



March 14, 2023

A message to our valued clients:

Your team at Security National Bank understands that when the economic and business climate is challenging, it's more important than ever to partner with a well-capitalized, strong financial partner. For nearly 60 years, Security National Bank has operated by an exceptionally conservative philosophy focused on financial strength and stability. Our bank consistently maintains both a strong capital position as well as strong liquidity to ensure it is well-positioned to serve your needs.

Security National Bank has earned the top ratings from the bank rating agencies. BauerFinancial has awarded Security National Bank of Omaha five stars, the rating agency's top rating. IDC Financial has rated Security National Bank of Omaha as Superior, its highest rating.

Our team is dedicated to helping you as your reliable, trusted financial advisor, and we look forward to working with you and other clients in our communities for many years to come. Thank you for your continued confidence and trust. Please do not hesitate to reach out if you have any questions – we are always available to you.

Sincerely,

Handwritten signature of James E. Landen in black ink.

James E. Landen  
Executive Chairman

Handwritten signature of Clarence L. Landen, III in black ink.

Clarence L. Landen, III  
CEO

Handwritten signature of Timothy P. Sullivan in black ink.

Timothy P. Sullivan  
President

Security National Bank of Omaha FDIC #19213