

We believe in Nevada

WE LIKED WINNEMUCCA, ELKO, ELY and CARSON CITY the first time we visited, looked around and talked with the people.

That's why we're now putting our hard-earned money into these four friendly, exciting cities - so we can help them grow, and help good Nevada people solve some difficult financial problems.

People cautioned us to wait awhile before investing in WINNEMUCCA and opening our office there. But we felt the growers of onions, garlic and potatoes might need additional financial resources from time to time, as well as the people buying automobiles, improving their homes and consolidating debts.

There were stories that ELY was plagued with problems and that we shouldn't open an office in the county seat of White Pine County. But we felt if there was a problem, we should be there to help. We know the people of ELY well, and we know that they are dedicated to strengthen their economy - their mining, tourism and livestock industries.

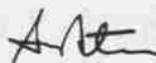
We decided to open an office to serve the people of ELKO...the cattle ranchers and small businessmen. Besides, we like to spend time at the Ruby Marshes, fishing and boating.

CARSON CITY...the hub of a sound, progressive government...was selected for our EIGHTH NEVADA office. CARSON is one of our fastest-growing cities and its people need adequate financing to grow and improve their quality of life. NEVADA FIRST will be there to help.

We know Nevada. We have been operating offices in RENO, LAS VEGAS and FALLON. As a matter of fact, we're opening a SECOND OFFICE in LAS VEGAS the same day we open in ELKO, ELY, CARSON CITY and WINNEMUCCA, for a total of 8 offices throughout Nevada.

We really do love Nevada. Our great State has been good to us, and we believe in Nevada. That's why we're committing our money and that of our thousands of depositors and savers to our founding goal - NEVADANS helping NEVADANS to grow and prosper TOGETHER.

Sincerely,



Sidney Stern
Founder/President

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