



TOWN & COUNTRY
BANK

Town & Country Bank opened April 15, 2002 as a new startup. Since that time, it has added three branch offices, increasing its presence in the Las Vegas Valley.

Town & Country Bank is a wholly owned subsidiary of West Point Bancorp, Inc., a Nebraska-based bank holding company. In addition to the Southern Nevada bank, West Point Bancorp also owns community banks in Nebraska and Iowa. West Point Bancorp was formed in 1977 and the same individuals have retained ownership since that time.

Since 2008, the Las Vegas economy and the banking industry nationwide has suffered unprecedented negative turmoil. Anyone living here during the "Great Recession," or owning real estate, is well aware of that fact. Unfortunately, the precipitous drop in the economy resulted in the closure of banks and hundreds of family-owned businesses, which were forced to make sometimes difficult decisions to endure. Banks also had to make difficult decisions, whether relying on government help or merging with others to gain strength. Town & Country Bank chose not to do either. Its ownership is comprised of a few families that have been in banking together for 37 years. When Town & Country Bank needed additional resources, the ownership contributed out of their own capital without relying on taxpayer assistance. That commitment to Las Vegas' community banking, local businesses and the families those businesses support, is something Town & Country is proud to have managed.

Recently, the Las Vegas economy has experienced some welcomed recovery, with stabilizing property values and increased business activity as positive signs of improvement. Having navigated through the recession, Town & Country Bank is now well positioned to increase its lending activity and offer continued personal service.

Town & Country Bank specializes in exceptional customer service complemented by competitive pricing on loan and deposit products. It has received numerous comments on the refreshing change in the quality of service it has brought to the Southern Nevada market. Virtually everything the bank does is performed right under its roof. By maintaining in-house processing and loan systems, it ensures the quality of its services. Customers know that decisions are made by the employees they see every day in the branches instead some out-of-state committee or processing center.

Town & Country Bank encourages those who have not yet experienced the quality of its service to stop by and visit one of their convenient locations. Town & Country always will be large enough to serve you, but small enough to care. Town & Country is looking forward to helping you meet your financial goals for many years to come.



Rainbow Branch
6355 S Rainbow Blvd.
Las Vegas, Nevada 89118



Summerlin Branch
10200 W Charleston Blvd.
Las Vegas, Nevada 89135



Southern Highlands
11441 Southern Highlands
Las Vegas, Nevada 89141

IMAGINE LAS VEGAS

VOLUME FOUR

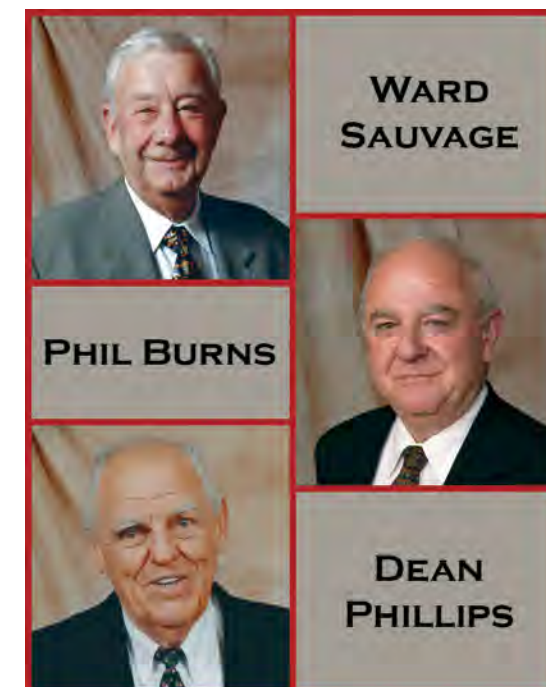


IMAGINE LAS VEGAS

VOLUME FOUR



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Three founders came together with a vision of what good, straight-forward, no nonsense banking could and should be. Town & Country Bank began with instinctive values, ideals and integrity inherent in these three individuals garnered from their Midwest upbringings and heritage. In 2002, Ward Sauvage, Dean Phillips and Phil Burns brought that vision to life in this community bank with their business experience, wisdom and principles. They have stuck by those principles and have seen the bank through good and troubling economic times.



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