

Whether your deposit needs are for an efficient way to pay your bills, or for a high rate of return on your money, we strive to offer you just the right product.

21st Century Banking

You can always access the information on these accounts by CharterFone, CharterNet Online Banking and CharterGo Mobile Banking. *Also receive E-Alerts via email or text message to monitor activity from your accounts. Make deposits from your mobile device. These services are FREE. Online Bill Pay is available, and is also FREE on personal accounts with minimum monthly usage. You may also qualify for a FREE Visa Check Card, which allows you up to four FREE non-CharterWest ATM transactions per statement cycle and unlimited use at CharterWest ATMs.

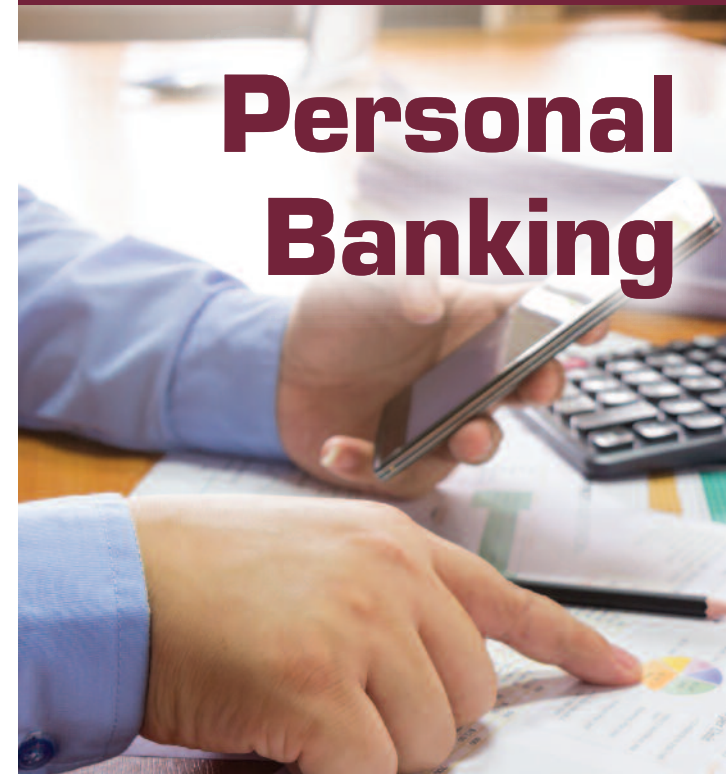


* Messaging and data rates may apply.



Bank Locations

West Point	201 South Main Street 402-372-5147
Omaha/Elkhorn	20041 Manderson Street 402-289-0045
Pender	610 South Fourth Street 402-385-3200
Walthill	308 Main Street 402-846-5441
Papillion	7404 Olson Drive - Shadow Lake 402-339-2700



Personal Banking

Let us help you with your financial needs



CharterSmart Checking

No service charge. Unlimited check writing. Free monthly statements, and free access to check images online through CharterNet.

CharterChek Checking

No service charge on accounts with \$2,000 average daily balance; modest charges on accounts with lower balances. Unlimited check writing – no per-check charge. Check images are included with your statement. Free checking with a modest balance.

CharterNow Checking

Interest-paying NOW account with interest paid on a tiered basis. Higher rates paid on higher balances. No service charge on accounts maintaining a minimum \$2,000 average daily balance.

CharterVest Money Market Accounts

Pays higher interest rates than CharterNow, but has limited check-writing and debit privileges. A tiered interest rate structure pays higher rates on larger balances, retroactive to the first dollar. This account provides market interest rates, while still providing you daily access to your money.

Own a Business? Ask About Our Business Accounts.

If your business needs high-volume processing, we can help you manage your account. Our Service Charge Analysis gives you credit for your average positive available balance, while providing competitive rates on processing. Compare our business account service charge schedule with the competition – you'll find we offer a VERY economical package to our commercial customers.

IRA Accounts

Save for your retirement in tax-deferred IRA accounts. Our IRA specialists can advise you on ways to minimize your taxes and maximize your retirement income.

Certificates of Deposit

We also offer you competitive interest rates on certificates of deposit with terms from 90 days to 48 months. Check for our specials – we offer some of the best rates in the area.

Loans to Fit Your Life

Buying a car, truck, camper or boat? Taking a vacation? Fixing up the house? We take pride in lending with a positive attitude. Talk to one of our friendly loan officers about what you need. Let us help you with a loan for any good purpose, with payments to fit your budget.

Home Mortgages

We match your qualifications with the lowest rate possible. We have a staff of over 30 trained professionals whose only job is to write home mortgages. We can provide you with an array of products designed to best suit your needs. We underwrite our own loans and have access to many specialized products. Because of that, our times for pre-qualification, approval, and closing are among the fastest in the industry. Mortgages are our specialty, and we understand the importance of your needs in the home buying or refinancing process.

Apply for a mortgage online! www.charterwest.com/mortgages



4 FREE ATM Transactions Anywhere

Use your **CharterWest Visa Check Card** at most ATM's worldwide. Of course, all transactions at CharterWest ATMs are always free. We'll also waive your non-CharterWest ATM charge on the first four charges per statement cycle!

(Customer is responsible for any ATM Surcharges)

