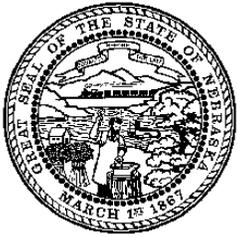


STATE OF NEBRASKA



Dave Heineman
Governor

DEPARTMENT OF BANKING AND FINANCE

John Munn

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Nebraska Department of Banking and Finance Reaccredited by CSBS

Lincoln, Neb., July 21, 2008 -- The Conference of State Bank Supervisors (CSBS) announced that the Nebraska Department of Banking and Finance has received its fourth certificate of accreditation from CSBS, certifying that the department maintains the highest standards and practices in state banking supervision. The CSBS Accreditation Program identifies banking departments that serve the citizens of their state by operating a capable and professional regulatory program.

The Nebraska Department was first accredited in 1993, and supervises 182 commercial banks with total commercial bank assets of \$19.8 billion, as of March 31, 2008. The accreditation process is based on a five-year term accreditation. The process helps state banking departments focus on continuous improvements and provides external checks.

"Director John Munn and his staff are to be congratulated on establishing and maintaining the high standards set by the program," said Neil Milner, CSBS President and CEO. "As the banking industry evolves, state banking departments work to keep up with the changing industry that they regulate. The Nebraska Department of Banking and Finance has demonstrated that it has met this challenge," Milner added.

"We are pleased to be recognized by our peers for this accomplishment," Munn commented. "The leadership of Ray Pont, Deputy Director, and the collaborative work of staff contributed greatly towards our success in achieving re-accreditation."

The Nebraska Department of Banking and Finance regulates financial industries through its two regulatory divisions: the Financial Institutions Division and the Bureau of Securities. The Department is funded entirely by the industries it regulates.

Besides state-chartered commercial banks and trust companies, the Financial Institutions Division oversees state chartered credit unions, savings and loans, mortgage lenders, consumer lenders, sale of check and funds transmissions and delayed deposit services.

The Bureau of Securities regulates broker dealers and broker dealer agents, investment advisers and investment adviser representatives, securities filings and registrations, and business opportunities and franchises.

The CSBS Performance Standards Committee voted for re-accreditation based on the reports of a re-accreditation review team (comprised of veteran state and federal regulators) and an audit team. In addition to an on-site review, the accreditation process includes review and analysis of an extensive self-evaluation questionnaire on all department operations: administration and finance, personnel, training, examination, supervision, and legislative powers.

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