

PUBLIC DISCLOSURE

May 11, 2009

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

**World's Foremost Bank
FDIC Certificate Number: 57079**

**One Cabela Drive
Sidney, Nebraska 69160**

**Federal Deposit Insurance Corporation
2345 Grand Boulevard, Suite 1200
Kansas City, Missouri 64108**

NOTE: This evaluation is not, nor should it be construed as, an assessment of the financial condition of this institution. The rating assigned to this institution does not represent an analysis, conclusion or opinion of the federal financial supervisory agency concerning the safety and soundness of this financial institution.

TABLE OF CONTENTS

I. General Information1

II. Institution.....2

 a. Description Of Institution.....3

 b. Scope of Examination4

III. Assessment Area4

 a. Summary Of Operations In Assessment Area.....5

 b. Description Of The Assessment Area5

IV. Discussion Of Performance In Assessment Area.....7

 a. Community Development Investments7

 b. Community Development Services.....10

V. Other Activities11

 a. Summary Of Institution's Other Community Development Activities12

VI. Fair Lending Or Other Illegal Credit Practices Review12

VII. Appendix A13

GENERAL INFORMATION

The Community Reinvestment Act (CRA) requires each federal financial supervisory agency to use its authority when examining financial institutions subject to its supervision, to assess the institution's record of meeting the credit needs of its entire community, including low- and moderate-income neighborhoods, consistent with safe and sound operation of the institution. Upon conclusion of such examination, the agency must prepare a written evaluation of the institution's record of meeting the credit needs of its community.

*This document is an evaluation of the Community Reinvestment Act (CRA) performance of **World's Foremost Bank, Sidney, Nebraska**, prepared by **Federal Deposit Insurance Corporation (FDIC)**, the institution's supervisory agency, as of **May 11, 2009**. The agency evaluates performance in assessment area(s), as they are delineated by the institution, rather than individual branches. This assessment area evaluation may include the visits to some, but not necessarily all of the institution's branches. The agency rates the CRA performance of an institution consistent with the provisions set forth in Appendix A to 12 CFR Part 345.*

INSTITUTION

INSTITUTION'S CRA RATING: This institution is rated **Need to Improve.**

An institution in this group needs to improve its overall record of helping to meet the credit needs of its assessment area, including low- and moderate-income neighborhoods, in a manner consistent with its resources and capabilities.

World's Foremost Bank (WFB) demonstrates an adequate responsiveness to the community development needs of its assessment area through qualified investments and community development services, considering the institution's capacity and the need and availability of such community development activities. However, the concurrent compliance examination identified significant violations of Section 5 of the Federal Trade Commission Act for unfair or deceptive practices. These violations resulted in a downgrade of the bank's CRA rating to "Needs to Improve." The following summarizes the factors considered in assessing the bank's CRA performance:

- The concurrent compliance examination identified significant violations of Section 5 of the Federal Trade Commission (FTC) Act regarding unfair and deceptive acts or practices. The practices involve credit card account management procedures. The nature and extent of the violations substantially detracted from the bank's CRA performance and lowered the overall CRA rating to "Needs to Improve."
- The bank has made an adequate level of community development grants and investments in the Sidney, Nebraska, assessment area. WFB has also invested in bonds that promote affordable housing statewide, including the bank's assessment.
- The bank has a favorable level of community development services in the Sidney, Nebraska assessment area. Many activities are responsive to the local community in which the bank's main office and the affiliated Cabela's, Inc., are located. Meaningful involvement is evident from senior management and the Board of Directors.
- Several employees are involved in community development activities outside the bank's assessment area. These activities benefit low- and moderate-income families and households.

DESCRIPTION OF INSTITUTION

WFB is a wholly owned subsidiary of Cabela’s, Inc., and a nationwide issuer of Visa® credit cards primarily under the Cabela’s Club brand. Cabela's is a multi-billion dollar retail seller of outdoors goods through mail order catalogs, retail stores, and the Internet. WFB is headquartered in Sidney, Nebraska. In addition, the bank maintains an operations center in Lincoln, Nebraska. World's Foremost Bank was chartered as a credit card bank under the Competitive Equality Banking Act of 1987 (CEBA). As a CEBA-chartered bank, WFB is allowed to maintain only one office. The bank cannot accept savings or time deposits of less than \$100,000 and cannot engage in lending activities other than credit card lending. These restrictions preclude the bank from originating traditional loans products, such as commercial, agricultural, and residential real estate loans, to assist in meeting the credit needs of its assessment area. No other legal or financial impediments preclude the bank from meeting its obligations under the CRA.

World’s Foremost Bank is designated a “limited purpose” bank for purposes of compliance with CRA and Part 345 of the FDIC Rules and Regulations. A limited purpose bank is an institution that offers only a narrow product line (such as credit card or motor vehicle loans) to a regional or broader market after approval by the appropriate regulatory agency. The FDIC approved WFB as a limited purpose bank on September 15, 2003. WFB’s sole line of business is issuing prime credit cards, both for its parent and co-branded credit cards, which are marketed throughout the United States to consumers.

As of March 31, 2009, WFB had total assets of \$844 million, total loans of \$150 million, total deposits of \$607 million, and a net loan-to-deposit ratio of 24 percent. The following table displays WFB’s loan portfolio composition as of March 31, 2009. As illustrated, the bank’s entire loan portfolio consists of credit card receivables.

LOAN PORTFOLIO COMPOSITION AS OF MARCH 31, 2009		
<i>Loan Type</i>	<i>Dollar Volume (000's) (\$)</i>	<i>Percent of Total Loans (%)</i>
Secured by Farmland	0	0
Secured by 1-4 Family Residential	0	0
Secured by Nonfarm Nonresidential Properties	0	0
<i>Total Loans Secured by Real Estate</i>	0	0
Agricultural Production Loans	0	0
Commercial and Industrial Loans	0	0
Consumer Credit Card Loans	150,011	100
<i>Total Loans</i>	150,011	100

Source: Report of Condition

The bank's loan-to-deposit ratio and loan portfolio composition do not completely reflect the number and volume of credit card accounts originated and serviced by WFB. This is because the bank securitizes the vast majority of its credit card receivables. As a result, WFB's reported loan volume represents a fraction of the credit card receivables.

SCOPE OF EXAMINATION

Examiners used the "Community Development Test for Wholesale or Limited Purpose Banks" evaluation procedures to assess the bank's CRA performance. Using these procedures, examiners evaluated the bank based on its:

- community development lending, qualified investments, or community development services;
- use of innovative or complex qualified investments, community development loans, or community development services and the extent to which investments are not routinely provided by private investors;
- responsiveness to community credit and development needs.

Examiners first evaluated World's Foremost Bank on its record of meeting community development needs within its assessment area or broader statewide or regional area. If these needs are satisfactorily addressed, examiners can consider the bank's participation in community development activities outside its assessment area. In addition, examiners considered any substantive violations involving discriminatory or other illegal credit practices that are inconsistent with helping to meet the assessment area's credit needs. The evaluation period covers April 26, 2004 through May 11, 2009 for qualified community development investments and services.

ASSESSMENT AREA

The Community Reinvestment Act (CRA) of 1977, as amended, requires banks to identify one or more assessment areas within which its regulating agency will evaluate the bank's performance. In most cases, an institution's assessment area will be the towns, counties, or some other political subdivision in which its branches are located and a substantial portion of its loans are made. Assessment areas always consist of one or more census tracts¹ (CTs), which are statistical subdivisions of a county.

¹ Census Tracts are small, relatively permanent statistical subdivisions of a county. Census tracts usually have between 2,500 and 8,000 persons and, when first delineated, are designed to be homogeneous with respect to population characteristics, economic status, and living conditions. Census tracts do not cross county boundaries. Census tract boundaries are delineated with the intention of being maintained over a long time so that statistical comparisons can be made from census to census.

SUMMARY OF OPERATIONS IN ASSESSMENT AREA

World's Foremost Bank's only office is located in Sidney, Nebraska, in Cheyenne County Census Tract (CT) 9550.00. Sidney is located in western Nebraska. However, limited banking functions are performed at the Sidney office, which has less than five employees. The vast majority of the bank's employees are located at the operations center in Lincoln, Nebraska. Lincoln is the state capital and is located in the eastern Nebraska, approximately 350 miles east of Sidney. Most of WFB's in-bank senior management is also located at the operations center in Lincoln.

DESCRIPTION OF THE ASSESSMENT AREA

WFB's assessment area consists of Cheyenne County, Nebraska. Cheyenne County is located in rural western Nebraska. The bank's sole banking facility is located in Sidney, in central Cheyenne County. The assessment area consists of three CTs, which are all middle-income geographies. The three CTs are "middle income" geographies because their median family incomes (MFIs) are between 80 and 120 percent of Nebraska's non-metropolitan MFI. However, the three CTs are designated as "underserved"² areas due to their remote rural location. WFB's assessment area is contiguous in nature, does not arbitrarily exclude any low- and moderate-income areas, and complies with the regulatory requirements set forth under CRA.

Information from the 2000 Census shows that the assessment area has a population of 9,830 persons with 2,693 families and 4,076 households. By comparison, the 1990 Census showed that the assessment area had a population of 9,494 persons, 2,606 families and 3,811 households. The 2000 Census data indicates a stable economic status. Information from the 2000 Census states that non-metropolitan Nebraska's MFI was \$41,596, while Cheyenne County's MFI was \$40,891 or 98 percent of the non-metropolitan MFI. The 2009 U.S. Department of Housing and Urban Development (HUD) adjusted MFI figures for non-metropolitan Nebraska are estimated at \$53,700. The 2009 updated HUD MFI for the assessment area was \$52,900 or 98 percent of HUD MFI.

According to the 2000 U. S. Census, 16 percent of the families in Cheyenne County are low-income and 23 percent of the families are moderate-income. Comparatively, 17 percent and 20 percent of the families in non-metropolitan Nebraska are low- and moderate-income, respectively.

The 2000 U.S. Census shows that the assessment area generally compares to non-metropolitan Nebraska. For example, home ownership is slightly higher (65 percent for the assessment area

² "Underserved nonmetropolitan middle-income geographies" must meet criteria for population size, density, and dispersion that indicate that an area's population is sufficiently small, thin, and distant from a population center such that the geography is likely to have difficulty in financing the fixed costs of essential community needs. The agencies will use as the basis for these designations the "urban influence codes" numbered 7, 10, 11, and 12 that are maintained by the Economic Research Service of the United States Department of Agriculture.

versus 63 percent for non-metropolitan Nebraska). However, housing is generally more affordable in the assessment area. For example, the median housing value of Cheyenne County was \$56,884, which is significantly lower than the median housing value in non-metropolitan Nebraska of \$69,000. The assessment area's unemployment rate paints a stable economic picture, despite above average unemployment growth in recent years. The Bureau of Labor Statistics shows the third quarter 2009 unemployment rate for Cheyenne County at 5.0 percent. In comparison, the State of Nebraska's third quarter 2009 unemployment rate was 4.8 percent. This is a change from recent periods as Cheyenne County's unemployment rate has historically been equal or lower than the state average.

Sidney has an estimated population of 7,500 and is the center of the Cheyenne County economy. The city accounts for 87 percent of the business establishments in the county.³ In addition, Sidney serves as the regional provider of medical and retail services for surrounding rural communities in Cheyenne County and adjunct counties.

Retail trade is the largest industry within Cheyenne County, followed by transportation and warehousing, health care, and social assistance⁴. According to the November 18, 2009, Star-Herald newspaper, WFB's parent, Cabela's, Inc., is the second largest employer within the county. Cabela's benefit to the local economy is not limited to employment. Cabela's 75,000 square-foot retail store is also a leading tourist attraction in the area.

The availability of banking services is extensive with strong competition in Cheyenne County⁵. Nine full-service financial institutions have offices in the county, including one branch of a billion dollar institution. In addition, the home mortgage activity is also competitive according to 2008 Home Mortgage Disclosure Act (HMDA) public data, which lists 52 HMDA⁶ lenders originating home mortgage loans in Cheyenne County.

Cheyenne County's insured financial institutions compete for community development investments and services. In addition, according to the Sidney/Cheyenne County Outlook-2009, both Sidney and Cheyenne County continue to have a positive economy and a comprehensive plan to address community development needs⁷.

3 Comparison based on 2007 County and Zip Code Business Patterns from the U.S. Census Bureau of employment and earnings by state, county, and ZIP code

4 Source: June 2009 Nebraska Rural Health Works, Health Economic Profile, for Cheyenne County, Nebraska

5 Based on U.S. Census and FDIC Summary of Deposit figures, there are approximately 450 households per insured banking office in Cheyenne County, which compares to approximately 630 households per insured banking office for the state.

6 HMDA helps determine how applicable financial institutions are serving the housing needs of their communities. A HMDA reporting lender is any federally insured or regulated depository institution with assets of more than \$37 million on the preceding December 31, that has a home or branch office in a metropolitan statistical area (MSA), and that originated at least one home purchase loan or refinancing of a home purchase loan secured by a first lien on a one-to-four-family dwelling.

7 Source: Website http://cityofsidney.org/index_files/Page476.html

One community contact was performed during the examination for the Cheyenne County assessment area. In addition, contacts previously completed in Cheyenne County and nearby areas were reviewed. The person contacted was a Cheyenne County community development official. The official indicated that Cabela's commitment to growth continues to serve as a catalyst for economic strength. Additionally, the contact noted the involvement of senior officials of WFB was key to recent community development projects. The contact described bank officials as continually engaged in community development. The contact as well as prior contacts had no critical remarks concerning the bank's performance.

DISCUSSION OF PERFORMANCE IN ASSESSMENT AREA

The Community Development Test for limited purpose banks is based on meeting the needs of its assessment area through its community development lending, qualified investments, and/or community development services. As a bank operating under the Competitive Equality Banking Act of 1987 restrictions, WFB's banking operations are restricted to credit card activities. These restrictions preclude the bank from participating in traditional lending activities to assist in meeting the needs of its assessment area through such avenues as community development lending.

The bank displays a reasonable record of making qualified investments and providing community development services within its assessment area. There are few investment opportunities within the Cheyenne County assessment area based on community data and contact information. The criteria reviewed for this evaluation are discussed in more detail in the following pages.

COMMUNITY DEVELOPMENT INVESTMENTS

Examiners reviewed the bank's community development investments to evaluate its CRA performance. In addition, examiners considered the community development investments provided by the bank's parent company, Cabela's Inc., in assessing its performance. Under the CRA regulation, qualified investments provided by an affiliate may be considered if the investments are not claimed by any other institution.

During the evaluation period, WFB or its affiliated Cabela's Inc. made 35 qualified investments and grants totaling \$2.4 million in the assessment area or a broader statewide or regional area that includes the assessment area. This level of qualified investments and grants reflects a reasonable responsiveness to community development needs. None of the qualified investments are considered particularly innovative or complex, and the largest can be provided by private investors. The following table summarizes the qualified investments and grants made since the April 26, 2004, evaluation.

Limited Purpose Bank Performance Evaluation

QUALIFIED INVESTMENTS		
DESCRIPTION	NUMBER	DOLLARS (000s)
State Housing Authority Revenue Bonds	14	1,790
State and Municipal Obligations	0	0
Total Debt or Equity Investments	14	1,790
Other Qualified Grants and Donations	21	561
Grand Total	35	2,351

Source: Bank Records

The bank's qualified investments assist in providing affordable housing throughout the State of Nebraska, including Cheyenne County, and provide financial assistance to organizational programs that primarily serve the needs of low- and moderate-income individuals. The following is a brief description of the significant qualified investments.

- WFB's largest qualified investment is \$1,790,000 in Nebraska Investment Finance Authority (NIFA) Single Family Housing Revenue Bonds acquired since the previous evaluation. In addition, \$105,000 is currently outstanding in NIFA bonds purchased prior the April 26, 2004, evaluation. NIFA is an independent, nonprofit quasi-governmental organization that promotes affordable housing in the State of Nebraska. To help fulfill its mission, NIFA issues bonds to acquire mortgage loans made primarily to qualified low- and moderate-income persons. The bonds increase home ownership and expand the availability of affordable housing, both owner-occupied and rental, in Nebraska.

NIFA single-family home purchase loans are fixed-rate mortgage loans with a 30-year term and no prepayment penalty. The interest rates are generally less than non-NIFA mortgage rates. Qualifying NIFA loans must be insured by the Federal Housing Administration (FHA), Department of Veterans Affairs (VA), Rural Development acting through the US Department of Agriculture (USDA/RD), or private mortgage insurance. Funds are not available for refinancing. Applicants must be first-time homebuyers, unless buying a home in a NIFA Targeted Area, and have total gross annual income from all sources less than the established income limits. The income limits approximate the area's median family income with adjustments for size of family.

WFB or its parent company has made 21 qualified donations totaling \$561,000 to entities that provide community development services. The more significant qualified grants and commitments are highlighted below:

Limited Purpose Bank Performance Evaluation

- A challenge grant of \$200,000 was given for the Historic Downtown Sidney Façade Program. The program is part of Sidney’s participation in the Nebraska Lied Main Street Program. The challenge grant matches funding provided by the City of Sidney to pool funds aimed at façade renovations of buildings in the downtown National Register Historic District. The district is targeted by public officials for rehabilitation.
- Grants totaling \$100,000 were provided to the “Here Wee Grow” Child Development Center in Sidney that provides childcare services to approximately 150 children ranging in age from infancy to 13 years. Here Wee Grow Child Development Center is the largest childcare center funded by USDA Rural Development in Nebraska. The center assists low- and moderate-income families and serves as an “emergency caregiver” for the U.S. Department of Health and Human Services (HHS) to provide transient daycare for children under HHS’s care.
- Grants totaling \$100,000 were furnished to the Nebraska 21st Century Community Learning Center in Sidney to help establish a community-learning center that serves students in high need schools. Primary funding is provided by the Federal government through the No Child Left Behind Act and is administered by the Nebraska Department of Education. The center offers an array of services during non-school hours or periods when school is not in session (such as during summer recess). The center endeavors to improve student performance in one or more core academic areas, promote positive behavioral changes, and increase family/community engagement. The Nebraska 21st Century Community Learning Center works with schools in which at least 40 percent of the student population is eligible for free or reduced lunch.
- Cabela’s has made grants and commitments up to \$72,000 for lease payment guarantees for units available to rent under the 2008 New Neighborhoods Initiative. Plans are to use the new housing purchased by the New Neighborhood Initiative Task Force to help relieve the affordable housing crunch. Each unit of manufactured duplex housing, acquired at a significant discount, is approximately 1,300 square foot. Many units have been sold to LMI households using grant money to provide up to \$30,000 in down payment assistance. The units not yet sold may be offered with lease payment guarantees.
- Grants totaling \$65,000 were given to Panhandle Community Services (PCS), a non-profit agency serving the needs of lower income people in a seven-county area of Western Nebraska, including Cheyenne County. PCS offers:
 - child development programs such as Head Start, a comprehensive child development program for children ages 3-5;
 - health services such as the Community Health Center which provides a full range of basic medical and dental services for all age groups, including illness and wellness care, immunizations, tuberculosis testing, and health education; and

- family and community services including the Family Development Project, which assists clients with a comprehensive program designed to promote self-sufficiency; emergency assistance such as partial payment of rent, utilities or prescriptions; food from community pantries; help with income tax returns; and car seat rental.

WFB has achieved an adequate level of community development investments. Total qualified investments represent 1.6 percent of the bank's total equity capital⁸, which compares reasonably with other FDIC regulated limited purpose institutions.

COMMUNITY DEVELOPMENT SERVICES

Examiners also reviewed the bank's community development services to evaluate its CRA performance. In addition, examiners considered the community development services provided by the bank's parent company, Cabela's Inc., in assessing its performance. Under the CRA regulation, community development services provided by an affiliate may be considered if the services are not claimed by any other institution. Community development services provided by WFB and Cabela's employees were evaluated based the level, innovativeness, and responsiveness of the services within the assessment area or broader statewide or regional area.

Senior officers of both WFB and the affiliated Cabela's Inc. were meaningfully engaged in most community development services identified during the evaluation period. The examples listed demonstrate Cabela's and WFB's willingness to provide technical assistance in financial matters for community development activities that benefit the assessment area or broader statewide or regional area.

- Several Sidney employees provided technical assistance for community-based childcare, including financial and management guidance and seating on the board. "Here Wee Grow" Child Development Center, a \$1.4 million facility, assists in meeting a principal community development demand in the assessment area by providing childcare services to approximately 150 children ranging infancy to 13 years. The center was financed through USDA Rural Development, US Department of Health and Human Services, and local donations.
- WFB provided technical assistance to the TeamMates Mentoring Program of Nebraska as the bank's print shop created up to 30,000 printed pages a year. The printing services were used for the Program Management Manual, Mentor Training Manual, and Program Evaluation Surveys along with other documents. Since 1991, TeamMates of Nebraska is a program to help "at risk" youth who can benefit from a mentoring relationship with a caring adult. The program's objective is to provide these youth with a greater

⁸ Based on total qualified investment during the evaluation period divided by the bank's total equity capital from the March 31, 2009 Report of Condition.

opportunity to complete school and become successful citizens. The program operates in over 60 communities across Nebraska, including Sidney.

- Officers and employees provided technical assistance in community development efforts, such as the historic revitalization, by working to restore and rehabilitate Sidney's downtown. This district is targeted for by public officials for revitalization. According to the Sidney Sun-Telegraph, the assistance provided by Cabela's was recognized with the "Friend of Main Street Award" presented by Nebraska's Lieutenant Governor Rick Sheehy.
- Employees of the affiliated Cabela's provided instrumental technical assistance in implementing the High Plains Compass (HPC) project that is designed to support employment recruiting and retention efforts in the greater Sidney area, including the Panhandle region. HPC is a coordinating website that acts as a central repository of information on employment, available housing, business opportunities, and local events. Prior to the project, interested persons or businesses needed to undertake a haphazard search for this information. The project is being integrated into the Western Nebraska Development Network for the participating communities.
- A senior officer provided technical assistance to the Sidney Public School Board in developing a \$17.3 million school bond issue intended to address the need for a new high school.
- Employees of Cabela's gave technical assistance for the creation of a fishing pond in Sidney's Legion Park. The Army Corps of Engineers deemed the original pond a potential threat to portions of the city. The new pond serves as the location for various community activities such as Native American dancers and live entertainment. In addition, the pond is the site of civic efforts to serve LMI residents and the remaining aspects of the community. The present location is part of redevelopment efforts.

WFB provides an adequate level of community development services that demonstrates a reasonable responsiveness to community development needs through qualified assistance and involvement in its assessment area and greater statewide or regional area.

OTHER ACTIVITIES

WFB has adequately addressed the needs of its assessment area. Therefore, CRA qualified investments and community development services that benefit areas outside the bank's assessment area as permitted under Section 345.25(e)(2) of the CRA regulation for limited purpose institutions were considered. These services are described on the following page.

SUMMARY OF INSTITUTION'S OTHER COMMUNITY DEVELOPMENT ACTIVITIES

During the evaluation period, the bank provided qualified investments of \$1,077,000 that benefited areas outside the Cheyenne County assessment area or broader statewide or regional area. The most significant of these grants is financial support totaling \$1,026,000 to Consumer Credit Counseling Service (CCCS) affiliated agencies⁹. CCCS agencies are non-profit community service organizations that provide confidential financial guidance, debt management assistance, and free consumer credit counseling services. WFB grants are contributions for CCCS agency programs and administration based on a percentage of the payments received through CCCS and are distributed nationwide.

In addition, the bank provided \$21,000 in grants and contributions to diverse organizations whose primary purposes were community development activities largely in the Lincoln, Nebraska area. Grants range from smaller donations to entities that provide community development services to more substantial grants for programs intended to assist low- or moderate-income individuals. The Lincoln area CD grants are due to the location of the bank's operations center.

WFB employees in Lincoln also provide technical assistance and volunteer services to many of the same Lincoln area organizations receiving grants for community development activities. Employees participate as representatives of the bank.

FAIR LENDING OR OTHER ILLEGAL CREDIT PRACTICES REVIEW

Part 345 of the of FDIC regulations requires evaluation of a bank's CRA performance be adversely affected by evidence of discriminatory or other illegal credit practices in any geography by the bank including, but not limited to, violations of section 5 of the Federal Trade Commission Act.

The concurrent compliance examination identified significant violations of Section 5 of the Federal Trade Commission (FTC) Act regarding unfair and deceptive acts or practices. The practices involve credit card account management procedures. The nature and extent of the violations substantially detracted from the bank's CRA performance and lowered the overall CRA rating to "Needs to Improve."

⁹ National Foundation for Credit Counseling (NFCC) is the nation's largest and longest serving national nonprofit credit counseling network with more than 100 Member agencies and nearly 850 offices. NFCC members are often known as Consumer Credit Counseling Service (CCCS). According to Money Management International (MMI), the largest full service, non-profit credit counseling agency affiliated with NFCC, its client profile shows the annual income of its clients was \$29,115.

APPENDIX A

WORLD'S FOREMOST BANK
SCOPE OF EXAMINATION: The scope of the examination included a review of the institution's community development investment and service activities. Evidence of discriminatory or other illegal credit practices was also considered.
TIME PERIOD REVIEWED: April 26, 2004 through May, 11, 2009.
PRODUCTS REVIEWED: Community development investments and grants, and community development services.

LIST OF AFFILIATES AND PRODUCTS REVIEWED		
AFFILIATE(S):	AFFILIATE RELATIONSHIP:	PRODUCTS REVIEWED:
Cabela's Inc.	Parent	Selected grants and community development services

LIST OF ASSESSMENT AREAS AND TYPE OF EXAMINATION			
ASSESSMENT AREA	TYPE OF EXAMINATION	BRANCHES VISITED	OTHER INFORMATION
Cheyenne County, Nebraska	On-site; full-scope	Operations Center	