

PLATTE VALLEY COMPANIES - NEBRASKA

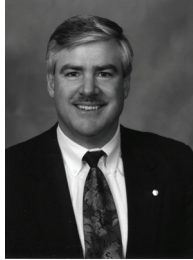
Platte Valley National Bank • Platte Valley National Mortgage Co. • Platte Valley Ag Credit Co.
Platte Valley Investment Ctr. • J G Elliott Insurance Ctr.

NEWSLETTER

VOLUME 1, ISSUE 1

DECEMBER 2005
JANUARY 2006

Thank You... for placing your trust in us.



Hod Kosman
Chairman/CEO/President
Platte Valley National Bank
Platte Valley Companies

It started with you—our friends and customers, *and it is still about you.* When Platte Valley Companies began almost ten years ago, we believed that our community would welcome and respond to a high level of personal service, quality products and a genuinely caring approach to your financial needs. You did respond—**“thank you!”** We also believed that in order to meet your needs in the future, we would need to focus on a full range of financial services—not just banking. The Platte Valley family of Companies now provides numerous services, including property and casualty insurance, homeowners insurance, health insurance, crop insurance, trust services, investment and brokerage services, ag credit, mortgage banking, commercial and consumer

banking, internet banking and more. We are now a growing family of banking / insurance and financial service organizations serving communities in Western Nebraska, Wyoming and Northwestern Colorado. Our companies employ over 200 hard working associates. Their goal is to provide you—our valued friends and customers with the best products and finest service. *Thank you* for placing your trust in us. We won't let you down!

I also want to say *thank you* for the tremendous response to our hurricane relief efforts. Our family of companies donated \$12,000.00 in matching funds and our communities took that amount to over \$60,000.00. We are truly blessed to live in such a caring, generous country.

Happy Holidays!



Don Roth
Executive Vice President/COO
Platte Valley National Bank

It is hard to believe that in 2006 Platte Valley Companies and Platte Valley National Bank will be ten years old. The last ten years have gone so fast, it seems like only yesterday a small group of us sat together and started planning the Company and the Bank. Thanks to a wonderful customer base, good directors and one of the best group of associates in banking, in those ten years we have grown into the largest Community Bank in Western Nebraska. Our mission is to serve all of the communities in which we are located with

the best banking products and customer service possible. We strongly support all of our communities. Our associates spend countless hours volunteering to help and support clubs, organizations, schools and churches in all of our locations.

Platte Valley Companies and Platte Valley National Bank have been blessed with loyal customers, excellent associates and the success that can come with these two factors and a lot of hard work.

We appreciate all of our customers!
Thank you for banking with us.

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Your Ideas and Comments Are Important to Us!

We would appreciate you completing a Customer Survey by *clicking* here,

www.pvnbank.com/survey

which is located on our web site.

Your comments and suggestions will help us to better serve you in the future.

Did you get your free credit reports for 2005?

You have *only* one month left to receive a 2005 free credit report from each of the three credit reporting agencies. Click below to get yours before 2005 ends.
www.pvnbank.com



Platte Valley National Bank Morrill

126 Center, Morrill, NE 69358 (308) 247-2142



Russ Thacker,
SVP/COO
PVNB - Morrill

Welcome to the inaugural issue of the e-newsletter from Platte Valley Companies-Nebraska.

A bank has been in this location since 1910. Farmers and Merchant Bank was the first on this site. The bank was sold and the new owners continued growing the business. The building has been changed over the years to accommodate the new technology and additional employ-

ees.

The most recent change at Platte Valley National Bank-Morrill is a two way video/audio system, so customers at the drive-up may communicate with tellers in the lobby.

The deposits and cash will be moved from the drive-up to the teller line via a pneumatic tube. This should be a great aid for the mobility challenged portion of our customers.

We recently made minor changes to the layout of the lobby. The new walls needed paint which led to painting the entire lobby. The new colors seemed to call for some decorating changes to make the lobby a pleasing place to visit. We welcome any of the Platte Valley Companies customers to stop by for a quick tour.

Many of the employees are natives of Scotts Bluff County and others have made their home here. Future articles in this e-newsletter will highlight different staff members.

Certificate of Deposit Rates Recently Increased

Have you purchased a Certificate of Deposit lately? Platte Valley National Bank is pleased to inform you our interest rates for Certificate of Deposits **are very competitive.** There are several different term options to choose from ranging from three months up to 60 months. The term of three months earns 2.50% interest rate with an APY of 2.52%.* The term of 60 months** earns an interest rate of 4.50% with an APY of 4.55%.* A special term of 13 months** was offered at an interest rate of 4.25% with an APY of 4.30%.* The 30 Month Trade-Up** certificate offers a rate of 4.30% and APY of 4.35%* with the option to trade your rate up one time in the 30 month time period. IRA savings rate is 3.00% with an APY of 3.04%, with a \$25.00 minimum opening deposit. All Certificate of Deposits require an opening minimum deposit of \$1,000 with the exception of the 12 Month Time Deposit Open Account which requires a \$10,000 opening minimum deposit. Please contact one of our personal bankers for current rates and specials.

**Disclosures: Rates are subject to change without notice. Fees could reduce earnings. Interest Rates & APY is accurate as of December 1, 2005.*

**APY= Annual Percentage Yield ** = available as a retirement investment..*

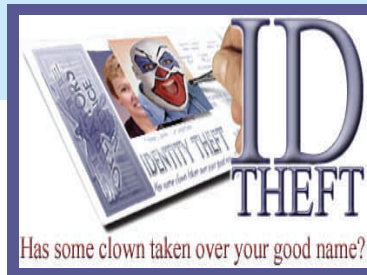
Identity Theft

During this busy holiday season many of you will use the Internet for holiday purchases. I want to offer you some tips when shopping online to protect your identity and protect your online purchases.

These tips can help you keep your computer and your personal information safe from intruders:

Update your virus protection software regularly, or when a new virus alert is announced. Computer viruses can have a variety of damaging effects, including introducing programs that can cause your computer to send personal information or other stored information to the Internet without your knowledge.

Use a firewall program, especially if you use a high-speed



Has some clown taken over your good name?

Mark Payne,
SVP/Director of Info. Technology

Internet connection, which leaves your computer connected to the Internet 24 hours a day. The firewall program will allow you to stop uninvited guests from accessing your computer. Without it, hackers can take over your computer and access your personal information stored on it.

When submitting information on the Internet, look for the "lock" icon on the browser's status bar (located in the lower right of your browser window) to be sure your information is secure during transmission. The lock means that your information is encrypted or scrambled as it is sent over the Internet - to guard the security of your online transactions.

Look for Web site privacy policies. If you don't see a privacy policy, consider surfing elsewhere.



Platte Valley National Mortgage Company

1212 Circle Dr., Scottsbluff, NE (308) 635-3006



Marci Meyer, AVP
Platte Valley National Mortgage Co.
Real Estate Lender

Reverse Mortgages

Unlocking the Cash in Your Home for a Better Life

The need for cash is a constant throughout our lives. Even once we have reached the retirement years we still need cash for travel, second homes, living expenses, investments, or just to add a little fun and comfort to our lives. If you are 62 years of age or older, a reverse mortgage may be the perfect way to free up cash that is locked away in the

equity of your home. Unlike a traditional home equity loan or second mortgage, a reverse mortgage requires no repayment until you no longer use your home as your principal residence. Funds available through a reverse mortgage may be drawn in a lump sum, as a line of credit, or in equal monthly disbursements.

At Platte Valley National Mortgage Company we offer a reverse mortgage product that meets the highest standards for safety and security. If you would like to know more about the advantages of a reverse mortgage, stop by or call Marci Meyer at 308-635-3006.



Platte Valley Ag Credit Co.

1212 Circle Dr., Scottsbluff, NE (308) 635-7733



Congratulations Tony Kaufman, officer of Platte Valley Ag Credit Co., for successfully completing the Nebraska/Kansas Banker Association Ag Lending School in Topeka, Kansas.

Tony joined Platte Valley Ag Credit Co. in July 2004 after spending several years on the family ranch north of Minatare. Prior to moving to Minatare his family ranched North of Cheyenne, Wyoming. Tony earned a Bachelors Degree in Psychology and a Masters Degree in Economics, both from the University of

Wyoming. He remains active with the University of Wyoming as a member of the Board of Director of the Alumni Association.

Other activities are the Riverside Zoological Society Board, the Nebraska and National Cattlemen Associations and a graduate of Nebraska LEAD Program Class XXII. Tony and his wife, Libby, are also active members in their church in Mitchell.



J. G. Elliott Insurance Center

A Subsidiary of Platte Valley Companies

1111 E. 20th, Scottsbluff, NE (308) 635-2023

FLOOD INSURANCE

In the wake of the recent natural disasters, it is a good time to remind you that most homeowner's insurance policies exclude coverage for flood. In fact, the flood exclusion will typically exclude coverage for damage caused by surface and subsurface water, tidal water and overflow from a body of water. Flood insurance is available, though, through a program supported by our government. Our agents at J. G. Elliott Insurance Center can help you with your questions about flood insurance and can provide you a quotation for flood coverage. Call us at 635-2023 to assist you with any of your insurance questions.



John Massey,
President
J.G. Elliott
Insurance Center

Medicare Part D

Prescription Drug Insurance Plans

A new prescription drug benefit, known as Medicare Part D, has been added to the Medicare program via the Medicare Prescription Drug, Improvement, and Modernization Act of 2003 (MMA). Designed primarily to lower drug costs for people on Medicare, Part D gives greater responsibility to these individuals to actively take a part in their Medicare drug coverage decision making.

People with Medicare can obtain drug benefits through new stand-alone prescription drug plans (PDPs) offered through private insurers, not Medicare. Call Larry Neuwirth at 635-2023 to assist you with any of your insurance questions.



December 2005

January 2006

Sun	Mon	Tue	Wed	Thu	Fri	Sat
				1	2	3
4	5	6	7	8	9 <i>Amb Club Xmas Party</i>	10
11	12	13	14	15	16	17
18	19	20	21	22	23	24 <i>Christmas Eve*</i>
25 <i>Christmas</i>	26 <i>Bank Closed*</i>	27	28	29	30	31 <i>New Year's Eve*</i>

Sun	Mon	Tue	Wed	Thu	Fri	Sat
1 <i>New Years</i>	2 <i>Bank Closed*</i>	3	4	5	6	7
8	9	10	11	12	13	14 <i>My Way Weekend</i>
15 <i>My Way Weekend</i>	16 <i>M.L. King Day *</i>	17	18 <i>A.C. Wellness Breakfast</i>	19	20	21
22	23	24	25	26	27	28
29	30	31				

* = Bank Closed

* = Bank Closed

SCHEDULE OF EVENTS

SCHEDULE OF EVENTS

- **Dec. 9** - Ambassador Club Christmas Party, 12:00, Gering Civic Center, 1050 M St., RSVP to Cyndi or Teri by Dec. 5th

- **Jan. 14 & 15** - Denver "My Way" Weekend, Meet at 8:00am, at PVNB, 1212 Circle Dr., Scottsbluff, NE
- **Jan 16** - Main Bank & Plaza Bank open until noon. All other locations are CLOSED.
- **Jan 18** - Ambassador Club Wellness Breakfast, Call Cyndi for details
- **Jan 26** - Preview Tour Party, Travel with the Ambassador Club. Call Cyndi for details.



Clark Wisniewski,
Assist. Trust Officer/CTFA

Platte Valley National Bank, Trust Services

1212 Circle Dr., Scottsbluff, NE (308) 635-7766

Put Us To The Test.

Many of our clients come to us with expectations about what they seek in a trustee. Some of them interview us with a completely open mind. Others, quite frankly, challenge us to explain why we, rather than a family member or advisor, are the best choice to serve as their trustee.

“You don’t know me or my family, how can you know what to do for us?”

Yes, that might be true when you first set up your trust, but not for long. We’ll meet regularly with you, stay in close touch and, when appropriate, meet with the beneficiaries of your trust. We’ll establish how much contact you want, and the form of contact that is convenient. And, as we often point out, the fact that there is some distance between us and your family members gives us neutrality that may be important in the administration of your trust.

“Won’t I be giving up too much control?” Not really. The trust agreement that you establish outlines everything that you

want your trust to accomplish, and how your trustee is to act to fulfill your wishes. To that extent, you are not giving up control. We take actions and make discretionary decisions that you’ve allowed us to, we have systems in place to check and double check that these decisions are based upon the directions that you have provided.

“Isn’t a professional trustee expensive?” When you consider the value that we add to your trust arrangement, you’ll find that our fees are reasonable and competitive with other institutions offering the same services. Further, a professional trustee is likely to avoid mistakes of an “amateur” trustee, which could prove costly.

We offer our clients services of the highest quality, delivered with tact, sensitivity and impartiality. Our commitment to our clients is absolute. We give them direct access to their trustee, rather than send them to an impersonal call center. Above all, we want you to be comfortable with our services. We would be pleased to discuss how we can serve as your trustee. Please call us today and put us to the test.

Platte Valley National Bank

1212 Circle Drive / P.O. Box 2308
Scottsbluff, NE 69363-2308
(308) 632-7004

710 Ave. B
Scottsbluff, NE 69361
(308) 635-0295

3011 Ave. B
Scottsbluff, NE 69361
(308) 632-2700

126 Center
Morrill, NE 69358
(308) 247-2142

323 Main
Minatare, NE 69356
(308) 783-1152

1003 Main Street
Bridgeport, NE 69336
(308) 262-2100



We're on the web!
www.pvnbank.com
www.jgelliott.com



Platte Valley Companies

"...your *Hometeam* financial & insurance network that works for YOU!"

Platte Valley Investment Center, Inc.

1212 Circle Dr., Scottsbluff, NE (308) 635-7766



Rick A. Morehouse,
CPA, CFP®
Financial Advisor

Securities Offered Through Raymond James Financial Services, Inc.

Member NASD/SIPC --
An Independent Broker/Dealer

THE HOTTEST INVESTMENT TIPS

Have you ever received a really hot investment tip?
How many times has it actually worked out?

"Not-so-hot tips" can throw a kink in your long-term investment approach. Here are some sound tips for the long-term investor:

GET STARTED EARLY! -- It's impossible to stress this point too much! Despite other financial pressures, this can often make the difference in reaching your goal. Historically, stock values appreciate in the long run, so investing over longer periods can help your appreciation potential with managed risk.

ESTABLISH A REGULAR INVESTMENT PROGRAM -- Even experts cannot predict when prices are low and on the rise; therefore, the best strategy is to invest a set amount every month. Like any other investment, this approach cannot protect from loss or guarantee a profit, but it may help to lower the average cost of your investment purchases.

REINVEST RETURNS -- By reinvesting distributions from investments, you may be able to increase your account balance over the long term. Assuming a positive return on your investment, you will realize greater benefits from the power of compounding. This is the concept of earnings on earnings.

MAXIMIZE TAX-ADVANTAGED RETIREMENT PLANS -- If retirement is one of your objectives, be certain to invest in an employer-sponsored retirement plan if you are eligible. Most plans allow pre-tax contributions and tax-deferred account earnings. Don't forget about IRAs either.

DON'T BE TOO "SAFE" DURING RETIREMENT -- When you retired, preservation of capital was a steadfast financial planning rule. However, because of inflation, you should be more concerned with preserving your spending power. To keep ahead of the game you must take inflation and taxes into account for the actual amount of your investment return. "Safe" investments could be a losing proposition if they offer no growth potential.

PREPARE FOR THE LONG HAUL -- Follow the plan. Don't be tempted to over react to short-term market fluctuations. Chasing "hot" tips could damage your long-term plan.

SCHEDULE REGULAR PORTFOLIO CHECKUPS -
- Your financial portfolio may need gradual adjustment as your lifestyle changes. You should review your holdings with your financial advisor at least once a year. If you have a major life change (e.g. marriage, baby, job change or early retirement), make an immediate appointment.



Watch your money grow with us.

SECURITIES ARE:

- * Not FDIC Insured
- * May Lose Value
- *Not Guaranteed by Platte Valley National Bank

