



President's Message

3rd Quarter 2013

WE ARE PROUD TO BE STILL PIONEERING



Over the course of the past year I've had the opportunity to serve as Chairman of the American Bankers Association. This association represents banks of all sizes and all geographies across our country. This journey has taken me from the eastern shores of Maryland to the ancient sites of Shanghai; from Seattle to Florida, and everywhere in between -- but, always back to **Nebraska**.

Our roots run deep in Nebraska. It's been an incredible journey and it's been an extraordinary honor and privilege to serve.

Faith, family and friends have always been at the top of my list of importance. During this past year it has clearly been my faith, my family, and my friends that have kept me energized and focused. Without my family, our Gothenburg State Bank family, and a group of very special friends, this journey would not have been possible.

I'm excited about the long term future of banking and agriculture. Leadership will be the key.

As the door to this chapter of my life closes, I'm confident that new opportunities will appear on the horizon. It's always tempting to sit back and talk about what we have accomplished. But, our commitment to the future is more important. It's never what "I" have done; it's always what "WE" will do that matters.

I plan to find a way to continue my service to our state. And you have my promise that I will choose to lead with commitment, passion and vision. At the Gothenburg State Bank **WE ARE** proud to be **STILL PIONEERING**.

Matthew H. Williams
President