



Important Information Affecting Your Online Banking Service

On Saturday, August 21st, The Cattle National Bank & Trust Company (CNB) will be upgrading the bank's computer systems. The upgrades allow us to prepare for the expanding needs of our customers and further enhance your banking experience. In addition, our computer upgrades will allow us to deliver new services such as electronic statements (e-statements), mobile banking and introduce enhancements to our online banking and bill payment services.

As a registered user of our online banking service, we want you to know the system upgrades include a new and enhanced online banking service. At 4:00 PM on Friday, August 20th, our online banking service will be in a "view only" mode. In the "view only" mode no new transfer requests or bill payments will be accepted.

At 8:00 AM on Monday, August 23rd, the new online banking service will be available for use. The first time you "Login" to the new online banking service you will be provided with instructions to update your online banking information. The enclosed instruction sheet is an overview of the "Login" procedures.

Please note the first time you use the new online banking service you will enter your existing "Access ID" as your "Login ID". Be sure to check the First Time User Box to confirm/update your password and customer information.

The online banking service website address is also changing. To enter the new online banking service, please visit our homepage at www.cattlebank.com and click on the Online Banking "Login" button. Our website also includes a short demonstration of the new online system, including our bill payment service.

Please contact our Customer Service Department if you have any questions about accessing Online Banking. Our telephone numbers are 402-643-3636 or 888-643-3636. We are also available by e-mail at info@cattlebank.com. Thank you for choosing The Cattle National Bank & Trust Company for your financial service needs.

Sincerely,

A handwritten signature in cursive script that reads "Ryne D. Seaman".

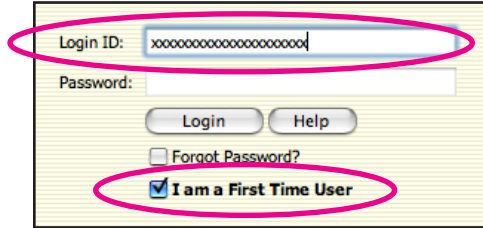
Ryne D. Seaman
President and CEO

Enclosure

Online Banking Login and Access Instructions

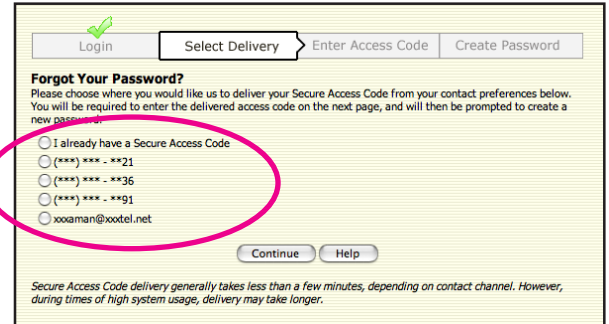
Visit the CNB website at www.cattlebank.com and click on the Online Banking “Login” button.

- 1 Type in your “Login ID” in the “Login ID Box”. Use your existing “Access ID” for your “Login ID”. Check the “First Time User Box” and click “Login”.

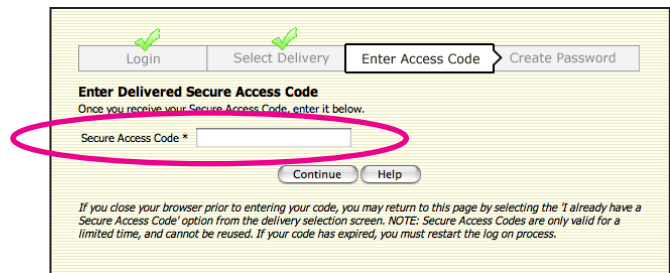


- 2 You will be prompted to choose a phone number or email address to receive your Secure Access Code. Your email and telephone number options for delivery of your Secure Access Code are based on the information we have on file with your Online Banking profile. After you make your selection, click “Continue”. Your Secure Access Code will be sent to the email address or phone number you have selected.

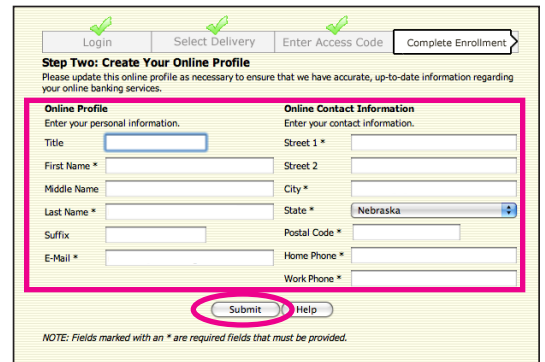
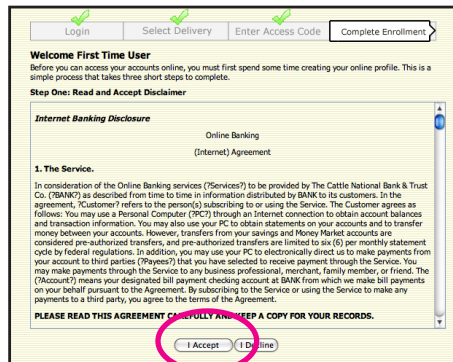
If you choose to receive your Access Code by email, your individual email security preferences may automatically send the email to your Junk Mail folder.



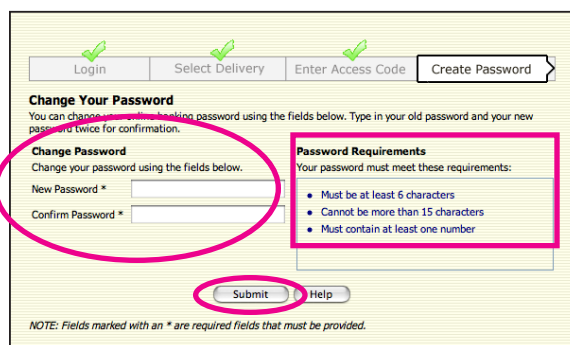
- 3 Enter the Secure Access Code that you receive via telephone or email and click “Continue”.



- 4 Read over and “Accept” the First Time User disclaimer. You will then see your Online Profile page. Update the page with current information and click “Submit”.



- 5 Please review the Password Requirements and type in your new password and confirm it. This will be the password you use to access your accounts via Online Banking. Click “Submit” to enter Online Banking.



Please contact our Customer Service Department if you have any questions about accessing the online banking system. Our telephone numbers are 402-643-3636 or 888-643-3636. The new Online Banking service will be available at 8:00 AM on Monday, August 23rd.

