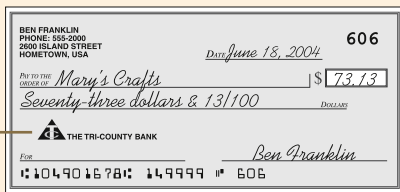


Your Guide to TCB Image



This is an imaged reproduction of your actual check printed from optical disk. This document is acceptable in a court of law and by the IRS as your permanent record for proof of payment.

Your checks are sorted by check number and returned in sequence. They appear in column order, beginning with the lowest check number.

06/24/04 607 130.00

The three sets of numbers clearly printed below each check are for quick reference. They represent the date your check was processed by The Tri-County Bank, the check number, and the amount of the check.

Now you can have fast access to your account information. If you ever need the front or back of any check, just call us! We can fax or mail it out to you usually the same day.

*Announcing Our Newest Branch...
Internet Banking, Open 24 hours a day!*

To learn more about Internet Banking
or to try a demonstration,
visit our home page at
www.tricountybank.com
or call us today.



 **THE TRI-COUNTY BANK**
MEMBER FDIC
Bassett LPO/ATM * Atkinson ATM * Newport ATM

106 North Main
STUART, NEBRASKA
402-924-3861 or 800-422-5675
www.tricountybank.com

Hwy 20 & 183
BASSETT, NEBRASKA
402-684-3801 or 800-422-6123
tcb@huntel.net

 Equal Housing Lender

INSURANCE AGENCY ▲ FINANCIAL CENTER

TCB Image

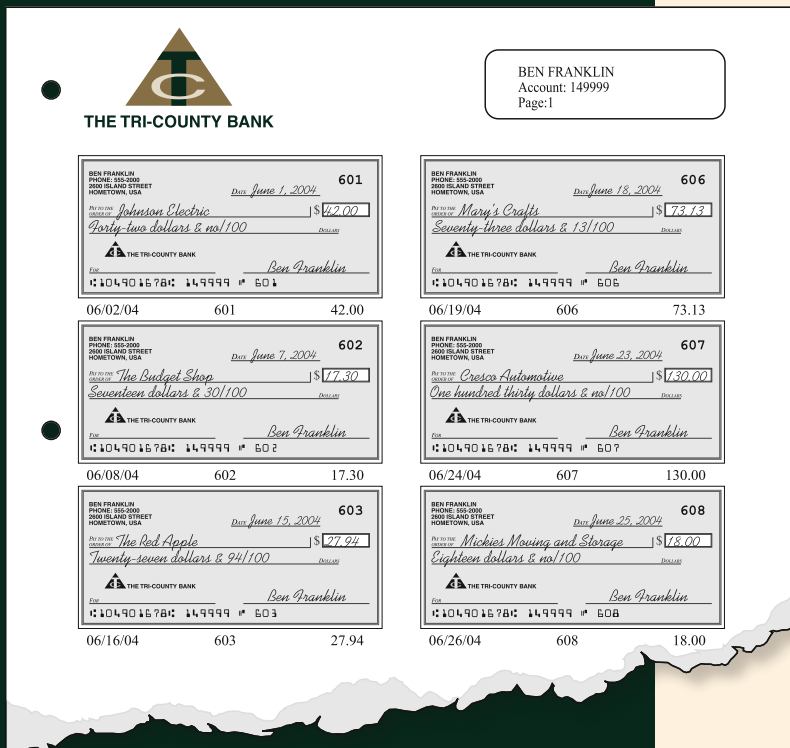
Launching A New Era
In Banking



 **THE TRI-COUNTY BANK**

Dear Friends:

Beginning with your next statement, your monthly statements will arrive in a new, improved format using a process called check imaging. The following are some questions and answers that will help you understand the benefits of TCB Image.



Q What is Check Imaging?

Thanks to new technology, we are able to scan the fronts and backs of your original checks into our computer system for permanent storage. The scanned image becomes a digital document, and can be reproduced at any time. It is a vast improvement over the traditional microfilm used to store your records at the bank.

Q How will my monthly statement change?

You will no longer have to sort your own checks. When monthly statements are prepared, our system will gather all of your new digitized checks for the month, organize them by check number, and neatly print them out on 8.5" x 11" sheets of paper for easy storage. These digital check print-outs will be included with your statement instead of your original paper checks.

Q Why is The Tri-County Bank using this new system?

We have always been committed to bringing you the best in customer service... and keeping up with new technology is a part of that. TCB Image allows us to offer you a better checking service, which will improve many aspects of your account. You will find that we can service your needs faster and more efficiently.

Q Does this mean that I won't get my checks back?

Actually you will be getting your checks back with your monthly statement, just in a different form. Image statements provide a method that is easier to manage, organize, and reconcile.

Q How will this benefit me as a customer?

With TCB Image, you will receive an array of benefits:

1. **Easier statement reconciliation.** Your checks will be provided in numerical order. Beneath each check, clearly printed, will be the date the item was posted, the check number and the amount of the check. These features make balancing your checkbook faster and easier than ever before.
2. **A ready-made filing system for you.** Think about the advantages of having your statements and cancelled checks all together in one place and readily available for fingertip reference. No more overstuffed drawers, bulky envelopes or overflowing shoeboxes.
3. **Income tax preparation is easier.** Imagine the convenience of having all your checking account records for the year neatly organized in check number order. This will certainly be a helpful feature for you and/or your tax preparer.
4. **Enhanced bank research capabilities.** When you need information, or copies of the front or back of any check it can be made available almost immediately.

Q What will the bank do with all of the original paper checks?

After scanning your checks for permanent storage on optical disk, we will keep them for up to 60 days before they are destroyed.

Q What if I need to prove I paid for something?

No problem. Imaged checks are fully accepted by the IRS and in a court of law. We can even enlarge an imaged item for ease of signature and endorsement verification. In fact, due to quality and clarity, an imaged check is preferred over microfilm copies for proof of payment.