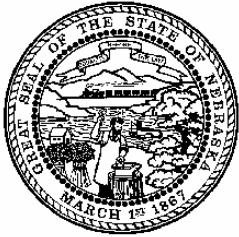


STATE OF NEBRASKA



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FOR IMMEDIATE RELEASE

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Unauthorized Financial Institutions

Lincoln, Neb. – The Nebraska Department of Banking and Finance is warning Nebraska residents regarding two entities – America's Choice Credit Union and Pioneer Savings Bank - claiming to provide bankruptcy, debt consolidation and refinance services from offices in Hastings, Neb.

Both entities list an address in Hastings and claim to have a business license registration from the State of Nebraska Department of Financial Institutions. According to the Nebraska Department of Banking and Finance, which regulates state-chartered credit unions, savings banks and commercial banks, there is no valid "business license registration" and neither entity is chartered by the agency to operate as a financial institution or lender in the State of Nebraska.

The entities have been requesting classified advertising from area newspapers regarding bankruptcy, debt consolidation and other loan services. The advertisement requests that residents call a toll-free number in which the resident is requested to leave a message. It is the belief of the Nebraska Department of Banking and Finance that this is an illegitimate operation.

Nebraska residents are warned to not provide any personal or financial information to these entities.

The entity names appear to mimic legitimately chartered financial institutions located in other states. America's Choice Credit Union is a state-chartered credit union located in Redwood City, CA, and has no offices in Nebraska. Pioneer Savings Bank is state chartered savings bank located in Troy, NY. It has no offices in Nebraska.

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