

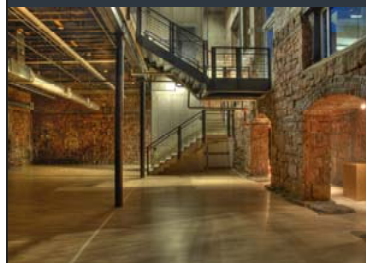


Housing

A varied selection of residential developments can be found throughout the tri-state Siouxland region. Homes, apartments and condominiums are available in a wide array of price ranges.

In March of 2008, the Sioux City, IA-NE-SD MSA was ranked in the Top 20 Metropolitan Statistical Areas and Divisions with Highest Rates of House Price Appreciation.

Also, in September 2008 Sioux City, Iowa was named #1 in most affordable home price. The study compared the average value of 2,200 sq. ft. houses with four bedrooms, 2 1/2 baths, a family room and a two-car garage across 315 US markets. Sioux City's average home price came in at \$133,459.



ISU Design West School of Architecture in Sioux City

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Culture & Recreation

MAJOR ANNUAL EVENTS

Artsplash, Awesome Biker Nights, Chili/Salsa Cook-Off, Downtown for the Holidays, Greater Siouxland Fair and Rodeo, Greek Fest, Mardi Gras Gala, Rivercade Celebration, Saturday in the Park Blues Festival, The Big Parade, Woodbury County Fair

SPORTS

Sioux City Explorers (Minor League Baseball)
Sioux City Bandits (UIF)
Sioux City Musketeers (United States Hockey League Tier One)
Park Jefferson Speedway (Auto Racing)

PUBLIC RECREATION FACILITIES

1 Climbing Wall, 10 Golf Courses, 1 Disc Golf Course, 6 Swimming Pools, 42 Tennis Courts, 56 Parks, Over 50 Miles of Bike Paths and Walking Trails

COUNTRY CLUBS

Dakota Dunes Country Club, Sioux City Country Club

BOATING & FISHING

Missouri River, Big Sioux River, Brown's Lake, Snyder's Bend

HUNTING

Game is abundant on both private and public property.

Healthcare

Siouxland is home to three hospitals: Mercy Medical Center, St. Luke's Medical Center, and the Siouxland Surgery Center. Mercy and St. Luke's both are regional medical centers providing a Trauma Center, Cardiac Unit, Neonatal Intensive Care Unit, and Substance Abuse Center. The Siouxland Surgery Center provides acute care for surgical patients, providing the only lithotripsy in Siouxland.

The area is home to over 300 physicians and surgeons and 53 dentists. Other healthcare services include a same day surgery center, burn unit and advanced cardiovascular care, substance abuse and psychiatric services, as well as a cancer treatment center and pulmonary services.

Education

The Siouxland community is nationally recognized for its commitment to excellence at all levels. Siouxland residents—whatever their age or academic level—enjoy an impressive array of options for primary, secondary, post-secondary, and continuing education.

of Schools

Area K-12	Sioux City	Sgt. Bluff	South Sioux City	North Sioux City	Total
High Schools	4	1	2	1	8
Middle/Jr. High	3	1	1	1	6
Elementary	19	2	6	1	30
Parochial (K-2)	1	0	0	0	1
Parochial (K-5)	1	0	0	0	1
Parochial (K-6)	1	0	0	0	1
Parochial (K-8)	1	0	1	0	2
Parochial (K-12)	1	0	0	0	1
Parochial (3-8)	1	0	0	0	1
Parochial (6-8)	1	0	0	0	1
Parochial (9-12)	1	0	0	0	1

EVENTS CENTER

Tyson Events Center/Gateway Arena

THEATRES

Orpheum Theatre, Sioux City Community Theatre, Lamb Productions

MUSEUMS

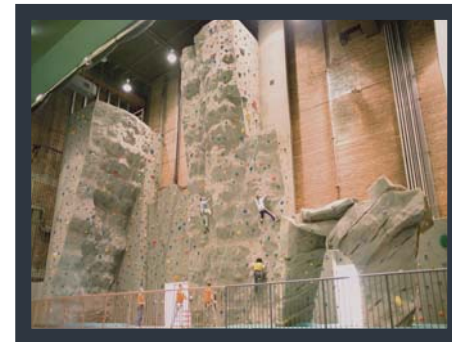
Sioux City Public Museum, MidAmerica Museum of Aviation and Transportation, Milwaukee Railroad Museum, Sgt. Floyd River Museum, Dorothy Pecaut Nature Center, Lewis & Clark Interpretive Center

SYMPHONY

Sioux City Symphony

ART

Sioux City Art Center



The following are the colleges and universities in the Siouxland area:

Briar Cliff University	Sioux City, IA
Morningside College	Sioux City, IA
Northeast Community College	South Sioux City, NE
St. Luke's College	Sioux City, IA
Tri-State Graduate Center*	Sioux City, IA
University of South Dakota	Vermillion, SD
Western IA Tech Community College	Sioux City, IA

*Offers graduate degree programs from Iowa State University, University of Iowa, University of Nebraska, University of South Dakota, South Dakota State University, and others.

Sioux City Metro ranks #2
in the 2011 MSN Real Estate Most Livable Bargain Markets

~ MSN.com—July 2011

Sioux City Metro

IA-NE-SD MSA*



Community Profile

*Sioux City MSA includes the following counties: Woodbury, IA; Union, SD; Dakota & Dixon, NE

Quick Facts

MSA Population—143,577

Size of area...Square Miles

Woodbury County, IA	872.7
Dakota County, NE	264.0
Dixon County, NE	476.0
Union County, SD	460.4
Siouxland MSA	2,073.1

Average Seasonal Temperatures

Spring	49.1°
Summer	72.4°
Autumn	49.6°
Winter	22°

Average Annual Precipitation

Rainfall	20.9"
Snow	32.6"

Households by Income

	2000
# of Households	46,339
Median Income	\$38,563
	2010
# of Households	54,012
Median Income	\$44,038

Located at the adjoining points of Iowa, Nebraska and South Dakota, Siouxland is a prime example of separate states, counties and cities working together to create one united community.

The tri-state region known as "Siouxland" includes the cities of Sioux City and Sergeant Bluff, Iowa; South Sioux City and Dakota City, Nebraska; and North Sioux City and Dakota Dunes, South Dakota.

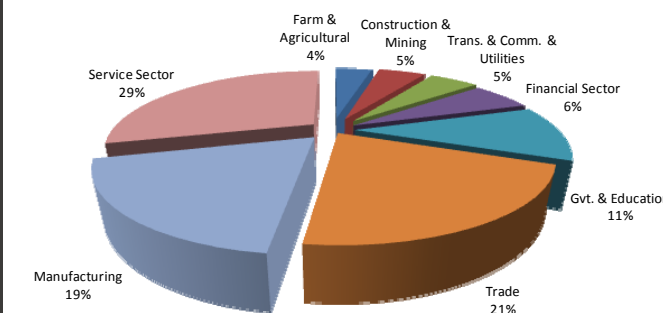


Labor Force Summary—Sioux City MSA 2011 Year To Date

Labor Force	78,200
Employment	73,600
Unemployment	4,600
% Unemployed	5.8%

The trade area is comprised of 265,000 people within a 50-mile radius of Sioux City.

Sioux City Employment Base



Siouxland
Chamber
of Commerce

Major Employers

OVER 1000 Employees

Alorica, Inc.
 Mercy Medical Center
 St. Luke's Regional Med. Center
 Tyson Fresh Meats
 Wells' Blue Bunny

500-999 Employees

185th Refueling Wing IA ANG
 Beef Products Inc.
 Curly's Foods, Inc.
 Interbake Foods
 Interstates Companies
 MidAmerican Energy Co.
 Qwest Communications
 Stream
 Tur-Pak Foods

250-499 Employees

Boys & Girls Home & Family Services
 Cloverleaf Cold Storage
 GELITA USA Inc.
 Great West Casualty
 K & B Transportation
 Mid-Step Services
 Northwest Airlines Reservations
 Pech Optical
 Premier Bankcard
 Prince Manufacturing
 Smurfit-Stone Container Corp.
 Western IA Tech Community College
 Wilson Trailer



State historic tax credits have accelerated several downtown Sioux City projects.



Sioux City Metro Earns High Marks for Food Processing and Logistics/Distribution Centers

Business Facilities magazine ranks the Sioux City metro in the Top 5 in Food Processing Industry Growth and ranks the Sioux City metro #8 in Emerging Logistics/Distribution Growth Centers.

State

Forgivable and low-interest loans, grants, tax credits and refunds, as well as job training programs.

Local Communities

Low-interest and forgivable loans, tax abatements, and tax increment financing.

Economic Incentives*

A wide variety of incentives are offered by our three states, the Siouxland region and our local communities. The following briefly summarizes the incentives that are available to companies locating or expanding in Siouxland:

**These economic incentives are generally based upon the number of jobs created, the average wage rate, and the overall capital investment.*

CNBC America's Top States for Business
 Iowa #9, Nebraska #10, and South Dakota #13
 ~ CNBC—July, 2011 ~

Business Taxes/Credits

Tax	Iowa	Nebraska	South Dakota
Corporate Income Tax Rates	First \$25,000—6% Next \$75,000—8% Next \$150,000—10% Over \$250,000—12%	First \$50,000—5.58% Over \$50,000—7.81%	None
Federal Income Taxes Deductible on State Forms	Yes—50%	No	N/A
Apportionment Formula (Used to Determine % Total Business Income Attributed to the Taxing State)	Sales 100% (on profits from sales in state only)	Sales 100% (on profits from sales in state only)	N/A
Tax Incentive for Job Creation	Yes	Yes	N/A
Investment Tax Credits	Yes	Yes	N/A
R & D Tax Credits	Yes	No	N/A
Sales/Use Tax on Industrial Machinery & Equipment	No	No	4%
Inventory Tax on Goods in Transit	No	No	No
Tax on Manufacturers' Inventories	No	No	No

Personal Income Tax Rates

Iowa

.36% on first \$1,379
 .72% on second \$1,379
 2.43% on next \$2,757
 4.5% on next \$6,894
 6.12% on next \$8,272
 6.48% on next \$6,894
 6.8% on next \$13,789
 7.92% on next \$20,684
 8.98% on all over \$62,055

Nebraska—Joint Return

2.56% on first \$4,000
 3.57% on next \$27,000
 5.12% on next \$19,000
 6.84% on all over \$50,000

South Dakota—None



Cost of Living

The following compares a salary of \$55,000 in Sioux City with the equivalent salary needed in other cities to have a comparable standard of living.

City	Equivalent Salary
Sioux City, IA	\$55,000
Kansas City, KS	\$58,793
Sioux Falls, SD	\$61,246
Dallas, TX	\$67,958
Hartford, CT	\$69,645
Minneapolis, MN	\$74,687
Denver, CO	\$76,685
Seattle, WA	\$96,506
Alexandria, VA	\$100,752
San Mateo, CA	\$137,854

Source: Sperling's Best Places Cost of Living Calculator

Education & Median Wage Characteristics by Industry

Industry	Education			Median Wages	
	Some Level Beyond High School	Associate Degree	Undergraduate Degree or Higher	Salary Wages (per year)	Non-Salary Wages (per hour)
Agriculture	60.0%	*	20.0%	*	\$12.50
Construction	55.6%	14.8%	18.5%	\$41,000	\$14.00
Manufacturing	51.1%	12.2%	13.3%	\$46,750	\$13.00
Transportation, Communication & Utilities	75.0%	6.8%	31.8%	\$53,000	\$14.89
Wholesale & Retail Trade	45.1%	9.9%	16.5%	\$35,000	\$8.88
Finance, Insurance & Real Estate	96.6%	6.9%	48.3%	\$48,500	\$10.68
Health Care & Social Services	78.1%	15.1%	32.9%	\$50,000	\$14.30
Personal Services	78.9%	*	26.4%	\$28,500	\$9.00
Entertainment & Recreation	37.5%	12.5%	12.5%	*	\$9.75
Professional Services	62.5%	8.3%	33.3%	\$50,000	\$10.00
Public Administration & Government	84.2%	*	63.2%	*	\$16.25
Education	87.2%	*	72.3%	\$44,000	\$10.28

Source: Siouxland Laborshed Analysis, Iowa Workforce Development, Released July 2010

Transportation

With its centralized location, Siouxland cities have access to excellent air, rail, highway, Interstate, water and pipeline transportation networks. Unlike single state locations, the tri-state location provides extraordinary options, choices and ease of accessibility to economical transportation, linking the region to Midwest, US and world destinations.

HIGHWAYS/TRUCKING

Interstate Highway I-29
 US Highways 3 (US 20, 75 & 77)
 Motor Freight Carriers 53
 Local Terminals 31

AIR SERVICE

Airport Sioux Gateway Airport/
 Col. Bud Day Field
 Length of Runways 9,002 Ft.
 6,600 Ft.
 Time to Downtown 7 minutes

RAIL SERVICE

Railroads Burlington Northern
 Union Pacific

BARGE SERVICE

Barge Terminal Big Soo Terminal

Proximity to Markets

City	Miles	Days by Railroad (Carload)	Days by Motor Freight (Truckload)
Atlanta	1,062	2.5	3.5
Chicago	494	1	1
Denver	600	2	2
Des Moines	200	1	1
Kansas City	298	1	1
Los Angeles	1,683	3	5
Milwaukee	491	2	1
Minneapolis	281	1	1
New Orleans	1,100	2.5	3.5
New York	1,309	3	4
Omaha	96	1	1
St. Louis	529	2	1.5