



Terry A. Shirey
President/CEO

P.O. Box 990
Las Vegas, NV 89125-0990

TIME TO DUST OFF YOUR FINANCIAL PLAN

Many changes are happening in the U.S. economy and in Nevada – from interest rates, to legislation and the new tax package. Jeremy Aguero of Applied Analysis, who sits on the bank's advisory board, recently predicted that the President's \$1.5 trillion stimulus package will lead the U.S. to a continuing period of growth. Nevada's economy is already booming, with unemployment claims at their lowest level in a decade and major sports teams planning to relocate here.

This may be an ideal time to take a few minutes to dust off your financial plan to make sure you're taking advantage of the new 2018 economy. Are you in the right type of bank accounts, loans and investments? Have you gone over your finances with your professional services team – your CPA, tax advisor, attorney, and insurance agent – to bring everything up to date? Your banker can play an important role on your team, not only for day-to-day financial transactions, but also for long-term planning.

We've been helping Nevadans for nearly 60 years, through boom times and hard times. As president and CEO of Nevada State Bank, I'd like to personally invite you to put our experience to work for you. Your banker will be happy to sit down with you at your convenience to review your financial situation, whether it's for your family or your business. We're happy to help in whatever way we can.

I think 2018 will be a great year for the bank and for Nevada, and I sincerely hope it will be great for you, as well.

Best Regards,

A handwritten signature in black ink, appearing to read "Terry Shirey". The signature is fluid and cursive, with a prominent initial "T" and "S".

Terry Shirey
President & CEO