

NORTHWESTERN Banker Newsletter

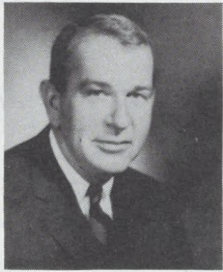
Vol. 7 No. 8

Des Moines, Iowa

June 19, 1978

ITS To Reduce Costs by New Switch

The Iowa Transfer System (ITS) has announced that installation of a new computerized "switch," linking the state's electronic Convenient Banking terminals to ITS participating banks, will begin late this year.



J. CRYSTAL

The current switch is located in the computer center of the Des Moines Dial Finance headquarters and has been utilized since ITS began live operation in February, 1977. The new computer will be installed in the ITS offices in Des Moines and is expected to begin operation in February, 1979.

"Dial has done a fine job for ITS since our beginning," said ITS President John Chrystal, president, Iowa Savings Bank, Coon Rapids. "Dial has given us the technical expertise that has enabled Iowa to become a leader in electronic funds transfer. However, the move to our own computer located in our own facility will enable us to reduce our operating costs as well as provide a greater degree of pricing and management flexibility."

The National Cash Register Corp. (NCR) recently won ITS Board approval for the computer

equipment and Mid-America Financial Services, Ltd., Davenport, was selected to operate the new system.

The Iowa Transfer System is a corporation owned by 560 of the state's 656 banks. It was developed in 1976 to act as an electronic delivery system routing EFT transactions to the customer's bank for authorization.

Currently, 45 ITS participating banks have deployed 87 Convenient Banking terminals in 20 Iowa communities throughout the state. These terminals operate on a "shared" basis in which bank customers can use their electronic bank cards at any Convenient Banking terminal to gain access to their accounts located at any participating bank. The switch computer is responsible for sorting out these shared electronic requests and routing them to the proper bank.

A majority of the Convenient Banking terminals are located in Iowa supermarkets and retail outlets. Bank customers use the terminals to make deposits, withdraw funds from their checking or savings accounts, transfer funds between the two accounts and receive account balance information.

The new computer switch will enable ITS to provide a "switch-in-front" and "switch-behind" service

to its member banks. In a switch-in-front system, the terminals are connected directly to the switch and all transactions are routed to the card-issuing bank's data center for authorization. In a switch-behind the bank operation, the terminals are connected to the bank's data center and only the "not-on-us" transactions are sent to the switch for routing to the cardholder's bank for authorization. ITS is now operating in only the switch-behind environment.

ITS participating banks have issued over 250,000 bank cards to their customers. In May, 1978, there were approximately 150,000 transactions at the shared Convenient Banking terminals. Of this total, 57,676 transactions were processed through the ITS switch and the remaining were "on-us" items handled by the bank's own data center. The May "switched" volume total was up almost 17,000 transactions over January of this year.

"I'm pleased with our growth the past six months," said ITS Executive Director Dale Dooley. "The biggest hurdle continually facing us is getting the customers to use their cards for the first time. Once they use the card and see how easy and safe it is - they use it again."

Mr. Dooley said special Convenient Banking terminal promotions

ITS . . .

[Turn to back page, please]

Homer and Jim are ready to help you ...



... with CCB's full-service correspondent banking. Let Homer Jensen and Jim Eick show you that we do your kind of banking.



CAPITAL CITY BANK

Des Moines' second largest independent bank.

515/244-5111

"Opportunity Calls..."

Leo Kane, Correspondent Banker

American Trust & Savings Bank

The Bank of Opportunity
Town Clock Plaza,
Dubuque, Iowa

CALL 319-582-1841.
COLLECT



Iowa News

An Interregional ACH Training Seminar will be held on Thursday, June 29, from 1-5 p.m. at The Webster Inn, 35th Street in West Des Moines. This seminar will address the operations, responsibilities and marketing of ACH services. On August 8, 1978, IACHA will be linked to a nationwide interregional exchange program. The nationwide ACH Electronic Payment Delivery System is being supported by 32 regional Automated Clearing House Associations across the United States.

DES MOINES: Larry A. Bergemann has joined the Valley National Bank as a vice president in the commercial loan division. He comes to Des Moines from Jefferson where he was vice

Call your roving correspondent at Bankers Trust

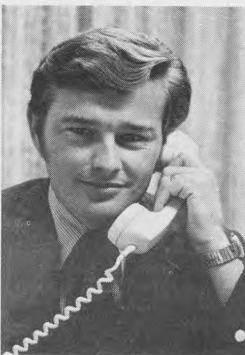
"I'll be there when you need me."

John Murano
Correspondent
Bank Officer

BANKERS TRUST
Des Moines, Iowa 50304
Use our toll-free WATS line: 800-362-1688
Member: F.D.I.C./Federal Reserve System

A good correspondent bank relationship is still built by good people. Yours and ours.

Mark Christen
Asst. Vice President



Call me toll free . . .
800-332-5991

Merchants National Bank 
Cedar Rapids, Iowa 52401 A BANKS OF IOWA BANK

president and cashier of the Jefferson State Bank.

HOLSTEIN: Holstein State Bank has received consent to establish a branch office at 200-202 Main Street in Cushing.

IDA GROVE: The First State Bank will open for business in Ida Grove Monday, June 19. Ida Grove becomes the main office for the bank and Battle Creek becomes an office bank on that date. Open house for the public is scheduled for Sunday, July 2, according to John W. Tomke, president and cashier.

KINGSLEY: Roger Schmid has joined the Kingsley State Bank replacing Jim Hauck who resigned. He formerly was an assistant office manager with Central National Bank & Trust Company in Des Moines.

MT. VERNON: Beverly J. Behrens has been elected assistant cashier and assistant trust officer of the Mount Vernon Bank and Trust Company.

SPENCER: Bill Griggs has joined the Clay County National Bank as president. He formerly was president of the Centerville National Bank. Both banks are members of Hawkeye Bancorporation. Mr. Griggs replaces James Bullard as president of the Spencer bank. Mr. Bullard has accepted a position in the Des Moines Hawkeye general office.

TRAER: Funeral services were held in Northfield, Minn. last week for Mrs. Bill Talen, 50, wife of the president of Farmers Savings Bank here. Mrs. Talen died in her sleep. She had returned recently from a tour of Europe.

URBANDALE: Garry R. Frandson has been named assistant manager of the Iowa-Des Moines National Bank Urbandale Office.

Nebraska News

EWING: The application of Ewing Agency, Inc., to become a bank holding company by acquiring Farmers State Bank here has been approved.

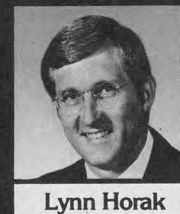
OSCEOLA: Gene Bartak, president of the First National Bank, has announced the promotions of Janet Urban and Sue Greenwood to assistant cashiers.

OSMOND: Larry K. Rogers has joined the Osmond State Bank as loan officer. He has been with the Federal Deposit Insurance Corporation as an examiner since 1970. Also announced was the election of Rick Adkins, chief executive officer of Security National Bank of Laurel, to the bank's board.

S. SIOUX CITY: L. A. (Tony) Nielsen has joined the Dakota County State Bank as a vice president in the commercial loan department. He formerly was an assistant vice president at the First

NEBRASKA NEWS . . .
[Turn to page 5, please]

Call
1-800-362-2514
to get a lot of help
for your
money.



IOWA-Des Moines
NATIONAL BANK

Member FDIC An Affiliate of Northwest Bancorporation **BANCO**



Carleton D. Beh Co.

Investment Securities

Des Moines Building • Des Moines, Iowa 50309 • 515/288-2152

NEW ISSUE

MOODY'S: "Aa"

\$1,000,000 AMES, IOWA

Water Revenue Bonds Series 1978

Dated: June 1, 1978

Denomination: \$5,000

Both principal and semiannual interest (June 1 and December 1, first coupon due December 1, 1978) payable at the office of the City Treasurer, Ames, Iowa.

IN THE OPINION OF COUNSEL INTEREST ON THESE BONDS IS EXEMPT FROM ALL PRESENT FEDERAL INCOME TAXES, IOWA FRANCHISE TAX AND ALL PROPERTY TAXATION IN THE STATE OF IOWA.

MATURITIES

	<u>5.50%</u>				
\$100,000	June 1, 1979	4.20	\$100,000	June 1, 1984	4.70
100,000	June 1, 1980	4.35		<u>4.75%</u>	
100,000	June 1, 1981	4.45	100,000	June 1, 1985	4.75
	<u>4.70%</u>			<u>4.80%</u>	
100,000	June 1, 1982	4.55	100,000	June 1, 1986	4.80
	<u>4.60%</u>			<u>4.90%</u>	
100,000	June 1, 1983	4.60	100,000	June 1, 1987	4.90
				<u>5.00%</u>	
			100,000	June 1, 1988	5.00

LEGALITY TO BE APPROVED BY HERRICK, LANGDON, BELIN, HARRIS, LANGDON & HELMICK ATTORNEYS, DES MOINES, IOWA.

Ames is located in Story County in central Iowa about 30 miles directly north of Des Moines. Ames is the home of Iowa State University (1977 enrollment, over 22,800), a land grant college specializing in agriculture, home economics and veterinary medicine. Major employers located in Ames and the number of employees include: Iowa State University, 7,050; Iowa Department of Transportation, 1,000; City of Ames, 1,000; Bourns, Inc. (potentiometers), 650; Sundstrand Corp. (transmissions), 1,080; Ames Laboratory, Atomic Energy Commission, 1,000; National Animal Disease Laboratory, 600; 3M Company (abrasives), 475; and Hach Chemical Co. (water equipment), 400 employees. Ames is also located in one of the leading agricultural areas of the world. Story County ranked well above the State average in the production of corn, soybeans and wheat. There are three banks located in Ames with deposits in excess of \$119,783,000 and four savings and loan associations. The City successfully owns and operates its electric, water and sewer facilities.

These bonds are being issued under the provisions of Chapter 384, Code of Iowa, 1977, as amended, for the purpose of paying the cost of improvements and extensions to the municipal waterworks system. In the opinion of counsel, these bonds are legal and binding obligations of Ames, Iowa, payable from the future net revenues of the municipal waterworks plant and system. The system presently has about 9,078 connected customers. Rates were increased in July, 1978, to provide better coverage for this issue. This issue constitutes the only debt of the system.

HISTORIC EARNINGS

	Nine Months*	Year	Year
	<u>3-31-78</u>	<u>6-30-77</u>	<u>6-30-76</u>
Gross revenues	\$1,267,641	1,986,429	1,488,317
Expenses	<u>925,401</u>	<u>1,097,730</u>	<u>962,092</u>
Net revenues	<u>\$ 342,240</u>	<u>888,699</u>	<u>526,225</u>
* Nine months annualized	<u>\$ 456,321</u>		

COVERAGES

(Based upon net revenues for fiscal year 1976-77 (\$888,699) and net revenues for 9-month period ending 3-31-78, \$342,240 (annualized \$456,321).)

		COVERAGE	
		<u>FY76-77</u>	<u>FY77-Annualized</u>
Average annual principal & interest	\$126,875	7.00X	3.60X
Maximum annual principal & interest	149,950	5.93X	3.04X

For
availability
of funds,
knowledgeable people
and professional services,
call our correspondent
bank department.

TOLL FREE
1-800-362-1651

"C"

**Central National Bank
& Trust Company**

LOCUST AT 6TH/DES MOINES, IA 50309
MEMBER FDIC

• AFFILIATED WITH CENTRAL NATIONAL BANCSHARES, INC.

Washington Report

Substantial progress on one legislative front — electronic banking — was recorded in the House of Representatives as this issue went to press. That progress was reflected in both the movement of a bill through the legislative process and improvement of the bill, which in its original form had been highly objectionable.

Electronic Banking

The enormous improvement of an EFT consumer protection bill (H.R. 12775) from the time it was introduced last year to its approval June 2 by the House Banking Committee was a significant example of what can happen when members of Congress are willing to study the real-life impact of legislative language.

First introduced early last year on a wave of misleading charges that Americans were "hooked on

plastic" or are "credit card junkies," the original bill was a stark example of a legislative solution in search of a nonexistent problem. Among many other objectionable provisions, it would have:

- given EFT users the right to instruct banks to reverse electronic transactions within a certain time limit, ignoring the fact that such instantaneous transactions are like cash purchases and should be treated as such.

- made no provision for consumer negligence, placing unjustified liability on banks with no acknowledgment of customer responsibility.

- required unworkable EFT error correction systems.

- and outlawed descriptive billing in favor of country club billing.

However, by the time the House Banking Committee took final action on the bill, all but one of its onerous provisions had been dropped, either through amendments or elimination of sections of the bill. For instance, all sections of the bill affecting credit cards were dropped; the bill now focuses solely on electronic banking. With one very major exception — a provision which requires discriminatory pricing of EFT services — the bill is seen as no longer harmful to the future development of new electronic services for bank customers.

As approved by the House Banking Committee, the bill would, among other things, allow 60 days for a customer to notify a financial institution of an alleged EFT error; the institution would then have 11 days in which to resolve the claimed error. The bank could provisionally recredit the customer's account within 10 days (or 20 days if the transaction involved a third party) pending the conclusion of its investigation, which must come within 45 days after notice of a

**BUYING
OR
SELLING
A BANK?**

*Edward J. Lenaghan
& Associates*

417 S.E. 5th St. • Ankeny, Ia. 50021
515/964-2542

claimed error is received.

Customers would have a \$50 liability limit, but would be wholly liable for fraud, improper use of their EFT cards, writing their personal identification numbers on their cards or otherwise disclosing those numbers to persons who then used their cards fraudulently.

A provision of the original bill which had required reversibility of EFT transactions was rejected by the Committee, and financial institutions would be allowed to distribute EFT debit cards to existing customers without requiring a prior written request. However, those cards could not be activated until customers took the initiative of requesting in person or in writing their personal identification numbers of other access devices.

Extension of credit could not be made conditional on the use of EFT, nor could consumers be required to establish any account for the receipt of electronic transfers as a condition of employment or receipt of government benefits. Also, use of EFT could not be made a condition for the sale of goods or services.

Transactions excluded from the scope of the bill include check verification or guarantee, wire transfers, the purchase or sale of securities, automatic transfers from savings to checking accounts, preauthorized transfers received in nonelectronic form and Treasury direct deposits (except for the prohibition of compulsory use of EFT and the requirement of advance notice of any change in EFT agreements).



**EMPIRE
LIFE**
INSURANCE
COMPANY

Want to increase your PROFITS?

Call toll-free 800-228-9096 (In Nebraska 800-642-9321)

Ask for A. J. Bianchi, President

Call our Bond Department

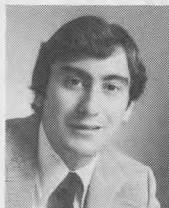
For up-to-the-minute, accurate information



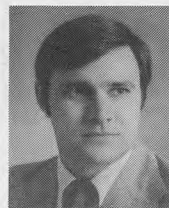
COMMERCE BANK of Kansas City

N.A. 10th and Walnut (816) 234-2000

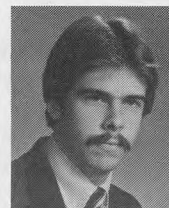
Member FDIC



Tony Paugoulatos
Bond Officer
234-2647



Thomas L. Steffens
Vice President
234-2462



Rusty Reese
Bond Representative
234-2674

NEBRASKA NEWS . . .

[Continued from page 2]

National Bank and Trust Co. of Columbus.

Minnesota News

Minnesota Commissioner of Banks, Robert A. Mampel, has announced that the maximum lawful rate of interest for convention home mortgages for the month of July, 1978, will be 9.75% pursuant to the Convention Home Loan Assistance and Protection Act.

MINNEAPOLIS: Leslie Peterson was installed as the new president of the Minnesota Bankers Association at the 88th annual convention held here last week. Mr. Peterson is president, Farmers State Bank, Trimont. John Owens, president, Northwestern Bank of Commerce. Duluth, moved up to first vice president; James Gowan, vice president, First National Bank, St. Paul was named second vice president, and Roland Nordlund, president, Hillcrest Mid-America State Bank, Maplewood, was named treasurer. A complete report will be published in the July magazine issue.

ROCHESTER: Herbert E. Swift has joined the Northwestern National Bank as senior vice president and head of the installment loan department. He formerly was assistant vice president at the Northwestern National Bank of Minneapolis.

ROSEVILLE: The Roseville State Bank has received consent to establish a detached facility at 4061 North Lexington Avenue in Arden Hills.

ST. LOUIS PARK: Citizens State Bank has received consent to establish a detached facility at 4209 West Lake Street here.

Illinois News

Gene L. Kirk has been elected president of the Independent Community Banks of Illinois at the group's recent convention at Pheasant Run. He is director, executive vice president and cashier of the First State Bank of Calumet City.

ARLINGTON HEIGHTS: William J. McSweeney was named president and chief executive officer of North Point State Bank here.

CHICAGO: Robert I. Logan has been elected senior vice president, executive trust officer and legal counsel of Drovers Bank. He has served as executive vice president and president of Central National Bank of Chicago and most recently was chairman of Interstate United Corporation, Chicago. The bank also announced the election of Henry A. Labriola as assistant cashier.

NORTHBROOK: An application for a permit to organize Northbrook State Bank at Saunders and Dundee Roads has been filed. The bank's capitalization of \$1,600,000 would consist of \$640,000 in both capital and surplus and \$320,000 in reserve. The 32,000 shares of stock would have a par value of \$20 each.

Montana News

HELENA: Valley Bank's application for Federal deposit insurance has been approved. The bank's capital accounts total \$1,000,000.

Colorado News

ENGLEWOOD: First National Bank has announced the following changes: James Ingram, assistant vice president, dealer division, installment loan department; Linda Riley, assistant cashier in charge of bookkeeping, and Sarah Black-

burn, assistant cashier, consumer loan department.

FORT COLLINS: Fort Collins National Bank has received consent to establish an office at 285 E. Horsetooth Road here.

LITTLETON: Nancy John Richardson was elected assistant vice president at United Bank of Littleton.

South Dakota News

SIOUX FALLS: The Western State Bank has increased its capital stock from \$1,600,000 to \$2,000,000.

Wyoming News

CASPER: Karen Murray has been promoted to data processing manager at the Western National Bank.

Bankers Service

LOAN ACTIVITY BULLETIN

- Who:** names of all debtors in the county recorded during the period
- What:** name of secured party
- When:** the date the loan was filed with the Secretary of State
- Where:** location where loan made

FOR FAST SERVICE
515-281-3356

IOWA PUBLIC RECORDS SEARCH, Inc.
GRIMES STATE OFFICE BLDG.
DES MOINES, IOWA 50319

ITS . . .

[Cont. from page 1]

such as those conducted by the Bankers Trust Company and the Iowa-Des Moines National Bank have been especially effective in encouraging "first timers" to use their cards.

"The Bankers Trust Company promotion in December, 1977, featured free bottles of pop and increased our switched volumes 33%," said Mr. Dooley. "The Iowa-Des Moines gave away pop and potato chips this March and that promotion increased switch volumes more than 30%."

WANT ADS

POSITION AVAILABLE

Ag Loan Officer for Nebraska Bank. Banking experience not required. Several years experience in agri-business related field very helpful. Send resume to File ADH, c/o Northwestern Banker.

AG REP WANTED

SW Iowa bank of \$18MM seeks qualified person. Excellent advancement opportunity. Write File ADI, c/o Northwestern Banker.

POSITION AVAILABLE

Immediate opening for vice president in \$21MM bank located in Western Illinois near Iowa border. Experience needed in all types of lending. Write Box ADJ, c/o Northwestern Banker.

BANKERS PERSONNEL SEARCH, INC.

321 Stephens Building
Des Moines, Iowa 50309
515/282-4446 or 515/961-5419
Harriette Allison, President
Employer Paid Fee Confidential
Bank Personnel Only

HELP WANTED

Experienced Loan Officer (all types). Must be able to handle bank accrual accounting. Bank of \$25MM. Send resume and salary requirements to State Bank of Wheaton, Wheaton, MN.

FOR SALE

Mini-Sized Bankletter - As low as 2.2 cents buys you a professional, personalized bank letter sized to slip in with your statements. . . to save postage! **Money Manager** is chock full of helpful money tips that help customers "manage money" instead of "spend it." The unique PREVIEW privilege permits you to see the copy before you buy. For FREE samples phone Earl Crouse, 217/356-1339 or write The BankVertising Club, 1300 Hagan, Champaign, IL 61820.

POSITION AVAILABLE

Aggressive \$80 million metropolitan Des Moines bank is looking for an installment loan officer with a minimum of four to five years experience. Excellent opportunity for the right person. Salary open. Write File HSO, c/o Northwestern Banker.



BANKERS PARTICIPATING

LeasePlan, Inc.

545 - 31st Street Des Moines, Iowa 50312

R. L. "DICK" SELTON • P. D. "DUANE" DEVAULT

POSITION AVAILABLE

Opening for an experienced ag-loan officer. Desire a degree in agriculture and bank operation experience. Contact Brad Vail, Exchange State Bank, Lanark, Ill. 61046.

WANTED TO BUY

Addressograph and Graphotype equipment. Please list model and serial number of machine. Write P.O. Box 607, Boone, Ia. 50036.

POSITION AVAILABLE

Vice President, #2 person in bank with ag-loan experience. Central Illinois community of 2,500, \$11.4 million bank. Write file ADC, c/o Northwestern Banker.

SALE OR LEASE

14'x60' mobile bank building in Iowa, 14'x68' mobile bank building in Arkansas, 14'x50' wood modular bank building in Colorado, 14'x60' wood modular bank building in Missouri. All bank equipment included, and available now, from the leading distributor of preconstructed Financial buildings, SON CORPORATION, Box 684, Wichita, KS, 67201, (316) 942-8167, 68, or 69.

SERVING PROFESSIONALLY

Banking, Financial & Business Personnel
Iowa and Nationwide

CAPITAL PERSONNEL SERVICE

814 Central National Bldg. 515-283-2545
Des Moines, Iowa 50309

FOR SALE

Burroughs S1000 two pocket Proof Encoder. Nebraska Security Bank, Deshler, Neb. 68340. Phone 402-365-7211.

POSITION WANTED

Harvard, MBA with financial and agri-business background desires management role with bank along with partial or full equity buy out. Write Box ADD, c/o Northwestern Banker.

FOR SALE

Two NCR Postronics, both being used at the present time. Farmers Savings Bank, Colesburg, Iowa 52035.

FOR SALE

L 5000 Burroughs Mini Computer and Reader with bank programs. Purchased in 1974. Contact Mary Haberman, American State Bank, Yankton, S.D. (605) 665-9613.

- ESTATE APPRAISALS
- INSURANCE APPRAISALS
- BUYERS OF ESTATE JEWELRY AND COIN COLLECTIONS

TOP PRICES PAID
40 YEARS IN OMAHA

SIMON'S JEWELRY CO.

328 SO. 72nd ST.
OMAHA, NEBR. 68114
PHONE 402-393-2320

PARTIAL LIST OF AVAILABLE POSITIONS

COMMERCIAL LENDER - Will analyze F/S of small co's and grant loans up to \$500,000. Needs a self starter. Salary to \$23,000.

TRUST OFFICER - Growing dept. in Iowa bank. Will work in pension and profit sharing. Salary to \$20,000.

LENDING - Central Iowa bank in a progressive community. Looking for broad lending background. Salary to \$16,000

COMMERCIAL LOAN OFFICER - Need proven track record in commercial credit and lending. 3+ years. Handle \$10mm portfolio. Salary to \$24,000.

TRUST INVESTMENT - Spot calls for analyst type. Work with fixed income portfolio. Salary to \$25,000.

ALL FEES COMPANY PAID
RESPOND IN CONFIDENCE TO



Bank Division

ROBERT HALF of Iowa, Inc.

317 6th Ave.
Des Moines, IA 50309
(515) 244-4414

POSITION AVAILABLE

Cashier with experience in operations and credit. \$7M NE Iowa bank. Send resume to Box ADG, c/o Northwestern Banker.

WANTED TO BUY

Used vault door which meets FDIC and State of Nebraska regulations. Stamford Bank, Stamford, Nebraska 68977.

POSITION AVAILABLE

Bank branch manager, Eastern South Dakota Bank. Experience required. Loaning operations and insurance license. Contact Boyd D. Hopkins, Jr., Livestock State Bank, Artesian, So. Dakota 57314. 605/527-2217.

FOR SALE

Burroughs F6700 instalment posting machine. Works perfectly and has always been on maintenance. Contact Davis County Savings Bank, Bloomfield, Iowa 515/664-2006. Ask for Don or Gary.

POSITIONS AVAILABLE

COMMERCIAL LOAN—Excellent opportunity to assume #2 position in \$20MM suburban bank. Large bank credit background and proven business development ability desired . . . \$20's

OPERATIONS—Rural community bank of \$10MM. Should have working knowledge of EDP applications, handle reports and have some exposure to ag-credit . . . \$20,000

AG-REP—\$20MM midwestern bank needs junior officer. Opportunity for lending position. Need 1 to 2 yrs. bank experience . . . \$15,000

SR. VICE PRES.—\$45MM Kansas bank located in medium sized community. Should have degree and strong commercial loan background. Supervise all lending activities . . . \$25,000

COMMERCIAL LOAN—Dept. head for \$125MM plus bank. \$80MM portfolio. Right candidate will have formal statement analysis background and be well versed in 6 figure credits . . . \$30's

AG-LOAN—Rural Illinois location. Assist with farm management and calling duties. 2-4 yrs. ag-lending experience desired . . . \$17,000

Many other fine opportunities available. Call or send salary history and resume. All inquiries handled on a confidential basis.

TOM HAGAN & ASSOCIATES

Linda Blue Smith, President
Box 12346 - 208 E. 18th Ave.
NKC, MO 64116 816/474-6874

CALL ON THE "PERFORMANCE TEAM"

where common transactions are handled uncommonly well.



FIRST NATIONAL LINCOLN

13th & M Street • Lincoln, Nebraska 68501 • Member, F.D.I.C.

Vol. 7 No. 8 Northwestern Banker Newsletter is published weekly by the Northwestern Banker Company, 306 Fifteenth Street, Des Moines, Iowa 50309. Subscriptions 25 cents per copy, \$8 per year, Second class postage paid at Des Moines, Iowa. Address all mail subscriptions, changes of address [Form 3579] manuscripts, mail items to above address.