



Dear Valued Customer,

It's nearly impossible to pick up a newspaper or turn on a TV without hearing unsettling news about our nation's economy. The headlines can leave many of us wondering about the security of our savings and our financial future.

In these unpredictable times, you can take confidence in your relationship with Mutual of Omaha Bank.

Unlike other financial institutions experiencing instability, Mutual of Omaha Bank is *well-capitalized and financially strong*. We remain committed to pursuing a community banking strategy built on *strength, service and conservative lending practices*. We have never pursued the subprime loan market and we don't intend to.

At Mutual of Omaha Bank, we believe relationships are built on trust and we take our promises to customers very seriously. You can be assured of the following:

- **Your money is safe.** Mutual of Omaha Bank is a member of the Federal Deposit Insurance Corporation (FDIC), which provides federally backed insurance for customer deposits. Although the FDIC temporarily raised its insurance limit to \$250,000 per depositor through 2009, we're committed to protecting every penny of your hard-earned money, regardless of the amount you've entrusted to us.
- **Your bank will be here for you.** With more than \$4 billion in assets, Mutual of Omaha Bank is a strong, stable bank with a long-term perspective. We're guided by the same principles that have made Mutual of Omaha one of the most trusted names in the financial services industry.

We understand that decisions about where to put your money are very important. We're grateful that you've chosen Mutual of Omaha Bank and we look forward to serving you for years to come.

Sincerely,

A handwritten signature in black ink, appearing to read "Jeff Schmid", written over a horizontal line.

Jeffrey R. Schmid
Chairman and Chief Executive Officer