



BRUNING BANK

WINTER 2024

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Personal Banking Relationships

Why do we go to town, the grocery store, the bank, or to church? I read an article that relates to why people and customers want a personal touch that is good for their livelihood and sustainability.

The article was a story of a son who went with his father to the bank, as he had to transfer some money.



FRED D. BRUNING

The son asked his father, "Dad, why don't we activate your internet banking?"

"Why would I do that?", the father asked.

"Well, then you wouldn't have to spend an hour here for things like transfers. You can even do your shopping online. Everything will be so easy!" The son was so excited about initiating his father into the world of online banking.

But the father responded, "If I do that, I will not have to step out of the house."

"Yes, Yes!", exclaimed the son. The son continued to tell him how even groceries can be delivered to your front door and how Amazon delivers everything! The father's answer left his son tongue-tied.

"Since I have entered this bank today, I have met four of my friends and I have chatted a while with the staff who know me very well by now. You know I am alone; this is the company that I need. I like to get ready and come to the bank. I have enough time; it is the physical touch that I crave. Two years ago, I got sick, and the store owner, from whom I buy fruits, came to see me and sat by my bedside and cried. When your mom fell down a few days back, while on her morning walk, our local grocer saw her and immediately got his car to rush her home as he knows where I live. Would I have that 'human' touch if everything became online? Why would I want everything delivered to me and force me to interact with just my computer? I like to know the person that I'm dealing with and not just the 'seller'. It creates bonds of relationships. Does Amazon deliver all this as well?"

Credit: Unknown

We encourage you to come in or call to learn about all the products and services we have to offer you to make your banking more secure and convenient. I still like the personal touch all of our bankers have to offer you. We sometimes forget how personal relationships and human touch can make our life more fulfilling.

-Fred D. Bruning, Chief Executive Officer

"We don't do business with companies, we do business with people."

- Simon Sinek -

Jerry's Journal



JERRY CATLETT

I decided to do a little planning for my 2024 Bruning Bank Newsletter articles. This past January, I made myself an outline of four topics to review and share. This article I had dubbed Money and Banking 101. I'm sure that sounds like an interesting and riveting subject to read about...

However, I'd like to share the Bruning Bank version of Money and Banking 101. Over what has become a long and rewarding banking career, and for the readers that have known each other for several of those years, know that it takes me a little longer than most to get it!

You would expect that money (currency) and the best possible deal we can make is the best measurement of a successful bank. Of course it is important, however it is not everything. As you know we use depositors' money (deposits) to lend to farmers, ranchers, business owners, and our neighbors to buy a house or a car. Because we use someone else's money we are members of the Federal Deposit Insurance Corporation (FDIC). They are our primary federal regulator, also being a state-chartered bank, we are also

regulated and examined by the Nebraska Department of Banking and Finance (NDBF). Both of these regulatory bodies are tasked with protecting the FDIC insurance fund from losses and keeping all banks safe and secure, so that our local, state and national economy remains viable. We can always debate the policies of government, sometimes they seem to do just the opposite!

However, that safety net is necessary.

Jerry's philosophy on Money and Banking 101, is all about the relationships we form with our customers whether a deposit, loan, wealth management, insurance, or mortgage. Many of the day-to-day banking we do is a transactio. For example, making a deposit, using online Bill Pay to make a loan payment.

It is when there is a new need or challenge that you'll find across the Bruning Bank locations that our great bankers are there for you. Our primary mission is to "Assist our Customers to Build and Maintain Wealth" and helping you find a solution for retirement, building a farm, opening a business, or expanding what you are doing. We have bankers that can give you advice and guidance. The last thing we want anyone to do is to fail financially. We're here to help! Loaning out depositor money comes with fiduciary responsibility, one that our bankers take seriously. And yes, we are conservative in our risk management approach.

The relationships that develop, just like a family, we have some ups and downs, we want to help. With commodity prices down from the last few years, weather-related setbacks, and various economic pressures, our bankers have experienced economic cycles, just like you have. Like any relationship, it comes down to communication and a commitment to full engagement of our time and talents to get through a new need or challenge. Getting to know each other and building that relationship does take some time. It is a two-way street to earn each other's trust.

Relationships are all about people. If you ever research an academic article on Money and Banking, I don't think you'll find a qualitative factor that covers people.

I've been very blessed to be around great people, customers, and bankers. Relationships are important. That is Money and Banking 101 at Bruning Bank.

Our winter newsletter also gives me the opportunity to wish everyone a blessed Holiday Season and most importantly a Merry Christmas.

- Jerry Catlett, President, COO



I love this time of year for many reasons: the birth of Jesus, family time, traditional meals passed down from past generations, and yes, the now over saturated football bowl schedule.

As we all know, this can be a time of stress because of all the things we think need to be done to make the holidays perfect. It is easy to lose focus on what is important this time of year.

Here are a few ideas that might help change your mindset when preparing for the holidays:

1. Don't overschedule yourself. Enjoy what you do and not what you think you should do.
2. Manage gift giving by setting a budget and adhering to it. People love small handmade and thoughtful gifts.
3. Respect family differences while together and honor the loved one(s) you have lost.

These ideas are simple and doable. Refocus on the true spirit of the holidays, by enjoying it versus stressing about it.

May you all be blessed with good health, enjoyable moments, and safe travels this Holiday Season!

- Sonny Manley, President- Hebron

Agriculture Outlook



I had the pleasure of attending the NBA Ag Conference recently and hearing Dr. David Kohl present. We have Dr. Kohl present each December in Holdrege.

The pulse of the ag economy is at a difficult area that we have not experienced in a few years. We have had ten years of unbelievable earnings in agriculture, which I had

never experienced before.

Now we have margin compression, inflated costs along with lower grain prices.

This has created low working capital positions or possibly negative working capital. Working capital is taking your current assets less your current liabilities.

The US economy is fragile. Government debt is increasing \$1 trillion every 100 days, and nobody is talking about it. Credit card debt is growing and is presently at \$1.3 trillion.

What are we approaching this renewal season? I see bankers taking a much different approach this year. We will be talking a lot about your present practices with managing risks in your operation. This includes marketing, insurance, knowing your cost of production, goals for your family, business and personal, a

family living budget, and transition plans.

This will all give you a better opportunity to grow in the tough times. You will all get better and more efficient in your operation. For some monthly or quarterly monitoring of your cash flow will become imperative but it will make you better.

Working with your team of support will be very important. This is not just your banker, but also your CPA and insurance agent along with others.

A positive to the ag producer is that interest rates are heading down.

On the livestock side profits have been very good for the cow/calf operation. Prices have been high but the risk of them coming down is high also. We have seen the prices moving down already, which will create negative margins. The feedlots will need to manage their risk at a higher level with these high prices.

Be prepared to change if you haven't already! Communicate everything to your support team! Communication is very important when working through tougher situations.

We enjoy working with our customers and we want to have long-term viable producers with a long-term relationship. Bruning Bank wants to assist our clients to build and maintain wealth.

- John Boehler, Senior Vice President- Holdrege

Happy Holi-Fraud



Toy catalogs, Christmas cards, Christmas program invites, and, of course, Amazon packages. These are just a few of the reasons I love checking my mail during the Holiday Season! This year my mail has contained some not so merry news, letters describing data breaches and incidents of potentially compromised information. One letter in particular

was from a healthcare provider, that my information may have been compromised in a data breach. News like this tends to bring out my inner Grinch.

While Santa may only make his rounds once a year, cyber criminals are much more active. According to Forbes Advisor, data breaches have increased 72% from 2021 to 2023. What do the criminals do when they are able to snag someone's data? They can open credits cards, steal your identity, open loans, bank accounts, or even gain access to these types of assets.

At Bruning Bank, we are here to help. We want you to have

more time for joy this season and less worry. Here are some helpful hints to help you secure your information:

1. If you or someone you know has received a letter regarding a data breach: Enroll in the monitoring services recommended.
2. Monitor your credit. Reviewing your credit report annually is a great idea. Also enrolling in Savy Money through Bruning Bank's online banking gives you a quick overview of what is happening.
3. Set up an alert on your credit report or freeze your credit. If you feel you are high risk, or just like extra security, you may want to visit the websites for each of the credit bureaus and use their resources to set up alerts or freeze credit: Equifax.com, Experian.com, transunion.com).
4. Monitor your accounts. Online Banking is a great place to start!

Finally, like most Christmas sweaters, fraud is ugly and there is no one-size-fits all solution. Visit with a Relationship Specialist at any of our locations if you need additional resources or have other questions. We wish you a Merry Christmas and Happy Holiday Season!

-Dani Crackel, Operations Associate

Bruning Bank would like to remind all customers that by mid-January 2025, you will be receiving 1099s and other important tax documents. Please watch your mail closely.

Early Assessment During Tough Times



Corn and soybean prices have declined drastically over the last 18 months. Many industry leaders say unless there is a major weather event somewhere in the world in 2025, the low prices will remain for the 2025 operating year.

At these current prices, producers will be losing significant money in 2024. With the losses expected in 2024

and the real possibility of the same in 2025, there is a lot of stress in the ag industry today. I see it every day with my customers!

When the ag industry is stressed and profit becomes unlikely, there are two things a producer can do to help relieve some of the stress between producer and lender.

- 1) Start assessing your operation right away after harvest.
 - 2) Keep communicating with your lender.
- There is a tendency to ignore or procrastinate when things are not going well. Early assessment of your operation is key should changes need to be made. Changes are a lot easier when you and your lender have evaluated your operation in December instead of March or April when planting is on your mind. Getting in early and seeing your lender allows you time to gauge what worked and what did not work. If changes need to be made, this gives you time to make a plan for those changes and not just jump in.

Producers are resilient. They find a way to work through the tough times. Early assessment with your lender can put you ahead of the game.

- Jim Scott, President- Broken Bow



HOLIDAY GIVING OPPORTUNITIES



As the holidays are fast approaching, many of us find ourselves reflecting on how fortunate we are and wanting to give to those who are in need. Bruning Bank is a community bank and we take pride in serving our communities. During the holiday season, we invite our communities to join us in helping those in need through giving opportunities at each of our bank locations.

BRUNING

Place non-perishable food, toiletry items, or winter clothing in our lobby for Blue Valley Community Action.

HEBRON

Place toiletries, gift cards, trash bags, etc. in our lobby for the Hope Crisis Center.

BROKEN BOW

Select an ornament from our tree with items listed for families in need via Healing Hearts and Families.

HOLDREGE

Bring donations for Toys for Tots to the lobby or drive-up window.

KEARNEY

Provide monetary donations for Hot Meals USA. Please bring donations to the lobby or drive-up window.

GRAND ISLAND

Bring donations for Toys for Tots to the lobby or drive-up window.

The Five C's of Credit- Conditions



Years ago, I worked with a gentleman with 50+ years of banking experience. I have several of his sayings in my mind, but one sticks out – “If you could teach common sense, you would be a billionaire”. In today’s world, common sense is not so common. The last C in the 5 C’s of credit is **Conditions**, or another way to think of it – common sense.

The idea of conditions can mean several different things. The following items generally require a level of common sense to accurately detect risk:

1. What is the economic environment/climate of the business?
2. What is the loan purpose and will it generate more income or cash flow?
3. What is the general economic climate in the United States?
4. Are there risks that the borrower/bank have no control over?

The economic environment of a business is one factor. For instance, the current commodity prices are below the cost of production for most farm operations. The borrower and the lender need to think about this environment when making

decisions. The potential lack of profitability will likely change spending habits for farm operations and the comfort level of the lender.

Another factor would be the loan purpose. Will the funds purchase an income-producing asset or a non-income producing asset? Income producing assets either use working capital to purchase or increase debt service, which negatively impacts cash flow.

An example of a downturn in the general economy could be trucking companies that do not have the same level of income as the general economy slows and freight movement is not as great. The cash flow to service the debt may decrease to a level where the business can not make the loan payments.

There are many risks the borrower nor the lender have the ability to control. Thinking about these risks and finding ways to minimize these risks, can be the difference between generating enough cash flow to make payments or not. It is very hard to think of all of the risks involved in business, but identifying these risks, and applying common sense thinking, can help reduce the impact of negative events.

Please contact your local Bruning Bank partner to help identify and mitigate risks in your business or farm operation.

- Ken Mehlin, Chief Credit Officer

Bruning Bank Offers Health Savings Accounts



Health Savings Accounts (HSAs) are a good way for self-employed individuals to save for medical expenses with possible tax advantages*. Bruning Bank offers HSAs to anyone who qualifies from being covered by a high deductible health plan. Contributions do not have to be used in the year they are made, making it a great way to build savings

that can be used for medical expenses any time in the future.

I recently had a client share a story about an issue with their current HSA with a large online provider. The client gave me their permission to share their experience. The client made a large contribution to the HSA account for some major dental work they needed to pay for. They make regular automatic contributions to their HSA but needed additional funds for the expense. When they went to try to use the funds for payment, they were informed that the funds were not available, and that a hold had been

placed on the funds for three weeks. The provider of the account informed them that this was a new policy on contributions, as they had experienced a large increase in fraudulent deposits. The client was very frustrated because they made the contribution from the same account they make regular contributions from, and they were given no option to verify the deposit and remove the hold any sooner.

Fraud is at an all time high, and it’s good that the online provider implemented security protocol to increase consumer protection. However, having a relationship with a local bank that knows their clients on an individual basis is equally important. At Bruning Bank, we take pride in knowing our customers. If you would like more information on Health Savings Accounts, or any of the other products and services we offer, please contact your local Bruning Bank location.

*Consult with your tax professional for advice regarding specific financial decisions.

- Dave Richardson, President- Grand Island (NMLS #445892)

Preventing Check Fraud: Bruning Bank Services Can Help

Personal Banking

Setting up and customizing your Alerts through your Online Banking is a great tool to prevent fraud on your accounts. You can even set up alerts for when a check clears your account. This can assist you in making sure your checks look correct and unaltered by fraudsters.

Business Banking

Positive Pay is an effective and reliable tool used to prevent check and ACH fraud before it happens through a secure process that validates your payments. Experience increased security for your payments and business with Positive Pay! And it’s free to use!

Questions or Concerns? Give us a call!



KATHY ROBERTS



KRISTEN MONTEFORTE



ALLISA WALLER-SWANSON



DANI DUNKER

Top 10 Christmas Songs- *Insurance Version*

10. Do They Know It's Christmas? – If you're going to be out of town, don't broadcast it on social media. Set timers for lights, have a trusted friend or relative house sit or stop by daily to clear the snow, take in the paper and mail, and check on your home. Don't give criminals any indication that your empty home is an easy target.

9. I'm Gettin' Nuttin' for Christmas – Protect your packages this holiday season. When out shopping, place purchases in the trunk or be sure they are covered. Watch for anticipated deliveries, invest in a doorbell camera and create a "box" to help hide packages so they aren't sitting out in the open.

8. It's Beginning to Look a Lot Like Christmas – Does your home look like Clark Griswold's with extension cords and power strips? Be sure that your cords are rated for outside use, check for missing bulbs, and bare wires. The more extension cords used increases the chance for fires or electric surges.

7. O' Christmas Tree – Real Christmas trees smell so good; however, they should come with a warning label. Keep it away from open flames (fireplaces), water daily, and make sure the water covers the base of the tree.

6. All I Want Christmas is my Two Front Teeth – As the snow is blowing and the friends and family are gathering around, remember that clearing your sidewalk and driveway of snow and ice is not only a courtesy! It can protect you against a potential liability claim. If you know the snow and ice are there, get it cleaned off! No broken bones or teeth this holiday season!

5. Silver Bells – Are you giving silver, gold, or other expensive items this holiday? Protect them by specifically scheduling them on an inland marine or personal articles policy!

4. I'll Be Home for Christmas – As you set out on your holiday travel, be sure to pack a few items in your car in the event you get stranded. This emergency kit should include: a blanket or two, water, non-perishable food, jumper cables, kitty litter, flares, and a portable battery charger for your phone.

3. Up on the Rooftop – Don't forget to also clean off the hood, roof, and trunk of your car to the best of your ability. Chunks of snow and ice that may fly off while driving down the highway can be extremely dangerous to other vehicles!

2. Baby, It's Cold Outside – Don't drink and drive. That one more drink has the potential to change your life and the life of many others in the blink of an eye. Call a friend, designate a sober driver for the night (take turns doing that) ... make sure everyone makes it home safely.

1. We Wish You a Merry Christmas and a Happy New Year – Thank you so much for your business in 2024, we look forward to seeing you in 2025!

- Kathy, Kristen, Allisa, & Dani
Bruning Insurance Agency

Not FDIC Insured. Not a guarantee of the Bank. Not a deposit of the Bank. Not insured by any federal government agency. May go down in value.



Crop Insurance Notes & Reminders



The year 2024 was another dry one for a lot of the area. Some areas received rain at just the right time, some received too much, and others missed out on some of the rain. We are praying for some much-needed moisture (in the rain form) this fall and winter!

This year brought some hail and lots of wind as well. Add wind to the extremely dry conditions, and we end up with fires that get out of control easily. Hopefully, by now, all the row crops have been harvested and the 2025 wheat crop has been planted.

There was a substantial number of claims, and our crop adjusters continue to work them as quickly as they can. Feel free to contact us if you have questions on the status of your claim.

Now is a good time to take care of your multi-peril and hail insurance.

Some Things You May Still Need To Do:

Report Row Crop Yields:

- Bring in your elevator summary sheets and bushels in bins for 2024 crops. Note the farm name and whether the ticket is irrigated or non-irrigated production.
- Losses needed to be reported within 72 hours of a known loss.
- Signature is needed on the yield reporting form.

Pay Your Multi-Peril Crop Insurance Premium:

Row crop premium payments were due September 1st and interest began accruing October 1st.

Notify Us of Any Changes in Your Farming Operation for 2025

- Adding ground?
- Breaking out any pasture or ground that hasn't been crop ground?
- Any ownership changes?

We do appreciate all you do, and we look forward to working with you next year.

Merry Christmas & Happy New Year from all of us to all of you!

Your Crop Insurance Agents
- Kathy, Jeff, & Dani

Not FDIC Insured. Not a guarantee of the Bank. Not a deposit of the Bank. Not insured by any federal government agency. May go down in value.

Renting vs. Buying: Save Big and Buy



Did you know that if you can afford to rent, you can probably afford to buy?

The cost of renting in many areas is now greater than the cost of a monthly mortgage payment. If the cost of your rent keeps increasing and you are wondering if you might be able to buy a home and start building equity, please give one of our mortgage

lenders a call. Do not hesitate to call because you think that a mortgage loan is impossible to obtain without perfect credit or without a 20% down payment.

Regarding getting a mortgage loan, you can ask yourself about the fundamentals of qualifying. First, do you have a job or steady source of income? If you're already able to pay your rent on time each month, getting a mortgage may be easier than you think. Second, if you pay your bills on time and have avoided major issues like foreclosure, bankruptcy, and judgements, then your credit is likely to be in good shape. Third, many loan programs will work with as little as 5% down payment, sometimes even 3%.

Exceptions will exist, but don't be fooled into thinking the process is impossible. Reach out now and any one of our mortgage lenders will be happy to help!

-Annemarie O'Connor, Mortgage Loan Officer (NMLS #416351)

Your Dream Home Isn't Far Away.



Get prequalified online!
Visit bruningbank.com to get started!

BRUNING & HEBRON



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Giving Your Child An Allowance: How To Get Started



Giving children an allowance is a great way to introduce them to the concept of financial responsibility. The hands-on experience children receive from handling money can go a long way toward developing financial literacy. Simply giving them money each week isn't enough, though. For children to get the most value out of their allowance, it needs to be accompanied by lessons on responsible

spending. While this may be time consuming, it will prove valuable to them as they grow older. It is important for children to start learning about money at an early age and allowances are a useful tool to help kids start to understand basic financial concepts. The following are answers to the most common questions parents have about how to get started with allowances. The answers are simply guidelines. Parents know their children best and are the only ones who can truly know when their child is ready to receive an allowance.

• **What age do I start giving an allowance?** Knowing when to start giving your kids an allowance can be challenging.

Most experts say age five or six – around the time they begin kindergarten – is a good time to introduce the concept.

• **How much should I give them?** The amount you give, especially at an early age, is not as important as the fact that you're taking time to teach them about money. The amount you give should be determined by how much you can spare. If that's only a couple dollars a week, that's okay.

• **What should I teach them?** At an early age, it's important to start with the basic financial concepts. Tell them what money is used for and why it's important to save. Also, take them shopping and let them use their money to buy something, and let them hand the money to the cashier. Exchanging money for goods is a hands-on experience that will stick with them.

• **Should kids have to complete chores to receive their allowance?** This is up to the parent. Tying allowances to chores can also help teach kids the value of hard work. Since allowances should be used to teach about finances, however, it may not be the best idea to tie the entire allowance to chores. Instead, consider offering them a bonus amount for completing chores they weren't assigned. That way, if they're saving for something specific, they can see a path to more quickly reach their goal.

-Todd Clabaugh, President- Kearney



New Employee Spotlight



REES LYON

I was born in and have lived around Grand Island my entire life. I went to Concordia University Nebraska where I pursued a bachelor's in business administration. I did the heptathlon and decathlon for track and field while I was there. I met and married my wife, Samantha, at Concordia and we now have two sons. In my spare time I thoroughly enjoy woodworking, spending time with family, and hunting.

CORPORATE TRANSPARENCY ACT

Are you compliant with the Corporate Transparency Act? It's Time!

In previous newsletters we have written about the Corporate Transparency Act. The entities that must comply with the Corporate Transparency Act (CTA) are most privately held corporations, limited liability companies, limited partnerships and other similar entities regardless of whether they are domestic or foreign.

The website for reporting beneficial ownership information is <https://boiefiling.fincen.gov>.

A reporting company created or registered to do business before January 1, 2024, will have only until January 1, 2025, to complete their beneficial owner information.

A reporting company created or registered in 2024 will have 90 calendar days to file.

A reporting company created or registered on or after January 1, 2025, will have 30 calendar days to file.

An FAQ website that may be helpful is <https://fincen.gov/boi-faqs>.

BRUNING

WEALTH MANAGEMENT

Keeping Up With Fraud



DAVE FROOK, CPFA®
VICE PRESIDENT &
LPL FINANCIAL PLANNER

You just won the Publisher's Clearing House Sweepstakes!!! Can you believe it?! The film crew will be at your house! I bet you can't wait! What are you going to buy first? Pay off your mortgage? Retire early? Buy a vacation home in the mountains or on the beach? Where should we ACH the funds? Bruning Bank, great! Okay, what's your account number there? Wait, what? Did you just ask me for my bank account number? Okay, let's put the brakes on. Check that, I'm hanging up now. Darn it. Got excited for a minute.

My mom is 90 years old. "Joe" from "Publisher's Clearing House" (PCH) called my mom. Many of you remember a time when PCH was a big deal. I must confess, I filled out a few of those big entry forms and dreamed about buying an exotic car or a boat or both. Many of you also remember a time when there were phone party lines, door-to-door vacuum and encyclopedia books salespeople you'd let in your home for demonstrations, and visitors stopping by to chat. A simpler time. My mom talked with Joe for almost half an hour. My mom is friendly and so was Joe. He didn't just point blank ask for her bank information, he weaved soft questions throughout the conversation attempting to distract and obtain

personal information a little at a time. Fortunately, mom got skeptical and finally hung up on Joe. He was persistent – calling back for a couple of days – until I blocked his number.

Sadly, seniors lost over \$61.5 billion to fraud in 2023. There are so many scams: sweepstakes, tech support, government impersonators, romance, home repair... We must be exceedingly vigilant in protecting our personal information.

Bruning Wealth Management and LPL Financial and our insurance companies have safeguards against fraud. First and foremost, is the "know your client rule". We know our clients and that goes a long way to prevent scammers calling us to make a withdrawal from your account. It's the reason why we sometimes ask clarifying questions. It's also the reason sometimes we must tell a person close to you (typically a son or daughter or son/daughter-in-law) that is trying to be helpful, but is not named on the account, that we are not allowed to talk with them about your account.

We are not allowed to take trade or withdrawal instructions via email. I know email is convenient, but it has been a way for scammers that have hacked people (obtained personal information) to request distributions. Communicating account instructions via email is not just unsafe for you, it is against FINRA rules for us. Most importantly, we don't want scammers stealing your hard earned money!

We have a huge number of resources we can provide you to help keep you safe. Here are a few ideas for beefing up your cybersecurity:

- 1. Think Before You Click:** email phishing attempts are becoming more sophisticated.
 - 2. Act Defensively:** set up security alerts on your accounts, use multifactor authentication, use voice/face recognition or biometrics when available.
 - 3. Be Password Smart:** did you know one of the most common passwords people still use is 12345? Don't do that. Use longer passwords that are more complicated. Don't give them out. Use a good Password Application.
 - 4. Keep Your Devices Up to Date:** when your smartphone or laptop/desktop has updates for your operating system, in many cases they are repairing security vulnerabilities.
 - 5. Fortify Your Home Network:** choose a router with strong encryption and consider setting up a Virtual Local Area Network (VLAN).
 - 6. Protect Yourself in Public:** criminals use decoy Wi-Fi networks to look like restaurants, hotels, etc. Instead, use a "personal hotspot" if you are going to log into any of your accounts.
 - 7. Use Your Instincts:** the old adage, "if it sounds too good to be true, it probably is", still is good advice.
- Call us if you have questions. Call us if you think you've been scammed or hacked. Stay vigilant!

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Fraud Safety Tools



Just about every day the front-line staff are faced with phone calls, face-to-face interactions and emails from customers on whether something is legitimate or fraudulent. Fraudsters are ruthless and are attacking from all angles. Can we trust the mail? Can we trust a phone call? The answer isn't very clear. But one thing that IS clear is we, at Bruning Bank, are trained

to spot these scams and attacks so that we are ready to help whenever a situation may arise.

If you ever receive an odd phone call, don't give out any information, hang up and call us for guidance. If you ever get something unexpected from the mail, bring it in and we can help decipher it with you. The list goes on! Bruning Bank also has great FREE tools to help combat fraudulent activity. Here are a few highlights of what we offer:

- **Positive Pay** – an online banking feature for businesses that gives the user control of what checks and automatic debits/credits clear the account. We are seeing an uptick in check fraud, so this

is very helpful to stop those fraudulent checks before they are posted.

- **Online Banking Alerts** – get alerted when a debit card transaction occurs, when your account gets below a certain amount, and so much more. This is available for individuals and businesses to keep a close eye on all your banking activity.

- **Credit Monitoring** – keep tabs on your credit score and get alerted anytime a credit is opened with your information. I know from firsthand experience that the user gets alerted right away when a new credit is opened in their name. This is a great tool if you fear your identity has been compromised.

- **My Cards** – check debit card transactions, shut off your card temporarily, see what vendors have your card number on file, set spending controls and alerts, and so much more. If you are faced with an unknown debit card transaction, this is a great tool.

With all that, we feel Bruning Bank does a great job of offering services to keep our customers safe. If you would like more information on one of those things listed above or fear you might be a victim of a scam, please reach out sooner than later. We would be glad to help our customers before it's too late!

- Renee Girardin, Relationship Manager

I've Never Been Myself



My name is Adam. "Madam I'm Adam," say that spelled backwards. But most of my life I have been Fred's son or Frank's grandson. My wife works for a nonprofit, so I am always volunteered to help with her job. When this happens, I am Carley's husband. After having children, I am referred to as the twin's dad or (insert child's name here) dad. My wife used to call me 'honey' or 'babe' when we started seeing each

other but I have graduated to the more prestigious 'Don't you know where anything goes?' I am sure all husbands have a special name. I have rarely been myself. Don't get me wrong, I am very proud of my family, I just thought it was odd to think about one day.

In the banking world we all have titles and responsibilities for different areas of service or levels of management. My grandpa Frank used to say that no matter what you do in the bank, you are somebody's banker. Every customer has their 'go to' person they talk to first about everything. I remember my first years of banking, a long-time customer came in and waited 20 minutes to talk to the location president. After they left, I found out all they wanted was to order checks. The location president had probably always been their point of contact with the bank since they became customers. That is who they trusted and that is who they wanted to see. People develop relationships with whom they transact business with regularly. In banking that trust is important when dealing with money and an even bigger liability, personal information.

Fraud is the most common topic we talk about every day now at work. Lots of people are not themselves out there. It has cost all banks time and money chasing scams, fraudulent calls, checks, debit card transactions, and they will probably make up a new scheme before I finish writing this. This is where community banks

have an advantage. We get to know the customer and the customer knows us. Even if you bank online, I encourage you to stop in the bank once in a while and get to know one of our friendly bankers. If you live many miles away from one of our locations, we can schedule a Zoom meeting if you want to put a face with a name. When you get a questionable call, email, text, or something in the mail, you can always contact 'your banker' and have someone you trust to find the right answer for you. Again, trust is huge when we want to find answers about our money or personal information. I have seen a lot of difficult situations that could have been resolved by a phone call to your trusted bank employee. I had a customer of mine call me from vacation in Mexico, on a weekend, and we solved a problem.

We just had Ryan Sothan from the Nebraska Attorney General's office speak to our customers at the Bruning Opera House about fraud. It was a very informative talk that high school kids to 90-year-olds all came away with something they found interesting. One of the takeaways I got from his presentation: 'If something looks suspicious or you get an offer that is too good to be true, tell at least one person about it.' Hopefully you have a close friend or family member that can do the smell test. Seriously consider talking to a trusted banker in one of our locations. We have heard so many stories and yours may sound familiar. We don't judge, bankers get scammed too.

At home I get lots of questions. My twin three-year-olds ask about everything in tandem. Like two little toddler journalists. Why is it dark in the morning when we go to school? Why is it cold today, it was hot yesterday? Why does little brother (15-month-old) not talk yet? They are curious about names as well. Why is your name daddy when sometimes mom calls you Adam? I am glad they don't repeat the other things she calls me. Then I must explain that my name is Adam, but my favorite name to be called is Dad.

- Adam Frank Bruning, Loan Officer



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Mark Your Calendar

DECEMBER:

- **3** - Dr. Kohl in Bruning
- **4** - Dr. Kohl in Holdrege
- **11** - Broken Bow Holiday Open House
- **13** - Bruning Holiday Open House
- **13** - Hebron Holiday Open House
- **13** - Holdrege Holiday Open House
- **19** - Kearney Holiday Open House
- **19** - Grand Island Holiday Open House
- **24** - Closing at NOON in observance of Christmas Eve
- **25** - CLOSED in observance of Christmas Day
- **31** - Closing at 2:30 PM in observance of New Year's Eve

JANUARY:

- **1** - CLOSED in observance of New Year's Day
- **20** - CLOSED in observance of Martin Luther King, Jr. Day

FEBRUARY:

- **17** - CLOSED in observance of President's Day