



Understanding Your New Monthly Statement



We've simplified your statement, so managing your accounts is even easier!

To help acquaint you with our new monthly statement, and the added features it now provides, please refer to this section-by-section overview. For your convenience, you can also visit First National Bank North Platte Online at www.fnbnp.com to view a similar layout of your most current account information. Based on your account relationships, not all sections may be applicable. For questions, we welcome you to call us at 308.532.1000 or 800.658.4241.

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**① First National Bank
North Platte**
PO Box 10
North Platte, NE 69103

5950/0000001

Statement Summary from December 18, 2007 through January 16, 2008			
Account Description	Account#	Beginning Balance	Ending Balance
Deposit Accounts			
Customer First	91929991	905.92	501.44
Complete Checking	9192999190	1,168.83	4,179.10
Customer First Savings	9056969396	3,682.76	3,682.76
		Total Deposits	4,680.54
Loan Accounts			
First Executive	91929991	500.00	350.00
		Total Loans	\$350.00

Account Detail

Description	Deposits	Withdrawals	Daily Balance
Beginning Balance			905.92
Check #4504		150.00	755.92
First National D.D. Payroll 00000505999	1,068.80		1,824.72
Check #4505		916.10	908.62
Check #4507		100.00	808.62
Check #4506		17.00	791.62
Transfer Funds Debit		10.00	781.62
Check #4510		25.00	756.62
Check #4511		17.00	739.62
Check #4512		100.00	639.62
Check #4509		60.00	579.62
First National D.D. Payroll 00000505999	1,406.45		1,986.07
First National D.D. Payroll		1,065.19	920.88
		20.00	900.88

Account Summary

The following sections detail the monthly activity on your particular account relationships. These sections may include Checking, Savings, CDs, IRAs and Lines of Credit. See inside for specific Account Summary information.

Contact us

Use this quick reference to contact us. We are here to assist you.

Contact Us	
Customer Service	308.532.1000 800.658.4241
Online Access	www.fnbnp.com

Introducing your new monthly statement!
Improvements and new features are now available to help manage your accounts including a Summary Box and a Balancing Checklist. To help acquaint you with your new statement, please see the enclosed insert. If you have any questions, we welcome you to call us at (800) 658-4241.

View up to the minute account information online at www.fnbnp.com



Statement Summary

This section gives you a snapshot of all your accounts, on this statement, as of the last day of your statement cycle.

This section keeps you up to date on news, new products and helpful hints.

Account Summary

The following sections detail the monthly activity on your particular account relationships. These sections may include Checking, Savings, CDs, IRAs and Lines of Credit. See inside for specific Account Summary information.

Balancing Checklist

Use this checklist as an easy way to quickly balance your checkbook and account for all the checks written during the statement period.

Check Boxes

To help balance your checkbook, these check boxes provide a convenient way to note all your transactions.

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Customer First Complete Checking 2 91929991 \$501.44							Continued
<input checked="" type="checkbox"/>	Date	Post Date	Description	Deposits	Withdrawals	Daily Balance	
<input type="checkbox"/>	01/06	01/06	Check #4514		100.00	800.88	
<input type="checkbox"/>	01/08	01/08	Metro Utilities Mud Bill 10790959590		29.61	771.27	
<input type="checkbox"/>	01/12	01/12	Check #4515		100.00	671.27	
<input type="checkbox"/>	01/13	01/13	Check #4516		20.00	651.27	
<input type="checkbox"/>	01/16	01/16	Interest Payment	0.27		651.44	
<input type="checkbox"/>	01/16	01/16	Check #4517		150.00	501.44	

Balance Checklist											
<input checked="" type="checkbox"/>	Check #	Date	Amount	<input checked="" type="checkbox"/>	Check #	Date	Amount	<input checked="" type="checkbox"/>	Check #	Date	Amount
<input type="checkbox"/>	4504	12/18	150.00	<input type="checkbox"/>	4505	12/22	916.10	<input type="checkbox"/>	4506	12/23	17.00
<input type="checkbox"/>	4507	12/22	100.00	<input type="checkbox"/>	4509	01/02	60.00	<input type="checkbox"/>	4510	12/29	25.00
<input type="checkbox"/>	4511	12/30	17.00	<input type="checkbox"/>	4512	12/30	100.00	<input type="checkbox"/>	4513	01/06	20.00
<input type="checkbox"/>	4514	01/06	100.00	<input type="checkbox"/>	4515	01/12	100.00	<input type="checkbox"/>	4516	01/13	20.00
<input type="checkbox"/>	4517	01/16	150.00								

Customer First Savings 9192999190 \$4,179.10				Account Detail	
JAMIE Q PUBLIC OR JOAN Q PUBLIC					
Beginning Balance	\$1,168.83	Days in Statement	30		
Total Deposits	\$3,010.27	Annual Percentage Yield this Statement	0.25%		
Total Withdrawals	\$0.00	Interest Paid this Statement	\$0.27		
Ending Balance	\$4,179.10	Interest Paid YTD	\$0.00		

Account Activity						
<input checked="" type="checkbox"/>	Date	Post Date	Description	Deposits	Withdrawals	Daily Balance
			Beginning Balance			1,168.83
<input type="checkbox"/>	12/24	12/24	Transfer Funds Credit	10.00		1,178.83
<input type="checkbox"/>	12/29	12/29	Customer Deposit	3,000.00		4,178.83
<input type="checkbox"/>	12/31	12/31	Interest Payment	0.27		4,179.10

10 Month Certificate of Deposit 9095969396 \$882.76				Account Detail	
Interest Rate this Statement	4.42%	Interest Paid YTD	\$0.00		
Interest Paid this Statement	\$0.00	Interest Paid Last Year	\$58.60		
Ending Balance	\$882.76	Maturity Date	Jul 8, 2008		

Account Summary Continued

For quick reference, these sections detail:

- Beginning balance, deposits, withdrawals and ending balance for statement period
- Interest rate and interest paid on interest bearing accounts

Line of Credit Summary

This section details beginning balance, advances, payments, interest rate, finance charges and the payment due information for the statement period.

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First Executive 91929991 \$350.00						Account Detail	
Account Activity							
<input checked="" type="checkbox"/>	Date	Description	Amount	Principal Balance	Total Balance		
<input type="checkbox"/>	12/18	Beginning Balance	500.00	500.00	500.00		
<input type="checkbox"/>	01/16	Auto LOC Payment Minimum Billed	-150.00	350.00	350.00		
					Total Balance as of Closing Day of Billing Cycle	\$350.00	
Account Summary							
<input type="checkbox"/>	Credit Limit	Available Credit Limit					
	\$4,500.00	\$4,000.00					
Rate Summary							
Effective Date of Rate	# of Days	Daily Periodic Rate	Corresponding APR	Index Rate			
Dec 18, 2007	30	0.00023224%	8.500%	6.500%			
Annual Percentage Rate 0.000%							
Days in Billing Cycle	Closing Date of Cycle	Average Daily Principal Balance					
30	Jan 16, 2008	\$0.00					
Payment Due Summary							
Payment Due	Minimum Payment Due						
Feb 2, 2008	\$30.00						

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