

SMK Information Services

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OFFER TO PURCHASE ODD-LOT SHARES OF NWPS Capital Financing I 8.125% Trust Preferred Capital Securities Cusip #: 629470204

10/10/2003

Attention: NWPS Capital Financing I, 8.125% Trust Preferred Capital Securities Stockholders

SMK Information Service is pleased to announce an economic offer to purchase NWPS Capital Financing I, 8.125% Trust Preferred Capital Securities shares through which stockholders holding fewer than 100 shares may conveniently sell all their shares.

We realize the inconvenience and cost of commissions may deter you from selling fewer than 100 shares. For this reason, SMK Information Services is offering you this opportunity to help you sell your NWPS Capital Financing I, 8.125% Trust Preferred Capital Securities shares conveniently and economically.

To take part in this offer, please contact SMK Information Services at (305) 986-1331 and inform us of your decision to sell through this special offer.

If you have any further questions concerning this program contact SMK at (305) 986-1331, or if you would like public information about NWPS Capital Financing I, 8.125% Trust Preferred Capital Securities shares, contact your broker or account representative.

*** OFFER TO PURCHASE ***

SMK Information Service is offering to purchase NWPS Capital Financing I, 8.125% Trust Preferred Capital Securities shares (Cusip #629470204) from holders of 1 or more shares, but fewer than 100 shares (1 – 99), held as of the record date 10/10/2003.

TERMS: Holders will receive a mutually negotiated price per share, which will include all of the interest accrued up to the date of sale.

This offer will expire on 12/19/2003 (5:00 PM Eastern Time Zone). There is no protect period or withdrawal privilege available.

SMK Information Services reserves the rights to extend, amend, and/or terminate the program at any time with or without notice, as well as the right to reject or waive any irregularities of any transmittal not in proper order.

SMK Information Services reserves the rights to extend, amend, and/or terminate the program at any time with or without notice, as well as the right to reject or waive any irregularities of any transmittal not in proper order. The offer is only being made to holders of less than 100 shares of NWPS Capital Financing I, 8.125% Trust Preferred Capital Securities shares as of 10/10/2003. The program is not being made to, nor will tenders be accepted from, any stockholder in any jurisdiction in which the program would not comply with the laws of such jurisdiction. SMK Information Services does not make any recommendation as to your participation in this program. Shares held in any NWPS Capital Financing I sponsored employee benefit plan are excluded from this program.

**TO PARTICIPATE, PLEASE CALL SMK INFORMATION SERVICES OR
YOUR BROKER ACCOUNT REPRESENTATIVE**