A Commitment to Our Clients

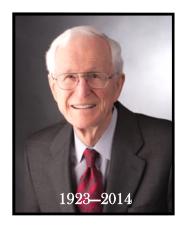


Successful outcomes begin with objective insight. The full range of experience we bring to every client ensures a thorough understanding of the issues and a realistic vision of our mutual goals.

WILLSON & PECHACEK, P.L.C.

421 West Broadway, Suite 200 Council Bluffs, IA 51503 Phone: 712-322-6000 Fax: 712-322-6200

Website: www.willsonpechacek.com E-mail: info@willsonpechacek.com



Willson & Pechacek, P.L.C. is a firm of experienced attorneys committed to providing our clients with the highest level of representation and service.



We've worked hard. We've listened. We've been innovative. Willson & Pechacek, P.L.C. has become a respected leader in the legal community. Our Position has come with the dedication and insight of a great team of law professionals, who have more than 100 years of combined experience and have built strong relationships with companies and individuals throughout the Midwest. Martindale Hubbell has given the firm an AV rating. This is the highest rating awarded to a law firm.

The firm serves a broad range of clients: national and multi-national companies, financial non-profit corporations, small businesses, families and individuals. At Willson & Pechacek, P.L.C., the needs of the client come first. We strive to create the right balance between your cost and the outcome of our representation.

By creating the right balance, we provide our clients with the best of both worlds: a law firm large enough to provide representation in all areas of civil law, and a firm small enough to provide the cost effective personal service clients deserve. The lawyer representing you can consult with other lawyers in the firm to get specialized information when necessary.

Representing Clients with Claims and Lawsuits

The goal of Willson & Pechacek, P.L.C. is to provide a clear plan of action for every legal matter. We recognize it may be in your best interest to avoid a lawsuit and work hard to keep you out of court. We will work with you to keep you informed of changes in the law which may affect your rights. We offer seminars, timely bulletins, an informational web site, and one-on-one counseling to help you reduce potential exposure to lawsuits.

On the other hand, there are times when lawsuits and aggressive actions may be required. Our attorneys will stand up for you. We achieve success by balancing the need for aggressive representation with the required exercise of good judgment, common sense and objective advice.

Whatever the decided course of action, our clients can be assured that each case is handled with a results-oriented practical approach.

Willson & Pechacek, P.L.C. handles all aspects of civil trial and appellate litigation in both state and federal courts throughout the United States, including, but not limited to:

- Auto Injuries
- Insurance Coverage
- Injury Claims
- Death Claims
- Workplace Injuries
- Employment Problems
- Trust and Estate Claims
- Complex Business Disputes
- Condemnation
- Consumer Rights
- Property Taxation
- Crop Insurance



Auto Injuries

Claims for property damage or personal injuries from motor vehicle accidents and additional claims where the other driver is intoxicated.

Insurance Coverage

Claims against your own insurance company for collision coverage to your vehicle, medical payments, and claims against your own insurance company where the other driver is either uninsured or underinsured, and claims against the insurer of the other driver.

Injury Claims

Claims of negligence, slip and fall, and trip and fall related to the condition of premises.

Death Claims

Claims for the death of a family member caused by the wrongdoing of another. These claims include intentional and unintentional acts, and seek to recover both the economic and emotional loss caused by the wrongful death.

Workplace Injuries

Claims of workers injured from a variety of industries and occupations. We help workers obtain fair compensation, including lost wages, medical expenses, disability benefits and death benefits.

Employment Problems

Claims of harassment, discrimination, retaliation, or wrongful termination based on factors such as gender, race, age, disability and pregnancy, claims for unpaid wages, overtime pay, unemployment compensation and workers' compensation benefits, and claims involving pensions, retirement, non-compete agreements and severance packages. Our firm also shows businesses how to reduce the risk of employment litigation and how to comply with laws by reviewing employee handbooks, manuals and policy statements.

Trust and Estates Claims

Claims related to trusts and estates for lack of mental capacity, undue influence, interference with bequests, and other inheritance disputes.

Complex Business Disputes

Business claims, including contract disputes, business dissolutions, asset disputes, liquidations, court supervised business management and officer/manager disputes.

Condemnation

Eminent domain (commonly called "condemnation" or "taking") issues including, but not limited to, the right to take, inverse condemnation, highest and best use, public use, regulatory takings, partial takings, commercial takings, residential takings, allocation proceedings, leasehold interests, commissioner hearings, valuation hearings and appeals.

Consumer Rights

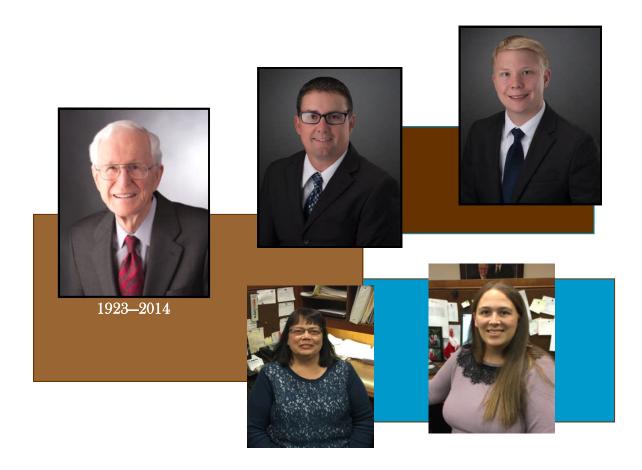
Claims of consumers who have been wronged by creditors, banks, collection agencies, lenders, credit card issuers, automobile dealers, consumer reporting agencies, health care providers and landlords.

Property Taxation

Representation of Iowa taxing authorities across the state in all areas of the property tax process, including local board meetings, protests, appeals to district courts and the Iowa Property Assessment Appeal Board, and appeals to the Iowa Court of Appeals and the Iowa Supreme Court

Crop Insurance

Claims by farmers and agents against crop insurers related to contracts, policies, coverage and compensation.



Business and Personal

Willson & Pechacek, P.L.C. is proud of its history and the clients we serve. We pride ourselves on maintaining close relationships with the community and its generations of families. We will take the time and sit down with you and discuss your business and personal goals. Our office practice side of the firm will be happy to assist you in:

- Corporate and Business Planning
 - **C** Corporations
 - **S** Corporations
 - **Non-profit Corporations**
 - **Limited Liability Companies (LLCs)**
 - **Sole Proprietorships**
 - **Partnerships**
 - **Limited Partnerships**
 - **Mergers**
 - **Acquisitions**
 - Reorganizations
 - **Joint Ventures**
 - 501K(3) Federal Exemption

- Wills and Estate Planning
- Probate and Probate Claims
- Trusts
- Living Wills and Powers of Attorney
- Real Estate
- Special Needs Trusts
- Elder Law
- Taxation
- Income Tax Preparation
- Agriculture



Corporate and Business Planning

Willson & Pechacek, P.L.C. represents corporations, LLCs, and other business entities in all aspects of planning and operation; the formation of corporations, partnerships, limited liability companies, limited partnerships and joint ventures; mergers, acquisitions and reorganizations.

Estate Planning and Probate

We provide services in all aspects of estate planning, probate, estate and trust administration, wills and living trusts, conservatorships, guardianships and premarital agreements. We prepare Living Wills, Health Power of Attorney and property power of attorney. We assist beneficiaries to receive their proper inheritance and also assist creditors to file claims in probate.

Taxation

Our attorneys stay abreast of current income, payroll and sales tax legislation and render their expertise in tax law. We represent corporations, businesses, and individuals in the areas of tax planning, tax return preparation, tax litigation and dealing with federal and state tax authorities. We prepare individual, corporate, partnership, limited liability company, business, farmer and trust income tax returns and federal estate tax returns.

Agriculture

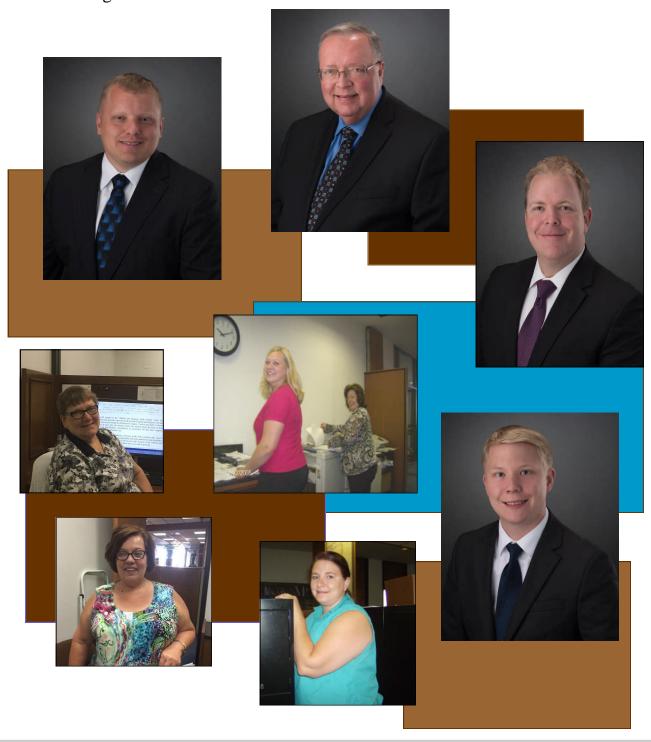
Willson & Pechacek, P.L.C. represents crop and livestock farmers in all aspects of their daily operation. We represent both crop insurance claimants and crop insurance companies and represent clients before the Federal Crop Insurance Corporation, U.S. Department of Agriculture and Civilian Board of Contract Appeals in Washington, D. C.

Real Estate

Willson & Pechacek, P.L.C. handles the purchase, sale and leasing of residential, commercial and industrial properties for developers, buyers, sellers and lenders. We prepare title opinions and review the title insurance commitments.

Banking and Commercial

Willson & Pechacek, P.L.C. represents lenders in negotiation and drafting of loan and related agreements; advises banks on regulatory matters; represents creditors in bankruptcy and reorganization proceedings; and handles collections and foreclosures for banks and businesses. We represent debtors in "workout" debt reduction negotiations.



PHILIP J. WILLSON 1923 - 2014

Phil was one of the founding members of Willson & Pechacek, P.L.C. He was a graduate of Parsons College, and received his law degree from Yale University. He was admitted to practice law in both Iowa (1949) and Nebraska (1994).

Phil co-authored "Iowa Practice," Vestal and Willson, 1974. He served as president of the Pottawattamie County Bar Association (1963-1964), Iowa Defense Counsel Association (1969-1970) and the Iowa State Bar Association (1977-1978). Phil received the Iowa State Bar Association Award of Merit in 1985, Iowa State Bar Association President's Award in 2000, and Iowa State Bar Association Community Service Award in 2000.

Phil was a member of the American Bar Association, Iowa State Bar Association, Nebraska State Bar Association, Pottawattamie County Bar Association, Southwest Iowa Bar Association, American College of Trial Lawyers and Iowa Academy of Trial Lawyers. Phil was involved and served on councils and committees relating to his practice which were primarily in the areas of trial law and alternative dispute resolution.

Phil was past President of the Council Bluffs Chamber of Commerce and the Council Bluffs YMCA Board. He served on the Council Bluffs Community School Board Policy Review Committee (2002-2007), the Joslyn Art Museum Board of Governors (2004) and Joslyn Committee on the Collection (2004).

Phil passed away on May 8, 2014. He is and will forever be missed by the attorneys and staff, his peers, friends and family, and community.

Courts Admitted To:



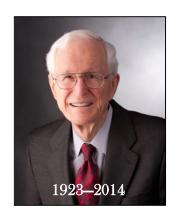
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United States Supreme Court
United States Court of Appeals, Eighth Circuit
United States District Court, Northern District, Iowa
United States District Court, Southern District, Iowa
United States District Court, District of Nebraska
Supreme Court of Iowa
Supreme Court of Nebraska

PHILIP J. WILLSON

1923 - 2014

Memberships/Organizations:



Fellow, Iowa Academy of Trial Lawyers

Iowa Defense Counsel Association

Iowa Association of Workers' Compensation

Lawyers Research Institute

Fellow, American College of Trial Lawyers

Federal Courthouse Committee

Iowa Supreme Court Advisory Committee

Rules of Evidence (1997-2003)

Fellow, Iowa State Bar Foundation

Supreme Court - Model Rules of Professional Conduct

Iowa State Bar Association - Advisory Committee

Iowa State Bar Association - Multi-disciplinary
Practice Committee (Chair)

Iowa State Bar Association - Multi-jurisdictional Practice Committee

Iowa State Bar Association:

Section Member: Litigation and Workers' Compensation

American Bar Association:

Section Member: Litigation, Senior Lawyers and Tort & Insurance Law

Nebraska State Bar Association:

Section Member: Workers Compensation and Senior Lawyers

FRANK W. PECHACEK, JR.

Frank is one of the founding members of Willson & Pechacek, P.L.C. He graduated with a B.A. in business from the University of Northern Iowa in 1966, with distinction and in 1969 from the University of Iowa College of Law, with distinction.

Frank is admitted to practice in Iowa (1969) and Nebraska (1983). Frank served on the Iowa Supreme Court Commission on Continuing Legal Education from 1975 through 1982 and served as a Commissioner on the Iowa Supreme Court Nominating Commission (1991-97). Frank has served on many Iowa State Bar Association councils and committees relating to his law practice in the areas of corporations, LLCs, probate work, estate planning, trusts and real estate. Frank served as Chair of the Iowa Business Law Section from 2000-2002. In May, 2012, he was again appointed to serve on the Business Law Section Council of the Iowa State Bar Association. Frank was Editor in Chief of the Iowa Business Law Practice Manual (2005).

Frank has lectured at numerous seminars including ISBA annual tax school, ISBA annual meeting, and NSBA annual meeting covering various topics such as agricultural credit, crop issues, secured transactions, estate planning, all aspects of incorporating businesses/family farms, drafting of corporate law documents and assessor state schools of instruction.

Courts Admitted To:



United States Supreme Court United States Court of Appeals, Eighth Circuit

United States Court of Appeals, Federal Circuit

United States District Court, Northern District, Iowa

United States District Court, Southern District, Iowa

United States District Court, District of Nebraska

United States Court of Federal Claims

United States Tax Court

Supreme Court of Iowa

Supreme Court of Nebraska

Awards:

University of Iowa College of Law—Recognized as 1 of 150 graduates over 150 years of law school history, 2016

American Red Cross, Leadership Exceptional Volunteer Award, 2011

Alegent Health Heritage Award– Business, 2010

American Red Cross Chapter Leadership Award, 2010

Clara Barton Society

Presidents Club, University of Iowa

Lifetime Honorary Director, University of Iowa College of Law

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FRANK W. PECHACEK, JR.

Current Memberships/Organizations:



Super Lawyers Great Plains List, 2014-2017

U.S. News—Best Lawyers List, 2015-2017

Fellow, Iowa State Bar Association

Board of Directors and Past President, Southwest Iowa Educational Foundation, Inc.

Board of Directors & Vice President, Charles E. Lakin Human Services Campus Foundation

Council Bluffs Estate Planning Council

American Red Cross, Past Chair and Lifetime Honorary Director of Loess Hills Chapter

Board of Directors, Treasurer and Chair of Finance Committee, University of Iowa Law School Foundation

Commissioner and Past Chair, Pottawattamie County Civil Service Commission

Board of Directors & Past President, Nile Kinnick I-Club

American Bar Association

Member: Business Law

Member: Law Practice Management

Iowa State Bar Association

Member: Probate & Trust Law

Member: Business Law

Nebraska Bar Association

Member: Business Law

Past Memberships/Organizations:

Board of Directors, Preserve Council Bluffs

Board of Directors, Mercy Hospital Foundation

Chair of Business Law Section Council, Iowa State Bar Association (2000-2002), Member 2012-2015

Editor in Chief, ISBA Business Law Practice Manual (2005)

National Crop Insurance Services, Law Committee

Iowa Supreme Court Nominating Commission

Board of Directors, Pottawattamie County Community Foundation

Board of Directors and Past Treasurer, Bluffs Arts Foundation

Board of Directors, Downtown Kiwanis

Board of Directors, St. John's Lutheran Church

Board of Directors, Past Vice President, CB Jaycees

JAMIE L. COX

Jamie joined Willson & Pechacek, P.L.C. as an associate attorney in the spring of 2001 and became a partner of the firm in January, 2006. Jamie is originally from Wapello, Iowa. He graduated with honors from the University of Iowa in 1998 earning degrees in sociology and history. He received his J.D. from the University of Iowa College of Law in May, 2001.

Jamie is licensed to practice in Iowa (2002) and Nebraska (2002). He practices primarily in the areas of civil litigation including, but not limited to, employment law, personal injury law, and trusts and estates litigation.

Jamie regularly staffs the firm's office in Council Bluffs, routinely visits the firm's branch offices to meet with clients, and travels throughout Iowa and Nebraska for trials and other Court appearances.

Courts Admitted To:



Continued on next page

Supreme Court of the United States
Supreme Court of Iowa
Supreme Court of Nebraska
United States Tax Court
United States District Court, Southern District, Iowa
United States District Court, Northern District, Iowa
United States District Court, District of Nebraska

JAMIE L. COX

Memberships/Organizations:



American Bar Association

Member: Labor & Employment Law

Member: Dispute Resolution

Member: State & Local Governing Law

Iowa State Bar Association

Section Council: Labor & Employment Law

Member: Labor & Employment Law

Member: Litigation

Nebraska State Bar Association
Pottawattamie County Bar Association
Southwest Iowa Bar Association
Super Laurers Great Plains Bising Sta

Super Lawyers Great Plains Rising Star

List, 2014-2016

Nationally Ranked Top 10 Under 40, National

Academy of Personal Injury Attorneys

America's Top 100 High Stakes Litigators - Iowa

Midlands Business Journal 40 Under 40 Award

The Daily Nonpareil 20 Under 40 Award

Iowa Defense Counsel Association

Children's Square U.S.A., Board of Directors

Leadership Council Bluffs, Class 19

Council Bluffs Soccer Club, Coach

Boy Scouts of America, Adult Leader

Council Bluffs Chamber Connect

LONNY L. KOLLN II

Lonny joined the firm as an associate attorney in the summer of 2002, and he became a partner in the firm in January, 2006. Lonny is originally from Denison, Iowa. He earned his Bachelor of Arts in political science, graduating Summa Cum Laude from the University of Northern Iowa in May, 1999. He graduated from the University of Iowa College of Law in May, 2002 with distinction.

Lonny is licensed to practice in Iowa (2002) and Nebraska (2003). He practices primarily in the areas of corporate law, real estate, estate planning, probate, elder law and taxation.

Lonny regularly staffs the firm's offices in Council Bluffs, Carroll and Harlan.

Courts Admitted To:



Supreme Court of Iowa
Supreme Court of Nebraska
US District Court, Northern District, Iowa
US District Court, Southern District, Iowa
US District Court, District of Nebraska

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LONNY L. KOLLN II

Memberships/Organizations:



American Bar Association

Member: Real Property, Probate and

Trust Law

Member: Taxation Law Iowa State Bar Association Member: Taxation Law

Member: Real Estate & Title Law

Member & Section Council: Elder Law

Nebraska State Bar Association

Pottawattamie County Bar Association

Super Lawyers Great Plains Rising Star List, 2014-2017

Iowa Title Guaranty

Council Bluffs Estate Planning Council - Past President

Council Bluffs Youth Soccer Association Coach

Council Bluffs Soccer Club – Board Member

Cub Scout Den Leader

Timothy Lutheran Church Endowment Board Member (Past)

Bluffs Art Foundation—Board Member

Bluffs Art Council—Member

Leadership Council Bluffs—Class 24

Leadership Council Bluffs Alumni Association – Past President

Treynor State Bank Advisory Board (Past)

LEE M. RANKIN

Lee joined the firm as an associate attorney in the summer of 2005. He was born in Omaha, NE and received his BSBA from the University of Nebraska at Omaha in accounting in 1998. He received his Nebraska license as a Certified Public Accountant in 2001 (now inactive). In 2002, Lee returned to school, attending the University of Nebraska College of Law where he received his J.D. in 2005. Lee became a partner at Willson & Pechacek, P.L.C. in January, 2010.

Lee is licensed to practice in Iowa (2005) and Nebraska (2006). He practices primarily in the areas of taxation, corporate law, estate planning and trust and probate administration.

Lee regularly staffs the firm's offices in Council Bluffs and Onawa, Iowa.

Courts Admitted To:



Supreme Court of Nebraska

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LEE M. RANKIN

Memberships/Organizations:



American Bar Association

Member: Taxation Law

Iowa State Bar Association

Member: Tax Law

Member: Probate & Trust Law

Pottawattamie County Bar Association

Nebraska State Bar Association

Super Lawyers Great Plains Rising Star List,

2015-2016

Council Bluffs Estate Planning Council

Board Member, American Red Cross of Nebraska

and Southwest Iowa

Leadership Council Bluffs—Class 25

PAUL S. WILSON

Paul joined the firm as an associate attorney in September 2015 after graduating from the University of Iowa College of Law. He was a 2014-2015 National Moot Court Team member, a Moot Court Board problem writer and a Moot Court competition finalist in 2014. In 2013, Paul was a Stephenson Trial Advocacy Finalist. Paul was also a student writer for the *Iowa Law Review*. He completed his undergraduate studies from Northwest Missouri State University where he graduated Summa Cum Laude in 2012 with a Bachelor of Science in political science and a minor in history.

Paul is currently licensed to practice law in Iowa (2015), Nebraska (2016), and the United States District Court for the Southern District of Iowa (2016). He practices primarily in the areas of civil litigation, taxation, real estate, and business law. Paul regularly staffs the firm's offices in Council Bluffs and Clarinda, Iowa.

Courts Admitted To:

Supreme Court of Iowa

Supreme Court of Nebraska

United States District Court, Southern District, Iowa

Memberships/Organizations:



American Bar Association

Iowa State Bar Association

Member & Council: Young Lawyers Division

Nebraska State Bar Association

Pottawattamie County Bar Association

Impact CB

Council Bluffs Chamber of Commerce

Big Brothers Big Sisters of the Midlands

Knights of Columbus Council # 10722

Our People, Our Community

Our clients play an important role in what we do. The people that serve these clients are the backbone of why we do it so well. We believe in fostering a work environment that encourages a spirit of camaraderie and a strong sense of teamwork throughout the firm. It is this type of environment which results in both high employee and client satisfaction. Being a part of many communities, we consider it a privilege and an obligation to serve the areas in which we live and work. We encourage our attorneys and staff to actively participate and volunteer in community activities.



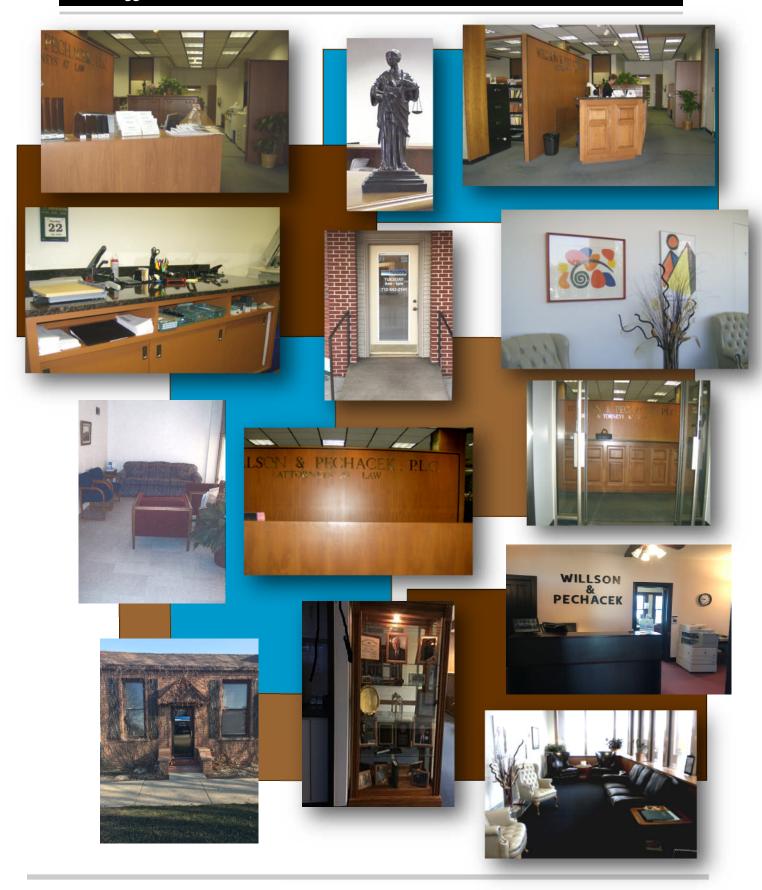
Our Staff



OUR STAFF: Years of Service with Willson & Pechacek, P.L.C.

Sherri	1976	Melanie	2014
Annette	1977	Billie	2015
Cheri	1984	Lane	2016
Barb	2001	Terri	2017
Bobbi	2002		
Ramanda	2007	Joyce	Retired w/25 years
Liz	2013	Pam	Retired w/31 years
Tara	2014	Judy	Retired w/19 years
		Glenda	Retired w/23 years
		Karen	Retired w/17 years
		Sandra	Retired w/23 years

Our Office



Our Clients

Individuals and companies need experienced and competent lawyers to handle the various issues and problems that face them. Your lawyer should not only help you when a problem develops, but should help you avoid problems from developing.

We are an aggressive, frontline thinking firm. We take pride in the services we offer our clients and in our dedication to continually train and educate ourselves to create new and better ways to handle cases with positive results. We are constantly analyzing what our clients need and the best ways to serve their individual needs. Our past experience has led us to serve a number of key industries, including national and multi-national companies, insurance companies, financial institutions, manufacturers, agri-business, real estate firms, local government, non-profit corporations, small businesses, family farms and businesses, families and individuals.

It's Simply The Way We Do Business

We've taken chances, learned from the past, and we've taken the lead while others simply followed. Our lawyers practice in many area of the law and take a team approach to clients' needs. We've learned to work smarter and to keep our client's costs down.



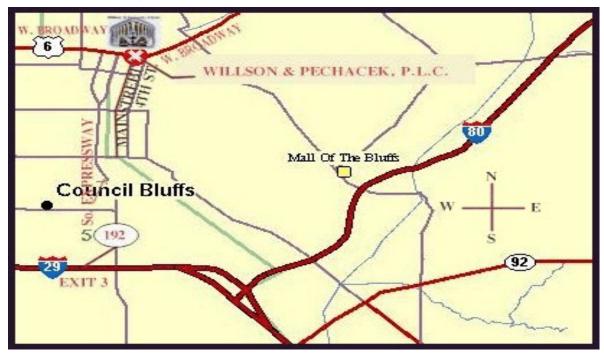
At Willson & Pechacek, P.L.C., legal fees are discussed at the initial conference. Hourly, contingent fee, or flat fee arrangements are available depending upon your situation. Your representation will be matched with an efficient and economic approach to its resolution.

We keep our edge by knowing our clients and their industries, by costeffectively challenging the way we work and by creating solid, long-lasting relationships that go beyond the current matter at hand.

> "Our mission is to provide quality legal services to our clients in an efficient, cost-effective manner."



From I-80, I-29 take Exit 3 (Lake Manawa and Council Bluffs Business District, Highway 192). At Exit 3, go North and continue on the South Expressway. Turn right at the far end of the City Park and go to the second stop sign. Turn left one-half block on to Main Street and then turn right into our parking lot which is on the south side of our building (421 West Broadway) which sits on the corner of Main and Broadway. The firm's office is on the second floor.





The determination of the need for legal services and the choice of a lawyer are extremely important decisions and should not be based solely upon advertisements or self-proclaimed expertise.

Membership and offices in legal fraternities and legal societies, technical and professional licenses, and memberships in scientific, technical and professional associations and societies of law or field of practice does not mean that such lawyer is necessarily any more expert or competent than any other lawyer.

All potential clients are urged to make their own independent investigation and evaluation of any lawyer being considered.

ATTORNEYS AT LAW

Main Office 421 West Broadway, Suite 200

Council Bluffs, IA 51503 712-322-6000 fax: 712-322-6200

Branch Offices		
Dranch Offices	Telephone Numbers	z
	Telephanie Namaber	

514 N. Court Street

Carroll, Iowa 51401 Carroll 712-792-0001

200 East Washington Street

Clarinda, IA 51632 Clarinda 712-542-2141

1121 7th Street

Harlan, IA 51537 Harlan 712-755-1111

101 North Main Street

Oakland, IA 51560 Oakland 712-482-6999

710 Iowa Ave.

Onawa, IA 51040 Onawa 712-423-1652

15 East Main Street

Treynor, IA 51575 Treynor 712-487-3444

You can find us on the web at www.willsonpechacek.com

E-mail: info@willsonpechacek.com

