



WEST GATE BANK
LINCOLN'S BANK

member FDIC

To Our Valued Customer,

2008 marked the 40th anniversary for West Gate Bank. As we celebrate this milestone, there is substantial turmoil in the economy that has many people wanting to know more about their bank. We welcome your questions because West Gate Bank is in excellent financial condition and well positioned to serve the Lincoln community for the next 40 years.

As President and owner, I want you to know that it is business as usual at West Gate Bank. West Gate Bank does not have any sub-prime loans or any exposure to the crisis facing large national banks. West Gate Bank exceeds the FDIC's highest requirement for capital. West Gate Bank also receives excellent regulatory ratings for our asset quality, management, compliance and other areas. West Gate Bank has once again earned the highest rating of "Outstanding" for our community reinvestment—a rating earned by fewer than 10% of U.S. banks.

You can be confident that your money is safe and secure at West Gate Bank. The FDIC has increased the limit for deposit insurance to \$250,000 per account. These are challenging times for our economy, and you should know that the senior management team at your bank has over 100 years of banking experience. We are conservative and committed to prudently managing your money. We take our responsibility as "Lincoln's Bank" seriously and want to thank each of you for trusting us with your hard earned money. Indeed, we have been pleased at the increase in deposits over the past year as customers recognize that there has never been a better time to bank with a local community bank.

If you have any questions about the bank or just want to chat, please stop by my office anytime or contact me at 434-3450 or csjulin@westgatebank.com.

Carl J. Sjulín
Chairman, President and CEO