

The interest rates and annual percentage yields stated below are accurate as of
 You may call 308-697-3335 to obtain current information.

	MINIMUM DEPOSIT	INTEREST RATE	INTEREST APY*
VARIABLE RATE ACCOUNTS***			
Regular Savings Account (\$5.00 minimum to open)	\$0.00	0.00%	0.00%
NOW Account (\$5.00 minimum to open)	\$0.00	0.00%	0.00%
Super NOW Account (\$1,000.00 minimum to open)	\$0.00	0.00%	0.00%
Money Market Account (\$1,000.00 to minimum to open)	\$0.00	0.00%	0.00%
Money Market Account (\$50,000.00 minimum)	\$50,000.00	0.00%	0.00%
fnb Club Account (\$5.00 minimum to open)	\$1,000.00	0.00%	0.00%
IRA Variable Rate Account	\$0.00	0.00%	0.00%
CERTIFICATES OF DEPOSIT**			
31 Day Certificate	\$1,000.00	0.00%	0.00%
3 Month Certificate	\$1,000.00	0.00%	0.00%
6 Month Certificate	\$1,000.00	0.00%	0.00%

11 Month Certificate	\$1,000.00	0.00%	0.00%
1 Year Certificate	\$1,000.00	0.00%	0.00%
1 1/2 Year Certificate	\$1,000.00	0.00%	0.00%
22 Month Certificate	\$1,000.00	0.00%	0.00%
2 Year Certificate	\$1,000.00	0.00%	0.00%
2 1/2 Year Certificate	\$1,000.00	0.00%	0.00%
3 Year Certificate	\$1,000.00	0.00%	0.00%
4 Year and 5 Year Certificate	\$1,000.00	0.00%	0.00%

* APY is Annual Percentage Yield

** Penalty may be imposed for early withdrawal on Certificates of Deposit.

*** Rates may change after the account is opened. Fees may reduce earnings.