition Ventures, LLC	Tampa, FL
Bill Me Later, Inc.	San Jose, CA
Bills.com, LLC	Tempe, AZ
Cherrywood Enterprises LLC	West Palm Beach, FL
CMAC INC.	Omaha, Nebraska
CMAC INC.	Omaha, Nebraska
College Ave Student Loan Servicing, LLC	Wilmington, DE
College Raptor, Inc.	Coralville, IA
Concentrix Daksh Services India Private Limited	Gurgaon Haryana, India
Covered Care, LLC	Dallas, TX
credit9, LLC	Irvine, CA
CreditNinja Lending, LLC	Chicago, IL
Credova Financial, LLC	Bozeman, MT
Deinde Financial, LLC	Chicago, IL
Duvera Billing Services, LLC	Vista, CA
EFR 2018-1, LLC	Chicago, IL
EFR 2018-2, LLC	Chicago, IL
EL Technologies Nebraska, LLC	Fort Worth, TX
Empower Lending LLC	San Francisco, CA
Encore Receivable Management, Inc.	Lake Mary, FL
Fin Care US LLC	Mesa, AZ
Foursight Capital LLC	West Valley City, UT
Freedom Financial Asset Management, LLC	San Mateo, CA
FuturePay Holdings Inc.	South Jordan, UT
Galaxy Asset Purchasing, LLC	Atlanta, GA
Galaxy Portfolios, LLC	Atlanta, GA
Grameen America Inc.	Jackson Heights, NY
Gray Rock SPV LLC	Greenville, SC
GreenSky Servicing LLC	Atlanta, GA
Happy Money, Inc.	Torrance, CA
iCreditWorks Inc.	Iselin, NJ
Intergra Credit Fund Alpha, LLC	Chicago, IL
Iowa Student Loan Liquity Corporation	West Des Moines, IA
Jefferson Capital Systems, LLC	Sartell, MN
Jerry Offers Inc.	Palo Alto, CA

\*As of 6/30/24, Nebraska had 97 Installment Loan Company Licenses.

# INSTALLMENT LOAN COMPANIES

(for the period ending June 30, 2024)

Institution	Location
Jerry Offers Inc.	Palo Alto, CA
Launch Servicing, LLC	San Diego, CA
Lime Residential, Ltd.	New York, NY
LVNV Funding LLC	Greenville, SC
Mission Lane LLC	Richmond, VA
Momnt Servicing Company LLC	Atlanta, GA
Monarch Servicing Solutions, Inc.	Irvine, CA
National Credit Adjusters, L.L.C	Hutchinson, KS
NetCredit Combined Receivables 2023, LLC	Chicago, IL
NetCredit Finance, LLC	Chicago, IL
NetCredit Loan Services, LLC	Chicago, IL
NetCredit Receivables 2022, LLC	Chicago, IL
OneMain Financial Group, LLC	Baltimore, MD
OneProgress Services LLC	New York, NY
Oportun Receivables Holdings LLC	San Carlos, CA
Opportunity Financial, LLC	Chicago, IL
Orion Portfolio Purchasing LLC	Atlanta, GA
Paradigm Assets Recovery LLC	Hazelwood, MO
PayPal, Inc.	San Jose, CA
PF Servicing, LLC	San Carlos, CA
Pioneer Military Credit LLC	Kansas City, MO
Portfolio Recovery Associatyees, LLC	Norfolk, VA
Possible Financial Inc.	Seattle, WA
PYOD LLC	Greenville, SC
RAzOR Capital, LLC	Bloomington, MN
Remitly, Inc.	Seattle, WA
Resurgent Acquisitions LLC	Greenville, SC
Resurgent Capital Services L.P.	Greenville, SC
Resurgent Receivables LLC	Greenville, SC
Scratch Financial, Inc.	Pasadena, CA
Security Credit Services, LLC	Oxford, MS
Servicing Solutions, LLC	Irving, TX
Skopos Financial, LLC	Irving, TX
Solar Mosaic LLC	Oakland, CA
Southwood Financial LLC	Sterling, VA
Spring Oaks Capital SPV, LLC	Chesapeake, VA
Spring Oaks Capital, LLC	Chesapeake, VA
Starmark Financial LLC	Deerfield Beach, FL
Sunbit Now, LLC	Los Angeles, CA
Tally Technologies, Inc.	San Francisco, CA
Today's Finance Company, LLC	Lake Forest, CA
Upgrade, Inc.	San Francisco, CA
Uplift, Inc	San Francisco, CA
Upstart Network, Inc.	San Mateo, CA
Velocity Investments, L.L.C.	Wall, NJ
Viva Finance Inc.	Atlanta, GA
Watercress Financial Group LLC	West Des Moines, IA
WFG Purchaser, LLC	Van Nuys, CA
Wheels Financial Group, LLC	Van Nuys, CA
Worldwide Asset Purchasing II, LLC	Atlanta, GA

\*As of 6/30/24, Nebraska had 97 Installment Loan Company Licenses.

# INSTALLMENT SALES COMPANIES

(for the period ending June 30, 2024)

Institution	Location
AGCO Finance LLC	Johnston, IA
ALLY FINANCIAL INC.	Detroit, MI
American Credit Acceptance, LLC	Spartanburg, SC
American First Finance, LLC	Dallas, TX
American Honda Finance Corporation	Torrance, CA
AmeriCredit Financial Services, Inc.	Fort Worth, TX
Aqua Finance, Inc.	Wausau, WI
Auto Credit Center, LLC	Omaha, NE
Avid Acceptance LLC.	Midvale, UT
Belmont Finance LLC	Plover, WI
BMW Financial Services NA, LLC	Woodcliff Lake, NJ
Bridgecrest Acceptance Corporation	Mesa, AZ
CAR Financial Services, Inc.	Lake Mary, FL
CarMax Business Services, LLC	Kennesaw, GA
CarMax Funding Services, LLC	Kennesaw, GA
Carvana FAC LLC	Tempe, AZ
Caterpillar Financial Services Corporation	Nashville, TN
Citrus Tree Finance LLC	New York, NY
CNH Industrial Capital America LLC	Racine, WI
Consumer Portfolio Services, Inc.	Las Vegas, NV
Covered Care, LLC	Dallas, TX
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
Denali Capital, LLC	Birmingham, AL
DLL Finance LLC	Johnston, IA
Driveway Finance Corporation	Tigrad, OR
Equity Sales Finance, Inc.	Maple Grove, MN
EverBright R1, LLC	Juno Beach, FL
Exeter Finance LLC	Irving, TX
Farm Credit Services of America, PCA	Omaha, NE
FASTLENDING.COM, LLC	Sarasota, FL
Fenix Capital Group, LLC	Parkville, MO
FI Connect, LLC	Greenwood Village, CO
Finbe, Inc.	Fort Lauderdale, FL
First Investors Servicing Corporation	Atlanta, GA
Flagship Credit Acceptance LLC	Chadds Ford, PA
Ford Motor Credit Company LLC	Dearborn, MI
Foundation Finance Company LLC	Rothschild, WI
Foursight Capital LLC	West Valley City, UT
Franklin Credit Management Corporation	Jersey City
Global Lending Services LLC	Greenville, SC
GoFi, LLC	Fortworth, TX
Hunter Financial LLC	Troy, MI
Hyundai Capital America	Irvine, CA
Ironhorse Funding LLC	Beverly, MA
Isuzu Finance of America, Inc	Purchase, NY

**SALES FINANCE COMPANIES (continued)**  
(for the period ending June 30, 2024)

<b>Institution</b>	<b>Location</b>
JGW Lending, LLC	Chesterbrook, PA
Kubota Credit Corporation, U.S.A	Grapevine, TX
Leif Software Services, LLC	Las Vegas, NV
Lime Residential, Ltd.	New York, NY
Mahindra Finance USA LLC	Johnston, IA
Mend Financial, LLC	Omaha, NE
Mercedes-Benz Financial Services USA LLC	Farmington Hills, MI
Mid-Atlantic Finance Co., Inc.	Clearwater, FL
Midland Credit Management, Inc.	San Diego, CA
Nationwide Cassel LLC	Rosemont, IL
New Holland Credit Company, LLC	New Holland, PA
Nissan Motor Acceptance Company LLC	Franklin, TN
PACCAR Financial Corp.	Bellevue, WA
Paramount Capital Group, LLC	King of Prussia, PA
Planet Home Lending, LLC	Meriden, CT
Porsche Financial Services, Inc.	Atlanta, GA
Preferred Credit, Inc.	St, Cloud, MN
Prestige Financial Services, Inc.	Draper, UT
Pure Financial Group LLC	Laurel, MD
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
Scratch Financial, Inc.	Pasadena, CA
Service Finance Company, LLC	Boca Raton, FL
Servicing Solutions, LLC	Irving, TX
SNAP-ON CREDIT LLC	Livertyville, IL
Source One Financial Services, LLC	Lakeville, MN
South Bay Financial Services, LLC	Jacksonville, FL
Southwest Stage Funding, LLC	Chandler, AZ
Stellantis Financial Services, Inc.	Houston, TX
The Credit Union Loan Source, LLC	Alpharetta, GA
Tidewater Finance Company	Virginia Beach, VA
Time Investment Company, Inc.	West Bend, WI
T-Mobile Financial LLC	Bellevue, WA
Toyota Industries Commercial Finance, Inc.	Dallas, TX
Toyota Motor Credit Corporation	Plano, TX
Toyota Motor Credit Corporation	Plano, TX
United Auto Credit Corporation	Newport Beach, CA
United Consumer Financial Services Company	Westlake, OH
Universal Acceptance Corporation (NE)	Crystal, MN
Universal Guardian Acceptance, LLC	Parkville, MO

**SALES FINANCE COMPANIES (continued)**  
(for the period ending June 30, 2024)

Institution	Location
Upstart Network, Inc.	San Mateo, CA
Vanderbilt Mortgage and Finance, Inc.	Maryville, TN
Vantage Finance, LLC	Omaha, NE
Verizon Wireless Services, LLC	Basking Ridge, NJ
Veros Credit, LLC	Santa Ana, CA
VFS US LLC	Greensboror, NC
Volvo Car Financial Services U.S., LLC	Mahwah, NJ
VW Credit, Inc.	Libertyville, IL
Westlake Services, LLC	Lost Angeles, CA
Yamaha Motor Finance Corporation, U.S.A.	Cypress, CA

\*As of 6/30/24, Nebraska had 103 Sales Finance Company Licenses.



-The 2023 Financial Awareness Month Proclamation.

# MONEY TRANSMITTER LICENSEES

(for the period ending June 30, 2024)

Institution	Location
ACI Payments, Inc.	Elkhorn, NE
Affirm Payments, LLC	San Francisco, CA
AFRICA REMITTANCE COMPANY LLC	Jersey City, NJ
Airbnb Payments, Inc.	San Francisco, CA
Airwallex US, LLC	San Francisco, CA
AllPaid, Inc.	Indianapolis, IN
Alpaca Crypto LLC	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.	Austin, TX
AscendantFX Capital USA, Inc.	Plasant Hill, CA
Asure Operations LLC	Austin, TX
AUS Merchant Services, Inc.	Sunnyvale, CA
AvidXchange, Inc.	Charlotte, NC
AWASHDIRECT, LLC	SeaTac, WA
Bakkt Marketplace, LLC	Alpharetta, GA
BAM Trading Services Inc.	Miami, FL
BANANA PAY, LLC	Minneapolis, MN
BARRI MONEY SERVICES, LLC	Houston, TX
Beeso Corp.	Bloomington, MN
Betrlink, LLC	New York, NY
Bill.com, LLC	San Jose, CA
BillGO MT, Inc.	Fort Collins, CO
Bilt Payments LLC	New York, NY
bitFlyer USA, Inc.	San Francisco, CA
BitPay, Inc.	Atlanta, GA
BitRail, LLC	Delray Beach, FL
Bitstamp USA, Inc.	New York, NY
Blackhawk Network California, Inc.	Pleasanton, CA
Block, Inc.	Oakland, CA
Blockchain.com, Inc.	Miami, FL
BNXA USA MTL Inc.	Reno, NV
Booking Holdings Financial Services USA LLC	Dallas, TX
Brale Inc.	Des Moines, IA
Brex Payments LLC	Salt Lake City, UT
Bridge Building Inc.	Berkeley, CA
Brink's Capital LLC	Richmond, VA
CAMBRIDGE MERCANTILE CORP. (U.S.A.)	New York, NY
Cboe Clear Digital, LLC	Chicago, IL
CEX.IO CORP.	Naperville, IL
Check Payments LLC	New York, NY
CheckFreePay Corporation	Alpharetta, GA
Checkout US, INC.	New York, NY
Circle Internet Financial, LLC	Boston, MA
Citcon USA LLC	Santa Clara, CA
Coinbase, Inc.	New York, NY
Coinme Inc.	Bellevue, WA



## MONEY TRANSMITTER LICENSEES (continued)

(for the period ending June 30, 2024)

Institution	Location
CoinZoom, Inc.	Salt Lake City, UT
Comdata TN, Inc.	Brentwood, TN
Convera USA, LLC	Denver, CO
Creative Solutions Software Corp.	Ann Arbor, MI
CSG Forte Payments, Inc.	Fortworth, TX
Currency Com US LLC	Jersey City, NJ
DAHAB-SHIL INC	Minneapolis, MN
Dandelion Payments, Inc.	Buena Park, CA
DVTR Inc.	Arlington, VA
eBay Commerce Inc.	San Jose, CA
ENRAMEX INC	Wheat Ridge, CO
EntrataPay, LLC	Lehi, UT
Ethos Group Payment Services, Inc.	Irving, TX
Ethos Payment Solutions, Inc.	Irving, TX
eToro USA LLC	Hoboken, TX
EVERI MTL, LLC	Las Vegas, NV
Expensify Payments LLC	Portland, OR
FalconX Delta, Inc.	San Mateo CA
FasterPay Inc.	Las Vegas, NV
Figure Payments Corporation	San Francisco, CA
Finxera, Inc.	Alpharetta, GA
Fireblocks LLC	Boston, MA
Flexa Inc.	New York, NY
Flutterwave Payments, LLC	Miami, FL
Flywire Global Corp.	Boston, MA
Foris DAX, Inc.	Tyler, TX
Fortress Trust LLC	Las Vegas, NV
GalaxyOne Prime LLC	Jersey City, NJ
Gemini Trust Company, LLC	New York, NY
Golden Money Transfer, Inc.	Cambridge, MA
Google Payment Corp.	Mountain View, CA
GPS Capital Markets, LLC	South Jordan, UT
GUAVAPAY USA LLC	Lincolnshire, IL
Gusto, Inc.	San Francisco, CA
Hodan Global Money Services, Inc	Minneapolis, MN
Hopper Money (USA), Inc.	Boston, MA
IDT Payment Services, Inc.	Newark, NJ
Incomm Financial Services, Inc.	Columbus, GA
Inmar Services, LLC	Winston-Salem, NC
Inter & Co Payments, Inc.	Miami, FL
Intercambio Express, Inc.	Elkhart, IN
Intermex Wire Transfer, LLC	Miami, FL
Internet Escrow Services, Inc.	San Francisco
Intuit Payments Inc.	Mountain View, CA
INX Digital, Inc.	Gaithersburg, MD
JHA Money Center, Inc.	Monett, MO
JPay LLC	Miramar, FL
JUBAXPRESS, INC	Minneapolis, MIN
Keefe Commissary Network, L.L.C.	Saint Lous, MO
Klarna Inc.	Columbus, OH
Kwik Dollar LLC	Houston, TX
Layer2 Financial Inc.	Miami, FL
Lipsky & Associates, Inc.	Weatherford, TX
LL Pay U.S., LLC	New York, NY
M3 Technology Solutions LLC	Norman, OK
Mastercard Transaction Services (US) LLC	New York, NY
Maxitransfers LLC	Irving, TX
Mercari, Inc.	Palo Alto, CA
Meta Payments Inc.	Menlo Park, CA
Mezu (NA), Inc.	Denver, CO
Monex Inc.	Washington, DC
Moneycorp US Inc.	Providence, RI
Moneydart Global Services Inc.	Iselin, NJ
MoneyGram Payment Systems, Inc.	Minneapolis, MN

## MONEY TRANSMITTER LICENSEES (continued)

(for the period ending June 30, 2024)

Institution	Location
MoonPay USA LLC	Miami, FL
MSB USA Inc	Plano, TX
Nebraska Money Order Associates, Inc.	Lincoln, NE
NIC Services, LLC	Overland Park, KS
Nuvei US LLC	Scottsdale, AZ
NYDIG Execution LLC	New York, NY
NYDIG Trust Company LLC	New York, NY
OKCoin USA Inc.	San Jose, CA
OLYMPIC FINANCIAL GROUP INC	Minneapolis, MN
Omnex Group, Inc.	Englewood Cliffs, NJ
Order Express, Inc.	Chicago, IL
Ouro Global, Inc.	Austin, TX
OwlTing USA, Inc.	Arlington, VA
Pangea USA, LLC	Chicago, IL
Paychex Holdings, LLC	Rochester, NY
PayNearMe MT, Inc.	Santa Clara, CA
Payoneer Inc.	New York, NY
PayPal, Inc.	San Jose, CA
Paypool LLC	Washington, DC
Paysend US LLC	Miami, FL
Payward Interactive, Inc.	Cheyenne, WY
PINGPONG GLOBAL SOLUTIONS INC	San Mateo, CA
Pionex Inc.	Princeton, NJ
Provenance Technologies, Inc.	San Francisco, CA
RAM Payment, LLC	Knoxville, TN
Ramad Pay Inc.	Minneapolis, MN
Ramp Payments Corporation	New York, NY
RASMI PAY LLC	Bloomington, MN
RealNet Payments LLC	Milwaukee, WI
RealPage Payments Services LLC	Richardson, TX
Remitly, Inc.	Seattle, WA
Ripple Markets DE LLC	San Francisco, CA
Rippling Payments, Inc.	San Francisco, CA
River Financial Inc.	Columbus, OH
Robinhood Crypto, LLC	Menlo Park, CA
Robinhood Money, LLC	Menlo Park, CA
Servicio UniTeller, Inc.	Rochelle Park, NJ
Skrill USA, Inc.	Jacksonville, FL
Sofi Digital Assets, LLC	San Francisco, CA
Spectrum Global Payment Solutions, Inc.	Houston, TX
Stardust Cards LLC	Los Altos, CA
StoneX Payment Services Ltd.	Miami, FL
Stripe Payments Company	South San Francisco, CA
Tango Card, Inc.	Seattle, WA
TapTap Send Payments Co.	New York, NY
The Currency Cloud Inc.	New York, NY
Tilia LLC	San Francisco, CA
Tipalti, Inc.	Foster City, CA
Toast Processing Services LLC	Chicago, IL
TouchPay Holdings, LLC	Dallas, TX
Transfermate, Inc.	Atlanta, GA
Unchained Trading, LLC	Austin, TX
Uphold HQ Inc.	Larkspur, CA
Upwork Payments Inc.	San Francisco, CA
USForex Inc.	San Francisco, CA
Veem Payments Inc.	San Francisco, CA
VIAMERICAS CORPORATION	Coral Gables, FL
Visa Global Services Inc.	Foster City, CA
Wave Financial USA Inc.	Denver, CO
Webull Pay LLC	St. Petersburg, FL
Western Union Financial Services, Inc.	Denver, CO
Western Union International Services, LLC	Denver, CO
WEX Payments Inc.	Portland, ME
WisdomTree Digital Movement, Inc.	New York, NY
Wise US Inc.	New York, NY
WorldRemit Corp.	Boston, MA
X Payments LLC	San Francisco, CA
YapStone, Inc.	Carlsbad, CA
Yardi Payments, LLC	Santa Barbara, CA
Zap Solutions, Inc.	Chicago, IL
Zero Hash LLC	Chicago, IL

As of 6/30/24 Nebraska had 185 Money Transmitter Company Licenses.

# MORTGAGE BANKERS

(for the period ending June 30, 2024)

Institution	Location
21st Mortgage Corporation	Knoxville, TN
719 Lending Inc.	Colorado Springs, CO
A&D Mortgage LLC	Hollywood, FL
A-A Mortgage Investor, LLC	El Segundo, CA
AAA CAPITAL INVESTMENT, INC.	Alhambra, CA
Academy Mortgage Corporation	Draper, UT
AHL Funding	Irvine, CA
AKSARBEN MORTGAGE, LLC	Omaha, NE
Altisource Fulfillment Operations, Inc.	St. Louis, MO
Amcap Mortgage, Ltd.	Houston, TX
American Financial Network, Inc.	Brea, CA
American Financial Resources, LLC	Parsippany, NJ
American Financing Corporation	Aurora, CO
American Heritage Lending, LLC	Irvine, CA
American Internet Mortgage, Inc.	San Diego, CA
American Liberty Mortgage, Incorporated	Denver, CO
American Neighborhood Mortgage Acceptance Company LLC	Mount Laurel, NJ
American Pacific Mortgage Corporation	Roseville, CA
American Portfolio Mortgage Corporation	Palatine, IL
Amerisave Mortgage Corporation	Sandy Springs, GA
AML Funding LLC	Dallas, TX
AmNet ESOP Corporation	Chula Vista, CA
Amres Corporation	Trevoise, PA
AmWest Funding Corp.	Brea, CA
Angel Oak Mortgage Solutions LLC	Atlanta, GA
Arc Home LLC	Moorestown, NJ
Ark-La-Tex Financial Services, LLC	Plano, TX
Aslan Home Lending Corporation	Denver, CO
Associated Properties, Inc.	Laguna Beach, CA
Assurance Financial Group, L.L.C.	Baton Rouge, LA
Aurora Financial Group, Inc.	Farmingdale, NJ
Aven Financial, Inc.	Campbell, CA
Avenu, LLC	Draper, UT
Axia Financial, LLC	Bellevue, WA
Bankrate, LLC	West Palm Beach, FL
Barclays Bank PLC	New York, NY
Barrett Financial Group, L.L.C.	Gilbert, AZ
Bay Equity LLC	Corte Madera, CA
Bayshore Mortgage Funding, LLC	Edgewood, MD
Bay-Valley Mortgage Group	La Miranda, CA
Belem Servicing LLC	St George, UT
Beltway Capital, LLC	Hunt Valley, MD
Better Lending LLC	Schaumburg, IL
Better Mortgage Corporation	New York, NY
Better Rate Mortgage, Inc.	Roseville, CA
BIFI Loan Servicing LLC	Coeur d'Alene, ID
Bills.com, LLC	Tempe, AZ
Bison Ventures LLC	Scotsdale AZ
BNP Paribas	New York, NY
BofA Merrill Lynch Asset Holdings, Inc.	New York, NY
BowHattan Holdings, Inc.	Carlsbad, CA
BoxCar Mortgage, LLC	Atlanta, GA
Brabec Mortgage, LLC	Omaha, NE
Bungalow Funding, LLC	Winston Salem, NC
C2 Financial Corporation	San Diego, CA
Cake Mortgage Corp.	Chatsworth, CA
CalCon Mutual Mortgage LLC	San Diego, CA
Caliver Beach Mortgage, LLC	Owings Mills, MD
Canopy Mortgage, LLC	Lindon, UT
Capital City Mortgage, Inc.	Lincoln, NE
Capitalink Mortgage Consultants LLC	Aurora, CO
Cardinal Financial Company, Limited Partnership	Charlotte, NC
Carrington Mortgage Services, LLC	Anaheim, CA
Castle & Cooke Mortgage, LLC	Draper, UT
Centennial Lending, LLC	Firestone, CO
Centermac Realty, Inc.	Diamond Bar, CA
Central Group Mortgage LLC	Overland Park, KS
Change Lending, LLC	Anaheim, CA
Chartwell Financial, LLC	Oak Brook, IL
Cherry Creek Mortgage, LLC	Greenwood Village, CO
Chicago Mortgage Solutions LLC	Schaumburg, IL

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

## MORTGAGE BANKERS (continued)

(for the period ending June 30, 2024)

Institution	Location
Chimera Funding TRS LLC	New York, NY
Christopher Malouf & Associates, Inc.	Broomfield, CO
Churchill Mortgage Corporation	Brentwood, TN
CITADEL SERVICING CORPORATION	Irvine, CA
Citi GSM Portfolio LLC	New York, NY
Citimortgage, Inc.	O'Fallon, MO
City First Mortgage Services, L.L.C.	Bountiful, UT
ClearEdge Lending LLC	Aliso Viejo, CA
ClearPath Lending	Irvine, CA
Click n' Close, Inc.	Addison, TX
CMG Mortgage, Inc.	An Ramon, CA
Coforge BPS America Inc.	Dallas, TX
Cognizant Mortgage Services Corporation	Plano, TX
Community Loan Servicing, LLC	Coral Gables, FL
Compu-Link Corporation	Lansing, MI
Consolidated Analytics, Inc.	Santa Ana, CA
Consumers Unified, LLC	Tulsa, OK
Copeland Mortgage Company	Less Summit, MO
Cornerstone First Mortgage, LLC	San Diego, CA
Crane Consulting and Outsourcing, LLC	Boca Raton, FL
Credible Operations, Inc.	Durham, NC
Credit Karma Mortgage, Inc.	Oakland, CA
Credit Suisse First Boston Mortgage Capital LLC	New York, NY
CrossCountry Mortgage, LLC	Cleveland, OH
CUW Solutions, LLC	Radnor, PA
DAS Acquisition Company, LLC	St. Louis, MO
DATA MORTGAGE, INC.	Ocala, FL
Deephaven Mortgage LLC	Charlotte, NC
Delmar Financial Company	St. Louis, MO
DHI MORTGAGE COMPANY, LTD.	Austin, TX
Digital Risk Mortgage Services, LLC	Maitland, FL
Direct Mortgage Loans, LLC	Hunt Valley, MD
DLJ Mortgage Capital, Inc.	New York, NY
DNVR Lending LLC	Denver, CO
Dovenmuehle Mortgage, Inc.	Lake Zurich, IL
Dyck-O'Neal, Inc.	Dallas, TX
DynAMC Solutions, LLC	New York, NY
Eagle Mortgage, Inc.	Omaha, NE
East Coast Capital Corp.	Melville, NY
Edge Mortgage, Inc.	Johnstown, CO
Elkhorn Depositor LLC	New York, NY
Embed Inc.	New York, NY
Embrace Home Loans, Inc.	Middletown, RI
Emporium TPO LLC	Frisco, TX
Enact Financial Services, Inc.	Raleigh, NC
Encompass Lending Group, LP.	Katy, TX
Envoy Mortgage Ltd	Houston, TX
Equity Prime Mortgage LLC	Atlanta, GA
Everest Mortgage LLC	Omaha, NE
Everett Financial, Inc.	Dallas, TX
Evolve Mortgage Services, LLC	Frisco, TX
Excel Financial Group, LLC	Fort Collins, CO
Exceptional Financial Inc	San Diego, CA
Fairway Independent Mortgage Corporation	Madison, WI
Fay Servicing, LLC	Tampa, FL
FBC Mortgage, LLC	Orlando, FL
FCI Lender Services, Inc.	Anaheim Hills, CA
Figure Lending LLC	Charlotte, NC
Finance 1, LLC	Omaha, NE
Finance of America Reverse LLC	Tulsa, OK
First Colony Mortgage Corporation	Orem, UT
First Financial Mortgage Services LLC	Overland Park, KS
First Heritage Financial, LLC	Trevose, PA
First National Financing Inc.	Denver, Co
FIRST OMAHA REAL ESTATE MORTGAGE LLC	Omaha, NE
First Option Mortgage, LLC	Atlanta, GA
First Security Mortgage Company	Lincoln, NE
First West Mortgage, LLC	Sedalia, CO
FirstKey Mortgage, LLC	New York, NY
Fiscus, Karla	Bayard, NE
Flanagan, Clifford P	Lincoln, NE
Flat Branch Mortgage, Inc.	Columbia, MO

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

## MORTGAGE BANKERS (continued)

(for the period ending June 30, 2024)

Institution	Location
Flatwater Mortgage, LLC	Omaha, NE
Flyhomes Mortgage, LLC	Issaquah, WA
Forethought Life Insurance Company	Indianapolis, IN
Fox Valley Mutual Incorporated	Evergreen, CO
Franklin Credit Management Corporation	Jersey City, NJ
Franklin Loan Corporation	Palm Desert, CA
FREEDOM FAMILY MORTGAGE LLC	Bennet, NE
Freedom Mortgage Corporation	Boca Raton, FL
FreeRateUpdate.com LLC	Chadds Ford, PA
Front Range Lending LLC	Parker, CO
Frontier Financial Inc.	Chesterfield, MO
Full Beaker, Inc.	Bellevue, WA
Gateway Servco LLC	Jenks, OK
General Mortgage Capital Corporation	Burlingame, CA
Geneva Financial, LLC	Chandler, AZ
GENHOME MORTGAGE CORPORATION	Santa Ana, CA
GenWay Home Mortgage, Inc.	Richardson, TX
Geo-Corp, Inc.	Monterey Park, CA
Gershman Investment Corp.	Chesterfield, MO
GITSIT SOLUTIONS, LLC	Orange, CA
Go Mortgage, LLC	Columbus, OH
Gold Star Mortgage Financial Group, Corporation	Ann Arbor, MI
Golden Lenders, LLC	Golden, CO
Goldman Sachs Mortgage Company	New York, NY
GoodLeap, LLC	Roseville, CA
Goodman Mortgage Corporation	Omaha, NE
Gooi Mortgage, Inc.	Des Moines, IA
Grander Mortgage Capital, LLC	Atlanta, GA
Great Plains Mortgage Company, LLC	Waterloo, NE
Greenway Mortgage Funding Corp.	Middletown, NJ
Gregory Funding LLC	Tigard, OR
Groves Capital, Inc.	San Diego, CA
Guaranteed Rate Affinity, LLC	Chicago, IL
Guaranteed Rate, Inc.	Chicago, IL
Guild Mortgage Company LLC	San Diego, CA
HANCOCK PROCESSING LLC	Camp Verde, AZ
HAUSMANN, INC.	Parker, CO
HCL Lending Solutions, LLC	Highlands, CO
Highlands Residential Mortgage, Ltd.	Allen, TX
Home Loan Arrangers LLC	Olathe, KS
HOME MORTGAGE ALLIANCE CORPORATION (HMAC)	Santa Ana, CA
HomeBridge Financial Services, Inc.	Iselin, NJ
Homegrown Mortgage Solutions, LLC	Littleton, CO
HomeLight Home Loans, Inc.	Scottsdale, AZ
Homeowners Financial Group USA, LLC	Scottsdale, AZ
HomePride Acceptance, Inc.	Sioux Falls, SD
Homestar Financial Corporation	Flowery Branch, GA
Homestead Funding Corp.	Albany, NY
Hometown Equity Mortgage, LLC	Lake Forest, CA
HomeXpress Mortgage Corp.	Santa Ana, CA
Honest Mortgage, Inc.	Ithaca, NE
Hyrex Servicing, LLC	An Arbor, MI
Ideal Mortgage Inc.	Denver, CO
Imperium Lending, LLC	Troy, MI
Indecomm Holdings, Inc.	Edison, NJ
INDEPENDENCE HOME LOANS LLC	Scottsdale, AZ
Infosys BPO Americas, LLC	Atlanta, GA
Innovative Mortgage Services, Inc.	Lutz, FL
Insight One Recovery Solutions, Inc.	Fort Worth, TX
Integrity Property Financial Services LLC	Troy, MI
InterCap Lending Inc.	Salt Lake City, UT
InterLinc Mortgage Services, LLC	Houston, TX
IntroLend Home Results, LLC	West Des Moines, IA
Iowa Bankers Mortgage Corporation	Johnston, IA
Janike, Scott, E.	Lincoln, NE
JFK Financial, Inc.	Las Vegas, NV
JMJ FINANCIAL GROUP	Aliso Viejo, CA
John Galt Mortgage Company	Charleston, SC
Joshua Coomer LLC	Henderson, NV
Kind Lending, LLC	Santa Ana, CA

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

## MORTGAGE BANKERS (continued)

(for the period ending June 30, 2024)

Institution	Location
Lakeview Community Capital, LLC	Horsham, PA
Lakeview Loan Servicing, LLC	Coral Gables, FL
Land Home Financial Services, Inc.	Concord, CA
Lattice Thinking, Inc.	Brooklyn, NY
LeaderOne Financial Corporation	Overland Park, KS
LeadPoint, Inc.	Los Angeles, CA
Legacy Mortgage and Investment Corporation	Tempe, AZ
Legend Lending Corporation	Houston, TX
Lendage, LLC	San Mateo, CA
Lend-A-Loan LLC	Troy, MI
LenderLive Network, LLC	Greenwood Village, CO
Lendgo, Inc.	Beverly Hills, CA
LendingTree, LLC	Charlotte, NC
LendSure Mortgage Corp.	San Diego, CA
Liberty Home Mortgage Corporation	Independence, OH
Lime Residential, Ltd.	New York, NY
Lincoln Financial, Inc.	Wayne, NE
Lit Financial Corporation	Birmingham, MI
LMB Mortgage Services, Inc.	Playa Vista, CA
Loan Factory, Inc.	San Jose, CA
LoanCare, LLC	Virginia Beach, VA
loanDepot.com, LLC	Irvine, CA
LoanFront, LLC	Red Bank, NJ
LoanSnap, Inc.	Costa Mesa, CA
LoanUnited.com, LLC	Duluth, GA
Local Mortgage Partners	Parker, CO
Logan Finance Corporation	Hauppauge, NY
Long Lake MSR, Inc.	Troy, MI
Longbridge Financial, LLC	Paramus, NJ
Lower, LLC	Columbia, MD
LRML Acquisition LLC	Chicago, IL
Lynx Whole Loan Acquisition LLC	Denver, CO
Madison Management Services, LLC	Reno, NV
Marlin Mortgage Capital, LLC	St. Petersburg, FL
Mason McDuffie Mortgage Corporation	San Ramon, CA
Master of Mortgages, LLC	Jefferson City, MO
Matrix Financial Services Corporation	St. Louis Park, MN
MAXEX Clearing LLC	Atlanta, GA
Maxwell Lender Solutions, Inc.	Denver, CO
McCown, James, P	Lincoln, NE
MCLP Asset Company, Inc.	New York, NY
MEGA CAPITAL FUNDING, INC.	Calabasas, CA
Megastar Financial Corp.	Denver, CO
Member First Mortgage, LLC	Grand Rapids, MI
Members Mortgage Services, L.L.C.	Hutchinson, KS
Metro Financial Services, Inc.	Sacramento, CA
MGIC Mortgage Services, LLC	Milwaukee, WI
Midwest Family Lending Corporation	Urbandale, IA
Millennium Mortgage Group, LLC	Henderson, NV
Mission Loans, LLC	Irvin, CA
Mission Servicing Residential, Inc.	Irving, TX
ML Enterprise Inc.	New York, NY
MLD Mortgage Inc.	Florham Park, NJ
Moder Solutions, LLC	Cocoa Beach, FL
Morgan Stanley Mortgage Capital Holdings LLC	New York, NY
Moria Development, Inc.	Tempe, AZ
Mortgage Assets Management, LLC	Houston, TX
Mortgage Forward, LLC	Bannockburn, IL
Mortgage Headquarters of Missouri, Inc.	Osage Beach, MO
Mortgage Investment Services Corporation	Shawnee, KS
Mortgage Research Center, LLC	Columbia, MO
Mortgage Solutions FCS Inc.	Walnut Creek, CA
Mortgage Solutions of Colorado, LLC	Colorado Springs, CO
Mortgage Specialists, LLC	Omaha, NE
MortgageOne, Inc.	Carlsbad, CA
MortgagePros, LLC	Troy, MI
Morty, Inc.	Brooklyn, NY
Movement Asset Management, LLC	Denver, CO
Movement Mortgage, LLC	Indian Land, SC

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

## MORTGAGE BANKERS (continued)

(for the period ending June 30, 2024)

Institution	Location
MSIM, LLC	Austin, TX
MSR Asset Vehicle LLC	Atlanta, GA
MTGLQ Investors, L.P.	New York, NY
Mutual of Omaha Mortgage Servicing, Inc.	Irvine, CA
Mutual of Omaha Mortgage, Inc.	San Diego, CA
My City Home Loans, Inc.	Grand Rapids, MI
My Mortgage, Inc.	Crofton, MD
myCUMortgage, LLC	Beavercreek, OH
National Asset Mortgage, LLC	Columbia, SC
Nations Capital Services, Inc.	Merriam, KS
NATIONS LENDING CORPORATION	Independence, OH
Nations Reliable Lending, LLC	Houston, TX
Nationstar Mortgage LLC	Dallas, TX
Nationwide Mortgage Bankers, Inc.	Lebanon, NJ
Nationwide Recovery Service, Inc.	Cleveland, TN
Natural Intelligence Technologies Inc.	Yucca Valley, CA
Neighborhood Assistance Corporation of America	Boston, MA
Neighborhood Loans, Inc.	Downers Grove, IL
NerdWallet Compare, Inc.	San Francisco, CA
Network Capital Funding Corporation	Miami, FL
New American Funding, LLC	Tustin, CA
New Day Financial, LLC	West Palm Beach, FL
New Residential Mortgage LLC	New York, NY
NewRez LLC	Fort Washington, PA
NEXA Mortgage, LLC	Chandler AZ
Nexera Holding LLC	Emeryville, CA
Nexus Nova LLC	Plymouth, MN
NFM, Inc.	Linthicum, MD
NMSI, Inc.	Los Angeles, CA
Nova Financial & Investment Corporation	Tucson, AZ
NQM Funding, LLC	Boca Raton, FL
Nuline Funding, Inc.	Woodland Hills, CA
NWL Company, LLC	New York, NY
Oceanside Mortgage Company	Toms River, NJ
OCMBC, INC.	Irvine, CA
Ocwen USVI Services, LLC	Frederiksted, VI
OL Financial LLC	Tucson, AZ
On Q Financial, LLC	Scottsdale, AZ
One Reverse Mortgage, LLC	Detroit, MI
ONE Way Mortgage LLC	Omaha, NE
OneMain Financial Group, LLC	Balitomre, MD
OneMain Mortgage Services, Inc.	Evansville, IN
Onslow Bay Financial LLC	New York, NY
Open Mortgage, LLC	Richardson, TX
OptionWide Financial Corporation	Irvine, CA
OPX-America, LLC	Brentwood, TN
OwnEZ Asset Management LLC	Austin, TX
Panorama Mortgage Group, LLC	Las Vegas, NV
Paramount Residential Mortgage Group, Inc.	Corona, CA
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
Petrovich Team Home Loan LLC	Papillion, NE
PHH Mortgage Corporation	Mount Laurel, NJ
Pillar Financial, Inc.	Omaha NE
Pingora Loan Servicing, LLC	Denver, CO
Pitch Edison Financial, LLC	Omaha, NE
Pivot Financial Partners, Inc.	Littleton, CO
Planet Home Lending, LLC	Meriden, CT
Platinum Home Mortgage Corporation	Hoffman Estates, IL
Plaza Home Mortgage, Inc.	San Diego, CA
Polaris Home Funding Corp.	Grandville, MI
Pre-Approved Mortgage LLC	Omaha, NE
Premia Mortgage, LLC	Troy, MI
Premier Family Mortgage LLC	Greenwood, Village
Premier Home Loans, Inc.	Lone Tree, CO
Premier Lending Alliance, LLC	Johnston, IA
Premier Mortgage Resources, L.L.C.	Meridian, ID
Premium Mortgage Corporation	Rochester, NY
Primary Residential Mortgage, Inc.	Salt Lake City, UT

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

## MORTGAGE BANKERS (continued)

(for the period ending June 30, 2024)

Institution	Location
Primerica Mortgage, LLC	Duluth, GA
Princeton Mortgage Corporation	Ewing, NJ
Prosper Marketplace, Inc.	San Francisco, CA
Prosperity Home Mortgage, LLC	Fairfax, VA
Provident Funding Associates, L.P.	Santa Rosa, CA
Pulce Mortgage and Investments LLC	Kansas City, MO
Quantum Servicing Corporation	Tampa, FL
Quick Mortgages & Refinancing	Aurora, CO
QuinStreet Media, Inc.	Santa Monica, CA
Radian Lender Services LLC	Wayne, PA
Radian Mortgage Capital LLC	Denver, CO
Rapid Mortgage Capital Corp.	El Dorado Hills, CA
Rapid Mortgage Funding Inc.	Bingham Farms, MI
RateGravity, Inc.	Boston, MA
RBS Financial Products Inc.	Stanford, CT
Real Genius LLC	Delray Beach, FL
Real Time Resolutions, Inc.	Dallas, TX
ReallyGreatRate, Inc.	El Segundo, CA
Redwood Residential Acquisition Corporation	Mill Valley, CA
Regent Financial Group, Inc.	Omaha, NE
Reliance First Capital, LLC	Melville, NY
Renovation Finance LLC	Lower Gwynedd, PA
Residential Acceptance Corporation	Tampa, FL
Resolution Capital, L.P.	Dallas, TX
Results Mortgage, LLC	Waterloo, NE
Right Start Mortgage, Inc.	Pasadena, CA
RMI Brokers, Inc.	Brentwood, CA
Rockbrook Mortgage Inc.	Omaha, NE
Rocket Mortgage, LLC	Detroit, MI
Rotella Mortgage, Inc.	Ralston, NE
RoundPoint Mortgage Servicing LLC	Fort Mill, SC
Ruoff Mortgage Company, Inc.	Fort Wayne, IN
Rushmore Loan Management Services LLC	Farmers Branch, TX
RWT Home, Inc.	Mill Valley, CA
Sage Home Loans Corporation	Fort Mill, SC
Sailfish Servicing, LLC	Saint Petesburg, FL
Samuel Hudson LLC	Omaha, NE
Secure Choice Lending	Riverside, CA
Secured Mortgage Processing, LLC	Mesa, AZ
SecurityNational Mortgage Company	Salt Lake City, UT
Select Portfolio Servicing, Inc.	West Valley City, UT
Selene Finance LP	Dallas, TX
Semper Home Loans, Inc.	Providence, RI
Seneca Mortgage Servicing LLC	Newton, CT
Service Finance Company, LLC	Boca Raton, FL
Service Sync LLC	Pontiac, MI
ServiceMac, LLC	Fort Mill, SC
Servion, Inc.	New Brighton, MN
Servis One, Inc.	Irving, TX
SG Capital Partners LLC	Stanford, CT
Shotbolt Mortgage Corporation	Omaha, NE
SI Mortgage Company	Sterling Heights, MI
Sierra Pacific Mortgage Company, Inc.	Folsom, CA
Silver Hill Funding, LLC	Coral Gables, FL
SIRVA Mortgage, Inc.	Independence, OH
Siwell, Inc.	Lubbock, TX
SMARTFI HOME LOANS, LLC	San Diego, CA
SN Servicing Corporation	Baton Rouge, LA
SoFI Lending Corp.	Cottonwood Heights, UT
Solvent Point LLC	Tempe, AZ
Sourcepoint, Inc.	Palm Bay, FL
Southwest Funding, LP	Dallas, TX
Southwest Stage Funding, LLC	Chandler, AZ
Spring EQ, LLC	Conshohocken, PA
Statebridge Company, LLC	Greenwood Village, CO
STG MORTGAGE INC	Anaheim, CA
SUCCESS Lending, LLC	Schaumburg, IL
Success Mortgage Partners, Inc.	Plymouth, MI
SUMMIT FUNDING, INC.	Sacramento, CA
Sun West Mortgage Company, Inc.	Cerritos, CA

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



## MORTGAGE BANKERS (continued)

(for the period ending June 30, 2024)

Institution	Location
Sutherland Mortgage Services, Inc.	Sugar Land, TX
Sutton Funding LLC	New York, NY
SWBC Mortgage Corporation	San Antonio, TX
Swift Home Loans, Inc.	Birmingham, MI
Symmetry Lending, LLC	Atlanta, GA
Synergy One Lending, Inc.	San Diego, CA
T2 Financial LLC	Waterville, OH
Tailored Mortgage Group Inc	Sioux Falls, SD
Tannahill Lending LLC	Manhattan, KS
TCS e-Serve International Limited	Dallas, TX
TEAM USA MORTGAGE L.L.C.	Bloomington, IL
The Change Company CDFI LLC	Anaheim, CA
The Loan Store, Inc.	Tucson, AZ
THE MAJOR TEAM, LLC	Omaha, NE
THE MONEY SOURCE INC.	Phoenix, AZ
THE WISDOM COMPANIES, LLC	El Segundo, CA
Thompson Kane & Company, Inc.	Madison, WI
TIC Mortgage LLC	Elhorn, NE
TJC Mortgage, Inc.	Birmingham, AL
Tomo Mortgage, LLC	Stanford, CT
TOP TIER MORTGAGE, LLC	Omaha, NE
Total Mortgage Services, LLC	Milford, CT
Towne Mortgage Company	Troy, MI
TradeWinds Capital Mortgage, Inc	Lincoln, NE
Traditional Mortgage Acceptance Corporation	Bellevue, WA
Triad Financial Services, Inc.	Jacksonville, FL
Trident Home Loans, LLC	Pensacola, FL
Trinity Financial Services, LLC	Palm Beach Gardens, FL
TRIPLE A MORTGAGE LLC	Las Vegas, NV
TruHome Solutions, LLC	Overland Park, KS
Trusted Rate, Inc.	Newport Beach, CA
U.S. Home Mortgage, Inc	Lincoln, NE
UMortgage LLC	Philadelphia, PA
Unify Home Lending, Inc.	Rapid City, SD
Union Home Mortgage Corp.	Stongsville, OH
United Contract Processing Inc.	Clovis, CA
United Fidelity Funding Corp.	Kansas City, MO
United Guaranty Services, Inc.	Greensboro, NC
United Mortgage Corp.	Melville, NY
United Mortgage Lending LLC	Southfield, MI
UNITED SECURITY FINANCIAL CORP	Murray, UT
United Wholesale Mortgage, LLC	Pontiac, MI
Universal Lending Corporation	Denver, CO
Upstart Mortgage, LLC	Sam Mateo, CA
US Mortgage Corporation	Melville, NY
V.I.P. Mortgage, Inc.	Scottsdale, AZ
Valley West Corporation	Las Vegas, NV
Valon Mortgage, Inc.	Phoenix, AZ
Van Dyk Mortgage Corporation	Grand Rapids, MI
Vanderbilt Mortgage and Finance, Inc.	Maryville, TN
Velocity Lending LLC	Johnstown, CO
Venditor, LLC	Overland Park, KS
Vertical Launch, LLC	Heath, TX
Verus Residential Loanco, LLC	Washington, DC
Village Capital & Investment LLC	Henderson, NV
Vista Point Mortgage, LLC	Irvine, CA
VRM LENDING LLC	Pomona, CA
Wallick & Volk, Inc.	Cheyenne, WY
Watermark Capital, Inc.	Irvine, CA
Wells Fargo Clearing Services, LLC	St. Louis, MO
Wells Fargo USA Holdings, LLC	Des Moines, IA
Wemlo, LLC	Boca Raton, FL
West Capital Lending, Inc.	Irvine, CA
West Coast Servicing, Inc.	Huntington Beach, CA
Weststar Mortgage Corporation	Albuquerque, NM
Wilhelm Mortgage Inc.	Omaha, NE
Williams Mortgage, LLC	Missouri Valley, IA
Wipro Gallagher Solutions, LLC	Atlanta, GA
WNS BPM AMERICAS LLC	Houston, TX
Xpert Home Lending Inc.	Suwanee, GA
Xpert Mortgage Services LLC	Republic, MO
Zenith Home Loans, LLC	Greenwood Village, CO
Zenta Mortgage Services, LLC	Charlotte, NC

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**MORTGAGE BANKERS (continued)**  
(for the period ending June 30, 2024)

<b>Institution</b>	<b>Location</b>
Zillow Group Marketplace, Inc.	Irvine, CA
Zillow Home Loans, LLC	Irvine, CA
Zimmerman Mortgage Corporation	Omaha, NE

\*As of 6/30/24, Nebraska had 499 Mortgage Banker Company Licenses.

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# Bureau of Securities

## Licensees/Registrants by the Numbers

Bureau of Securities (Registered)	6/30/2018	6/30/2019	6/30/2020	6/30/2021	6/30/2022	6/30/2023	6/30/2024
Broker-Dealers	1,355	1,333	1,317	1,322	1,355	1,377	1,336
Agents of Broker-Dealers	106,578	109,865	112,442	118,192	129,941	143,097	144,170
Investment Advisers	94	98	101	96	102	112	124
Federal Covered Advisers	1,398	1,456	1,551	1,673	1,825	1,937	2,004
Investment Adviser Representatives	4,329	4,374	4,503	4,490	4,735	4,777	4,891

### New Registrations

	6/30/2024
Broker-Dealers	64
Agents of Broker-Dealers	33,285
Investment Advisers	28
Federal Covered Advisers	258
Investment Adviser	1197

### Loan Brokers (for the period ending 6/30/2024)

Institution	City	State
4MMONSON Enterprises LLC	Lincoln	Nebraska
Berkerley Point Capital LLC	Bethesda	Maryland
Blue Chip Capital Solutions	Lincoln	Nebraska
Commercial Loan solutions, LLC	Omaha	Nebraska
Fundera, Inc.	New York	New York
Funding4U, LLC	Miami	Florida
Jones Lang Lasalle Americas, Inc.	Chicago	Illinois
Measured Financial, Inc.	New York	New York
Nationwide Loan Consultants & Advisors, LLC	Boynton Beach	Florida
Pioneer Military Credit LLC	Kansas City	Missouri
RockBridge Capital, LLC	Columbus	Ohio
Simple Debt Solutions, LLC	Miami	Florida
Symetra Investment Management Real Estate Investors LLC	Bellevue	Washington
The Borrowing Club, LLC	Boynton Beach	Florida
Trident Funding, LLC	Shelton	Connecticut

## Enforcement Actions

	6/30/2022	6/30/2023	6/30/2024
Investigations Initiated	30	57	39
Investigations Closed	32	58	47
Cease & Desist Orders	1	0	4
Denials	0	0	0
License Revocations	0	0	0
Permanent Injunctions	0	0	1
Criminal Referrals	0	0	0
Criminal Convictions	0	0	0
Consent Orders	0	0	6
Number of fines, penalties, costs and	3	3	5

## Securities Registrations and Exemptions (for the period of June 30, 2024)

SECURITIES OFFERINGS FILED			
INITIAL FILINGS—Type	Manual Filing	Electronic Filing	Total
Stock	0	0	0
Debt	0	0	0
Partnership	9	0	9
Mutual Funds	53	486	539
Unit Investment Trusts	1,349	16	1,365
Other	116	0	116
<b>TOTAL OF INITIAL FILINGS</b>	<b>1,527</b>	<b>502</b>	<b>2,029</b>
<b>RENEWALS AND ADDITIONALS</b>			
Additional	140	3,533	3,673
Mutual Fund Renewals	509	22,225	22,734
Other Renewals	0	0	0
<b>SUBTOTAL</b>	<b>649</b>	<b>25,758</b>	<b>26,407</b>
Withdrawn	0	0	0
<b>TOTAL RENEWALS AND ADDITIONALS</b>	<b>649</b>	<b>25,758</b>	<b>26,407</b>
<b>GRAND TOTAL OF SECURITIES OFFERINGS FILED</b>	<b>2176</b>	<b>26,260</b>	<b>28,436</b>
<b>EXEMPTION FILINGS</b>			
Uniform Limited Offering Exemption (ULOE)	5	651	656
Intrastate (Form SODD)	0	0	0
§ 8-1111(9) Exemptions	64	0	64
Other Exemptions	3	0	3
Reg A Tier 2	38	0	723
<b>SUBTOTAL</b>	<b>110</b>	<b>651</b>	<b>1,446</b>
Exemption Withdrawals			0
<b>TOTAL EXEMPTIONS</b>	<b>110</b>	<b>651</b>	<b>1,446</b>
<b>BUSINESS OPPORTUNITY FILINGS</b>			
New Business Opportunity Filings	0	0	0
Business Opportunity Renewals	0	0	0
<b>TOTAL FILINGS</b>	<b>6</b>	<b>0</b>	<b>6</b>
<b>§ 59-1722 Franchise Exemptions</b>	<b>229</b>	<b>0</b>	<b>229</b>

### 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
2019	27,930,591	1,622,742		32,000,000	4,060,591
2020	26,824,753	1,680,080		27,000,000	2,205,264
2021	34,024,193	1,624,552		25,900,000	8,704,905
2022	34,455,762	1,502,798	712,489	18,000,000	23,094,069
2023	35,854,125	1,585,929	397,089	24,000,000	32,965,181
2024	30,138,479	1,660,620		39,500,000	21,943,524

### Historical Data — Issuer Applications

Year	Number of Registrations	Amount of Issued Registrations in Dollars	Registrations Denied or Withdrawn
2019	34,165	21,375,898,000	5
2020	33,118	20,403,500,000	10
2021	30,497	27,255,574,000	5
2022	31,129	26,508,974,000	4
2023	30,173	27,007,607,000	3
2024	29,078	20,965,932,000	1

### Historical Data — Registration of Broker-Dealers and Agents

Year	Broker-Dealers Registered	Number Denied	Cancellations & Withdrawals	Agents Registered	Agents Denied
2019	1,333	0	108	109,865	0
2020	1,317	0	85	112,442	0
2021	1,322	0	66	118,192	0
2022	1,355	0	38	129,941	0
2023	1,377	0	63	143,097	0
2024	1,336	0	37	144,177	0

# 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 2020 Mark Quandahl, Director of Banking & Finance  
**2020 to Present Kelly Lammers, Director of Banking & Finance**



*The Edward Royse memorial plaque hangs in the lobby area on the 3rd floor of the First Nebraska Administrative Building.*

## Appendix B

Historical Data — State-Chartered Commercial Banks				
Year	In Operation	Total Capital	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



## Historical Data — State-Chartered Commercial Banks (continued)

Year	In Operation	Total Capital	Total Deposits	Total Assets
1938	293	\$11,621,199	\$65,573,363	\$78,140,675
1939	288	12,143,888	69,971,473	81,196,369
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

**Historical Data — State-Chartered Commercial Banks (continued)**

<b>Year</b>	<b>In Operation</b>	<b>Total Capital</b>	<b>Total Deposits</b>	<b>Total Assets</b>
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
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
2020	147	5,093,295,000	39,406,291,000	48,094,176,000
2021	146	5,800,979,000	46,575,595,000	55,094,981,000
2022	140	5,443,740,000	50,253,274,000	59,332,889,000
2023	138	5,894,938,000	51,944,483,000	63,892,539,000
2024	136	6,470,836,000	54,854,569,000	67,535,617,000

## Appendix C

### State-Chartered Credit Unions Comparative Statement

	6/30/2022	6/30/2023	6/30/2024
<b>ASSETS</b>			
Unsecured Credit Card Loans	12,568,696	14,840,512	16,929,518
All Other Unsecured Loans	21,369,968	24,215,640	26,755,437
New Auto Loans	37,208,647	44,152,460	43,878,644
Used Auto Loans	231,110,339	245,110,697	242,883,333
1st Mortgage Real Estate Loans	182,502,968	185,317,378	180,201,160
Other Real Estate Loans	94,575,251	108,111,704	130,104,466
Leases Receivable			
Other Member Loans	48,882,447	56,261,395	53,501,156
All Other Loans			
<b>TOTAL LOANS</b>	<b>\$628,218,316</b>	<b>\$678,009,786</b>	<b>\$694,273,714</b>
Loans Held for Sale	2,600,380	4,460,916	1,259,006
Allowance for Loan Losses	(7,815,940)	(9,258,514)	(10,398,768)
Cash	120,523,370	104,277,715	129,863,044
<b>INVESTMENTS</b>			
Available for Sale Securities <sup>(1)</sup>	50,855,678	42,374,850	37,348,789
Held to Maturity Securities <sup>(1)</sup>	31,305,958	33,192,465	24,541,544
Loan to, Deposits in, Natural Person CUs <sup>(6)(7)</sup>			
U.S. Govt. Obligations <sup>(2)</sup>			
Federal Agency Sec. <sup>(2)</sup>			
All Mutual Funds <sup>(2)</sup>			
Total MCSD and PIC in Corporate	1,539,177	1,565,686	1,628,446
Corp. Central (CD) <sup>(5)</sup>			
Banks and S & Ls (Cert. DEP)	80,853,352	75,058,756	75,702,545
All Other Investments	1,183,748	1,236,060	1,458,582
<b>TOTAL INVESTMENTS</b>	<b>\$165,737,913</b>	<b>\$153,427,817</b>	<b>\$140,679,906</b>
<b>OTHER ASSETS</b>			
Land and Bldg. (NET of DEP)	22,064,328	21,013,532	20,573,296
Other Fixed Assets	3,645,638	3,066,210	2,786,880
Foreclosed and Repossessed Assets <sup>(3)</sup>	273,781	3,518,982	753,912
Share INS CAP Deposit <sup>(4)</sup>	7,926,226	8,201,344	8,242,615
Other Assets	25,142,038	26,424,990	28,333,423
<b>TOTAL ASSETS</b>	<b>\$968,316,050</b>	<b>\$993,142,778</b>	<b>1,016,367,028</b>

1 / Categories reflect report change in 2006      5 / Due to report changes now reported within All Other Investments

2 / Categories only available prior to 2006

6 / Due to report changes Loans to Natural Person CUs are reported within Loans

3 / Other real estate prior to 2004

7 / Due to report changes Deposits in Natural Person CUs are reported within Cash

4 / Previously listed as an investment

## State-Chartered Credit Unions Comparative Statement (continued)

	6/30/2022	6/30/2023	6/30/2024
<b>LIABILITIES</b>			
Other Borrowings <sup>(8)</sup>	1,500,000	8,000,000	5,750,000
Reverse Repo Agreement			
Subordinated CDCU Debt			
DIV/INT Payable	84,633	278,342	860,992
Acct. Payable & Liabilities	12,548,606	14,978,622	16,751,272
<b>TOTAL LIABILITIES</b>	<b>\$14,133,239</b>	<b>\$23,256,964</b>	<b>23,362,264</b>
<b>SAVINGS/EQUITY</b>			
Share Drafts	206,289,105	209,673,891	203,746,029
Regular Shares	402,314,369	357,584,039	324,936,615
Money Market Shares <sup>(10)</sup>	31,109,393	28,199,863	25,656,831
Share Certificates <sup>(10)</sup>	103,653,342	121,108,459	169,938,416
IRA/KEOGH Accounts <sup>(10)</sup>	42,248,176	39,490,095	39,746,714
All Other Shares <sup>(9)</sup>	17,329,015	16,640,059	15,684,626
Non-Member Deposits <sup>(10)</sup>	40,247,249	77,425,251	84,286,000
<b>TOTAL SAVINGS</b>	<b>\$843,190,649</b>	<b>\$850,121,657</b>	<b>\$863,995,231</b>
Regular Reserves <sup>(11)</sup>			
Investment Valuation Reserve			
Uninsured Second Capital			
Unrealized G/L A-F-S SEC Gains/(Losses)	(4,322,304)	(6,087,494)	(5,914,353)
Other Reserves	19,317,901	20,264,964	20,101,609
Undivided Earnings	94,071,328	102,217,283	111,934,405
Net Income	268,183	1,029,224	547,692
Miscellaneous Equity	1,656,930	2,340,180	2,340,180
<b>EQUITY TOTAL</b>	<b>\$110,992,162</b>	<b>\$119,764,157</b>	<b>\$129,009,533</b>
<b>TOTAL SAVINGS/EQUITY</b>	<b>\$954,182,811</b>	<b>\$969,885,814</b>	<b>\$993,004,764</b>
<b>TOTAL LIABILITIES/SAVINGS/EQUITY</b>	<b>\$968,316,050</b>	<b>\$993,142,778</b>	<b>\$1,016,367,028</b>

8 / Category previously listed as Promissory and other Notes Payable

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

10 / Category detail exists only prior to 2006

11 / Due to report changes Regular Reserves are now included in Undivided Earnings

(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		
	6/30/2022	6/30/2023	6/30/2024
	4 Companies	4 Companies	4 Companies
<b>ASSETS:</b> ( <i>\$ Amount in Thousands</i> )			
Non-interest Bearing	0	0	0
Non-interest Bearing	37,973	23,918	20,851
Interest Bearing	0	0	0
Interest Bearing	86,223	39,997	562,881
U.S. Government	156,085	206,899	255,332
State, County And Municipal Obligations	35,641	25,380	27,491
Money Market Mutual Funds	733,831	835,407	528,184
Other Short Term Obligations	174	202	103
Other Notes and Bonds	187,965	144,037	277,129
Common and Preferred Stocks	4,005,098	4,538,330	6,085,513
Real Estate Mortgages	12,018	13,670	18,101
Real Estate	89,568	80,097	116,548
Miscellaneous Assets	509,970	753,936	1,068,383
Total Discretionary Assets	\$5,854,547	6,661,873	8,960,515
Total Non-Discretionary Assets	\$5,142,225	5,347,022	4,816,847
<b>TOTAL ASSETS</b>	<b>\$10,996,772</b>	<b>12,008,895</b>	<b>13,777,362</b>
<b>NUMBER OF ACCOUNTS</b>			
Total Number of	2,704	2,927	3,546
Total Number of	11,656	10,789	9,190
<b>TOTAL NUMBER OF ACCOUNTS</b>	<b>14,360</b>	<b>13,716</b>	<b>12,736</b>

\*Amended from previous fiscal year.

# Delayed Deposit Services Licensees

Statement of Income and Expenses for the period January 1, 2023 through December 31, 2024

## Schedule A

### Income

DDS Transaction Fees Collected	N/A
DDS NSF Penalties Related to DDS Transactions	N/A
DDS Charge Off Recovery	N/A
DDS Checks Sold for Collection	N/A
Total Income attributable to DDS	N/A
Income from non-DDS Business Conducted at Location and its Branches	N/A
Gross Income	N/A

### Expenses

Expenses:	N/A
Bad Debt (Charge off)	N/A
— Salary	N/A
Collection Expenses (Fees related to collection of checks)	N/A
Other DDS Expenses	N/A
Expenses from non-DDS Business	N/A
Total Expenses	N/A
Net Income (Gross Income—Total Expenses)	N/A

## Schedule B

Statement of Assets and Liabilities as of 12/31/2022	N/A
Cash on Hand and in Banks—Available for DDS Operation	N/A
Current Inventory	N/A
Collection Inventory	N/A
All other Assets	N/A
Total Assets	N/A
Total Liabilities	N/A
Net Worth	N/A
Total Liabilities + Net Worth (must equal Total Assets)	N/A

## Transaction Activities of Licensees and Makers

Total Number of Makers	N/A
Total Number of Transactions	N/A
Average Transaction Size	N/A
Total Transacted Transaction Charger	N/A
Total Transaction Actual Charges	N/A
Number of Defaulted Transactions	N/A
Number of Charged-Off Transactions	N/A
Dollar Value of Transactions Charged Off	N/A
Number of Non-Negotiable Check Fees	N/A
Dollar Value of Non-Negotiable Check Fees	N/A
Average Contracted Annual Percentage Rate	N/A

## 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 Transferred to Financial Institutions Division by Statute	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
2020	26,824,753	1,680,080		27,000,000	2,205,264
2021	34,024,193	1,624,552		25,900,000	8,704,905
2022	34,455,762	1,502,798	712,489	18,000,000	23,094,069
2023	35,854,125	1,585,929	397,089	24,000,000	32,965,181
2024	30,138,479	1,660,620		39,500,000	21,943,524



# 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	1981	1,575	1,536,501,075	67
1940	41	2,883,400	4	1982	1,786	2,607,490,277	119
1941	34	1,492,511	2	1983	2,299	2,451,475,402	147
1942	32	1,260,800	1	1984	2,325	2,011,168,235	192
1943	36	2,136,200	0	1985	2,302	2,172,465,659	222
1944	35	2,646,000	0	1986	3,086	4,111,096,897	238
1945	55	5,492,550	0	1987	3,424	6,100,822,335	294
1946	80	9,459,847	4	1988	3,018	4,820,573,174	289
1947	61	6,838,394	0	1989	3,010	4,275,274,132	164
1948	67	5,485,750	1	1990	2,763	4,120,247,299	195
1949	74	5,676,700	0	1991	2,986	4,264,222,845	110
1950	86	8,850,404	0	1992	4,113	3,746,672,390	91
1951	95	10,781,368	0	1993	4,968	3,433,009,471	102
1952	102	11,271,391	0	1994	6,881	3,854,726,154	116
1953	81	9,959,434	0	1995	8,021	4,340,862,458	90
1954	117	12,688,352	1	1996	8,891	4,366,777,438	90
1955	155	48,064,847	5	1997	10,621	4,917,973,597	56
1956	152	26,417,011	9	1998	13,349	5,804,370,252	66
1957	160	25,725,150	6	1999	14,165	5,799,663,765	81
1958	168	32,838,450	6	2000	17,789	7,119,150,972	36
1959	201	41,841,964	19	2001	21,232	8,698,411,020	65
1960	239	38,676,160	52	2002	20,467	9,725,155,609	46
1961	340	70,151,950	51	2003	20,935	9,979,766,330	11
1962	253	60,093,300	8	2004	22,697	11,323,207,770	26
1963	224	45,746,030	4	2005	22,870	10,641,066,150	31
1964	270	51,546,333	0	2006	24,710	11,320,260,650	11
1965	383	77,723,015	1	2007	26,266	13,573,121,380	9
1966	349	100,690,421	0	2008	29,348	18,371,913,640	5
1967	459	100,982,178	0	2009	27,945	18,729,690,650	12
1968	692	192,940,066	1	2010	28,523	17,213,135,000	18
1969	954	236,369,401	1	2011	23,250	18,545,492,000	5
1970	722	178,185,790	4	2012	28,965	17,955,119,000	20
1971	918	162,482,230	2	2013	25,179	18,245,373,000	13
1972	1,007	256,222,450	28	2014	27,691	20,654,108,000	11
*1973				2015	32,400	20,852,152,000	17
1974	634	129,563,116	103	2016	33,407	21,648,937,000	17
1975	682	170,268,855	31	2017	35,035	20,680,820,000	11
1976	964	231,153,028	0	2018	34,628	21,077,422,000	4
1977	734	173,514,576	14	2019	34,165	21,375,898,000	5
1978	818	234,362,503	28	2020	33,118	20,403,500,000	10
1979	847	437,864,783	41	2021	30,497	27,255,574,000	5
1980	1,329	1,053,033,936	25	2022	31,129	26,508,974,000	4
				2023	30,173	27,007,607,000	3
				2024	29,078	20,965,932,000	1

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

## Appendix H

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					
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

\*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	Number Denied	Cancellations &	Agents	Agents
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
2020	1,317	0	85	112,442	0
2021	1,322	0	66	118,192	0
2022	1,355	0	38	129,941	0
2023	1,377	0	63	143,097	0
2024	1,336	0	37	144,177	0

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