



To our customers and neighbors in rural Alaska:

National Bank of Alaska has a long history of commitment to Alaska, its diverse communities, and our customers. We recognize the importance of rural Alaska to our state, and to our bank, and value the friendships and business relationships we've established over the years.

In a continuing effort to better serve our communities, our bank officers and employees regularly interview local residents and participate in a variety of community organizations. In response to what we learn through these interviews and to suggestions we've received directly from you, here are a few of the changes we've made to better serve rural Alaska:

- hired a **Business Development Officer** in Fairbanks to work with rural villages
- introduced **Carefree Checking** - a personal account with a flat fee of \$5.00 per month (no charge if you keep a balance of \$1,000 or more in the account)
- launched **Loan by Phone** - a toll-free personal loan program (1-800-478-3298)
- created a system to work with Norton Sound Economic Development Corporation, Central Bering Sea Fishermen's Association, and the North Slope Borough Housing Authority to **process and service their loan programs**
- delivered **electronic banking services** to rural school districts, city governments, non-profits and ANCSA corporations to reduce transportation and mail delays
- created **Smart Start** - an affordable housing program for low- and moderate-income residents
- created **First Time Borrower's Programs** for loans and VISA
- **formed partnerships** with Cook Inlet Housing Authority, Anchorage Neighborhood Housing, Alaska Women's Fund, Tlingit & Haida Economic Development Corporation through the Tinaa Fund, and other non-profit associations
- worked with DCRA and AIDEA, from conception to implementation, on the **Rural Development Initiative Fund** program aimed at stimulating rural Alaska economies. NBA has made 9 out of 10 RDIF loans funded under this new program.

It's our desire to be the bank for all Alaskans and to provide quality products and services that meet the needs of our diverse state. Many of the changes we make are a direct result of your individual letters and phone calls. If you have suggestions on ways we can do a better job please continue to share them with us. Thanks again for your business!

Sincerely,

Richard Strutz
President

