

BRUNING STATE BANK

Your Country Bank Since 1891



Bruning · Hebron · Broken Bow · Holdrege · Kearney



Proud To Be Here...

The Dimas family came from Mexico several years ago, and worked at the feedlot east of Bruning. When I met him, I asked Mr. Dimas, "How are they treating your family?" I still remember his response after over 20 years. It was, "Mr. Frank, we are so proud to be here!"

I would sure like to hear that now from some spoiled college students who are protesting on both coasts, or the Equal Rights people, or basically all of us who complain about the government and society in general.

It is especially hard for my generation. Most of my friends and I served in WWII. We remember the Depression. We also developed a loyalty to the government and our friends through the tough times. The WPA, CCC, and other government programs helped to improve those tough times by providing meaningful work, which gave people an income, but most of all, it gave them dignity and pride. It allowed them to feel "proud to be here".

Most of the democracies of Europe and Asia were destroyed by protesting people who were dissatisfied, and so, rebelled. Let's not let our whining and dissatisfaction with everything destroy our country. Hitler and Mussolini filled the void and the people that were not satisfied with what they had previously were suddenly looking at a dictatorship.

A friend of mine, Pete Becker, said "I consider it a privilege to be born in this lifestyle." If we really think about it, freedom was given to us. We really didn't have much to do about it. I think that if we all develop an attitude of "proud to be here" like the Dimas family (and others), we won't have to worry about making America great. It will just happen.

*Banker Frank – Frank L. Bruning
Board Chairman Emeritus*

*"What the country needs is dirtier fingernails and cleaner minds."
- Will Rogers*

*"America is a great country but you can't live in it for nothing."
- Will Rogers*

Trade...

A recent Wall Street Journal article stated that 20% of US farm income annually was due to exports. Exported each year to other countries is 50% of wheat, 49% of soybeans, 13% of corn, 22% of pork and 10% of beef.

The four leading export destinations of US Agriculture products are Canada, China, Mexico, and European Union.

The US has many bilateral and multilateral trade agreements in place. The new administration stated that we need to re-evaluate the NAFTA (North America Free Trade Agreement) which includes US, Canada, and Mexico. This is a concern because Canada is our number one trading partner and Mexico is number three.

We have to be careful about getting into trade wars with other countries over immigration, as the ag sector, especially California, is highly dependent upon Latino migrant workers as are many other states, including the feedlot and dairy industries.

There are many underdeveloped acres in other countries that could be turned into productive agricultural land if we play too tough in the trade negotiations. Granted, we all want fair trade, however, I am sure some of these agreements may be well-written and beneficial to the US Ag Industry. If we boost import taxes, that will likely penalize the consumer who may be the one to eventually pay. Should we play hard ball or be open minded on what trade agreements are in place that may be ok?

I don't know the answer or the politics of it all except that we have many experts and politicians that hopefully will work together to do what is the best for all of us.

*Fred D. Bruning –
Chief Executive Officer*

*"Bad ideas can often overwhelm good ideas when applied by
government bureaucrats." - John Mauldin*

Jerry's Journal...

Time flies when you're having fun! That old adage holds true as I end my tenure as Chairman of the Nebraska Bankers Association (NBA). It has been a rewarding experience and the people I've had the opportunity to meet and interact with have been incredible!

My wife, Jill, and I were discussing some of the highlights of this great experience and the two top highlights we kept coming back to are leadership and education. The NBA has been in existence for 126 years and I was honored to be the 126th banker to hold the title of Chairman. The leadership before me really deserves the credit on how they used their leadership skills and vision to position the NBA for change, and to deal with disruption from various sources.

The NBA was formed to advocate and educate bankers and future leaders, not just in banking, but, in all areas of Nebraska businesses. In addition to the wonderful internal NBA education department that develops plans and delivers high quality programs to our members, the NBA has also offered financial support to students at all the 4 year colleges (public and private) and the University of Nebraska system. From 1981 to 2016 the NBA University Foundation Allocation Committee has provided \$4,476,423.00 in scholarships, building projects support, equipment, research projects and professorships. These funds have been used by all the University of Nebraska campuses (Medical Center, UNL, UNO and UNK). These funds come from ongoing donations to the NBA University Foundation by NBA member banks including Bruning State Bank and bank staff members. NBA leadership saw the need and had the vision to begin fundraising efforts and then invested for the long term. The earnings from those donations and investments are paying huge dividends today.

Find out how to take advantage of these funds at <http://www.nebankers.org/index.php/scholarships>.

The NBA has focused for decades on providing educational opportunities for bank employees and future Nebraska leaders. I have come to better appreciate the importance of a well-educated workforce and have a greater insight on the need for all of us to educate ourselves, and have the drive to be students our entire lives. This wonderful opportunity has challenged me to learn more and most importantly to encourage my family and those around me that life-long learning, involvement, and commitment to faith, family and communities, should be our priorities.

Thanks for letting me share my travels and a little philosophy these last two years.

Finally, Bruning State Bank congratulates Bruning-Davenport Unified (BDU) on winning State Speech contest in Class D-2. Great job to all the students, coaches and parents!

*Jerry Catlett –
President, Chief Operating Officer*

Where Did All The Liquidity Go?...

With the surge in the commodity prices a few years ago, we saw profits flow into the farmer's balance sheets the likes of which hadn't occurred since World War II. With this new-found wealth, many of our farm customers were able to upgrade equipment, purchase more farm ground, build new shop buildings, remodel or build new houses, increase their standard of living, and make other expenditures which they were never able to afford with normal profit levels.

Then the music stopped, but some farmers didn't stop spending. In 2015, we saw large amounts of working capital drop off the farmer's balance sheets as they could no longer cash flow their higher level of spending with much lower commodity prices. The working capital that many people had built up over the years was going away.

This past year we saw the spending slow down, but for some the damage to their financial position is significant, and they are left with the painful reality that it's going to take some time to work out of the problem they are in.

Not only was cash used to pay for some of the capital expansion, but in addition to this, money was loaned out on some of the larger capital projects, creating a cash flow problem. A weak liquid position only exacerbates the situation when loan payments collide with relatively low net farm income.

Those who still have a strong liquid position but are struggling with debt coverage have afforded themselves some time to work through making adjustments to get back to a positive cash flow, and thus maintain working capital. For those who are not in a strong liquid position, there is no choice but to make immediate adjustments or put themselves at risk of not being able to borrow money to continue to run their operation.

There are solutions for those with little or no liquidity left, but not many of the solutions are very attractive. They include cutting operating expenses through doing more of the farming applications themselves which means paying for less custom work; generating outside income through doing custom work; selling equipment which is no longer critical to the operation in an effort to bring cash back into the operation; cutting living expense; one or both spouses getting full or part time jobs, and/or selling some real estate to get debt levels down to a more manageable level.

As we work with our customers to get through the lean years ahead of us, our objective is to always try to help keep them in business on a sustainable level, so they have the opportunity to make money when the farm commodity prices turn around.

One thing is certain, the weather and the farm economy are cyclical. We can all get through this if we are willing to make adjustments which allows us to survive the low prices we face. Things will change and profits will improve. You just have to find a way to hold your equity base together and not lose any more money so you can go back to building wealth when times get better.

*Darrell Raum-
Chief Credit Officer*

No Time Like The Present...

The farm renewal season is nearing the end and it is through the annual renewals each year that we ask our farm and ranch borrowers some questions on an annual basis. One of those questions every year is whether you have a will, trust, or an estate plan and the most common answer I get is "No, I need to get one completed."

So this article I am writing to remind all our borrowers and even our non-borrowers that now is the time to get that will, trust, or estate plan done. Everyone is busy whether, it is calving cows or getting ready to plant the crops. Then it leads into the haying and irrigation season, then harvest will be here before we know it. My point is there is no better time than now to get that will, trust, or estate plan down because life doesn't slow up.

Doing nothing could only make it more costly and more difficult for your surviving family at your death when they are already suffering from the loss of a loved one. So do what is right, and do it for your family and your loved ones!

*Jim Scott –
Broken Bow Senior Vice President*

Prepare Your Finances for Emergencies...

Spring has sprung, and with it the potential for storms. When Kearney suffered a tornado several years ago, I was reminded again of the importance of preparation.

First, check around your house for important documents. Birth certificates, passports, marriage licenses, wills, vehicle titles, etc. belong in a safe place. Consider a bank safe deposit box or a secure home safe.

Next, look for a plastic storage container; shoe box size is about right for most families. This can be your financial "go kit." Keep a list of your account numbers for bank accounts, credit cards, loans. You can also stash copies of your insurance policies here. Place a small amount of cash in your box. If electricity is off in your town, you can often buy a few groceries with exact change. When a tornado watch or warning is predicted, you can gather up your check books and other pertinent items and quickly add them to your box on your way to shelter.

Preparing for a financial emergency is an important way to lessen the very real impact of a disaster and to provide peace of mind. Start with these simple steps today and stay safe!

*Marsha Carlson –
Customer Service Representative
Kearney*

TO EFT -or- NOT TO EFT?...

Do you struggle to pay your automobile and home insurance premiums every 3 months, 6 months, or every year? *We have good news!*

Most companies offer an EFT option! This allows you to split your premium over equal monthly payments rather than having to pay the whole premium at once. Withdrawal can also be set up on a day of your choice, for example, on or shortly after pay day. An added bonus is no late payments or cancelled policies due to missing a premium payment due date. Many of our insurance companies are now waiving the service charge for the monthly Electronic Funds Transfer (EFT) premium payment option. Others charge a small fee for this convenience.

A down payment is usually required to get the EFT option started unless the EFT request is submitted at least 30 days prior to the renewal term. Signing up is easy...stop in and see us! You'll need to bring in a voided check, sign the EFT request form, and the make the down payment, if applicable.

Give us a call or stop by if we can help you make your insurance payments a little easier or help you with any other insurance needs!

*Kathy Roberts, Brian Hulse,
Kristen Monteforte, & Gail Anderson
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.

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• Ladies, we invite you to stop in at any •
• Bruning State Bank location on •
• Friday, May 12th •
• to receive a flowering plant in honor •
• of Mother's Day! •
.....



Our New Defense, the 3-4!...

As we are winding down the busy renewal season I wanted to lighten things up with something a little different. If you are a Nebraska football fan maybe you will find this somewhat informative.

The Nebraska football team is constantly looking to improve. One of the steps they have taken is hiring a new defensive coordinator in Bob Diaco. Diaco was recently the head coach at Connecticut but was let go after the 2016 season. Prior to his three year stint in Connecticut, he was the defensive coordinator at Notre Dame.

In 2012, Notre Dame was second in the nation in giving up the least amount of points per game (12.8) and they appeared in the 2013 BCS National Championship Game. Bob Diaco was in charge of the defense. He was awarded the Broyles Award, which recognizes the top assistant coach in college football.

Bob Diaco runs a 3-4 defense. In the past few years NU has run a 4-3 defense. Some say the 3-4 is very similar to our old 5-2 defense. Remember Rich Glover? Most of you don't!

The 3-4 defense was originally devised by Bud Wilkinson at the University of Oklahoma in the 1940's. The 3-4 defense was the main defense used in the late 1970's-early 1980's. Then it disappeared until the 2000's when the NFL teams started using it again. Now college teams are going back to it also.

Advantages of the 3-4 defense include speedy linebackers pursuing the running backs and the flexibility to use multiple rushers to confuse the quarterback in passing plays. They can do this without the secondary having to play man to man defense on a receiver. Most teams try to disrupt the offense's passing game by rushing four defenders. So besides the nose tackle and two defensive tackles, they will rush a linebacker also. But with the flexibility of this defense the fourth rusher can come from any of the other positions. Again the key is causing confusion to the offensive team.

The 3-4 defense incorporates three defensive linemen-two defensive ends and one nose tackle, who line up opposite of the other team's offensive line. Their responsibility is to engage the offensive line so that the four linebackers can either rush the quarterback or drop back into pass coverage.

Linemen in the 3-4 defense tend to be larger than the defensive linemen we have had in the 4-3 defense. They need to take up more space and guard more territory along the line of scrimmage. The nose tackle is across from the center and the defensive ends usually play opposite of the offensive tackles. Size, strength, and weight become more critical factors.

The 3-4 nose tackle is considered the most physically demanding position in football. He needs to control the area between both offensive guards and not get pushed back in to the linebackers.

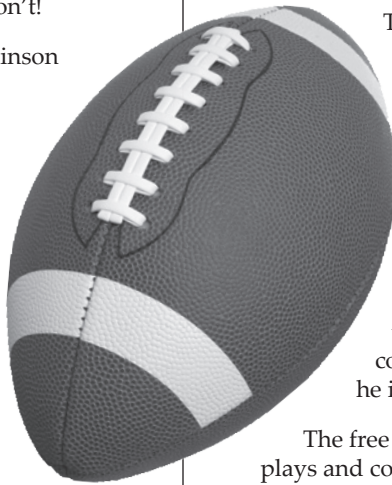
The linebackers create the most options to confuse the opposing team and their coaches. There are so many different

looks they can have. Depending on the situation, any number of linebackers can blitz, fake a blitz, "spy" the quarterback or running back, or cover receivers. It is said that the outside linebackers are like the 3-4-5 hitters in baseball. It will be interesting to see who can emerge for Nebraska to play the outside linebacker position.

In the 3-4 defense, four linebackers are positioned behind the defensive line. There are two inside linebackers. One is the Mike on the strong side or wide side of the field and the other is called the Will and he plays on the other side. The Mike is like the fullback on defense and is usually the stronger and larger of the two inside linebackers.

The Will is considered the most athletic linebacker. He will make the most tackles if the defensive line and the Mike linebacker do their jobs.

There are also two outside linebackers. I am not sure what names the outside linebackers will be given but normally there is a Sam. The Sam has to be able to cover, blitz, and play the run. They have to be fast and quick thinking. The linebacker on the other side we will call the Joker for now. The Joker has to have a great pass rush and has to be able to beat both tackles off the edge.



The 3-4 linebackers must be able to shed blocks by fullbacks, tight ends, and offensive linemen to get to the quarterback.

The 3-4 defense uses four defensive backs. Two are safeties and two are cornerbacks. A cornerback's responsibilities vary depending on the type of coverage called. The corners will line up close to the receivers and will usually try to jam the receiver to disrupt their route. Usually the coverages called are man-to-man or a zone defense. In a zone defense the corner is responsible for an area. In man coverage he is responsible for a certain receiver.

The free safety is responsible for reading the offensive plays and covering deep passes. He is positioned 10 to 15 yards behind the line of scrimmage. He is the last line of defense if the running back or receiver gets through the linebackers and cornerbacks. He must be quick and smart.

The strong safety is usually larger than the free safety and is positioned relatively close to the line of scrimmage. He is usually a big part of the run defense but is also responsible for pass coverage. He is likely to guard a tight end.

What I do know is that this defense will be much different than what we have had in the past and there will be a long learning curve. We, as fans, will need to be very patient early this fall.

With even Nebraska football constantly changing so is our bank technology at Bruning State Bank. It seems there are continuous ways to make your banking life better. See us about mobile capture, card valet, bill pay, pop money, and other services like Apple Pay, Samsung Pay, and Android Pay. It makes banking easier. Contact us at your local branch for details and questions regarding these products.

*John Boehler –
Holdrege President*

Where is That Statement?...

"I just don't have time to look at my bank statement." "I check my account balance on my phone every day, so I don't need to look at my statement." Do you ever make one of these comments? Do days, weeks or months go by before that bank statement envelope gets opened or before you pull up that e-statement on the computer screen?

We encourage our customers to review their bank account statements as soon as they receive them in the mail, or receive notice that their e-statement is ready. Even if it's a just quick browse, that may be ample time to spot a transaction that just doesn't look "right". Some of the circumstances we deal with from time to time are:

- Unauthorized transactions made to your account.
- A recurring charge, such as an insurance premium payment or a bill payment, has been canceled but the company continues to debit your account.
- A transaction has been authorized, but the amount coming out of your account differs from the amount authorized.
- Fraudulent debit card transactions.
- A debit card transaction was debited twice.

If you should happen to find an error, we must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared. Reviewing your statement is a simple, but effective way of protecting your money. So, now, WHERE is that statement???

Customer Service, Hebron

April is **Financial Literacy Month** celebrated along with **National Teach Children to Save** on April 28, 2017!

Instead of hiding cash away here . . .



Keep your money safe at

BRUNING STATE BANK

Stop in or visit bruningbank.com to learn about our saving options!

Protect Yourself from Being Vulnerable to Technology...

Being a "Millennial" I grew up using a computer both in school and at home. I have suffered through dial-up internet, and texting before phones had a keyboard on-screen. The difference in older technology compared to the technology used today is staggering.

Despite all the advances in technology, it seems we are more vulnerable now than ever. I don't say this to scare anyone, I don't want anyone swearing off technology here. Technology has many benefits, and I'd like to help you be comfortable with it. So let's take a moment and go over how you can protect yourself.

I follow a simple rule, if I don't know the number, email address, etc. I don't answer or respond. Many of today's criminals do something called Phishing. They call random people, or send out mass emails in hopes of obtaining personal information that they use to take your identity. The easiest way to protect yourself is to simply not respond in any way.

Another good rule to follow is not to send personal information through text, and keep it off the internet completely. If you receive a text or email asking for information, and it appears to be from someone you know, call them to verify that they are indeed the person you are working with.

Thanks to the advances in computers and cell phones, we offer several products that you can use to monitor your accounts. These include Online Banking, Mobile Banking, and our newest product, Card Valet.

Here at Bruning State Bank we are always working to keep your information secure. We will never text or email you regarding your accounts or to obtain personal information. If you feel you have been the victim of Phishing, contact Bruning State Bank as soon as possible.

*Julia Schweer-
Loan Clerk
Young Bankers of BSB*

Congratulations to Graduates...

There are so many "firsts" in our lives – first day of kindergarten, first day of college, first day on a new job. Bruning State Bank is here to help make all your first steps a little easier!

Whether you need your first debit card, a loan for your first car or home, we can help. And with Online and Mobile Banking, you can take us with you wherever you go!



Congratulations on your achievements and **Good Luck** as you start your next "first."

Farm Lease Considerations...

Farm leases was one of the topics presented at the February 2017 Farmers and Ranchers College meeting in Geneva. When negotiating farm lease terms, avoid greed, build trust with respect, tell the truth, and avoid managing the farm based on "coffee shop" talk. The landlord should state their wants and the tenant should state what they can bring to the table.

With tight farming margins, landlords should set minimum nitrogen and phosphorus levels and clarify who is responsible for soil testing expense. Landowners should pay 100% of liming expense since the benefits are usually after the first year. If the tenant is responsible for a share or all of the liming expense, the lease agreement should include a prorate clause for reimbursement if tenant loses the farm lease between years 1 through 5.

If the tenant furnishes the pivot and/or irrigation motor, and you are using UNL's average rental rates to determine a fair market rental rate, the UNL rental rate needs adjusting. This is because UNL rates have landowner owning both. The dryland rental rate plus an estimated increase in real estate taxes can be used as cash rental rates. This is due to adjoining acres owned by someone other than the party owning the irrigation system and water well, as it is being reclassified as irrigated land at the county assessor's office.

Grain bin rental rates should be charge by the bushel/year plus electricity cost and landowner paying for repairs and the installation of a separate electric meter for the bins.

Typically, stalks belong to the tenant unless addressed otherwise in a written lease. Baling of stalks should be limited to 1 out of 4 years to maintain organic matter. The rental rate for grazing stalks is \$3/acre and up depending on how much grain is in the field. If the tenant subleases the stalks, the landowner should receive a share of the rent received. Pasture leases should include provisions for noxious weed and volunteer tree control, drought and/or grass loss due to fire which reduces the number of grazing days or number of units allowed or stated in the lease.

If family members are renting their farm to another family member below fair market value, make sure other family members know why to avoid discontent in the family. For example: in exchange for a lower cash rent value, tenant will pay the farm real estate taxes, maintain buildings and improvements, take parents to doctor appointments, etc. The deadline for lease termination notices for verbal or unwritten leases is by September 1 prior to next growing season; for written leases, it is the date stated in the lease.

*Craig Pope –
Hebron President*

Welcome...

Bruning State Bank is excited to welcome new bankers to our team!



Janessa Maurer joined the Holdrege family as a Customer Service Representative. She is a native of Holdrege, NE and recently graduated from Southeast Community College in Lincoln, NE with a degree in Business Administration. While seeking her high school and college education Janessa worked as a Sales Associate at "My Favorite Party Shoppe" in Holdrege, NE.

Janessa enjoys golf, gardening, HGTV projects, reading a good book, spending time with family, and her dog Griffin. Janessa looks forward to meeting and assisting customers.

Marsha Carlson recently began in our Kearney location as a Customer Service Representative. While working as a Public Health Nurse, Marsha pursued her interest in finances by completing a course in Personal Financial Planning. She is married, the mother of five and the grandmother of two. She appreciates the opportunity to learn and to serve in the Kearney Community.



Renee Girardin joined our Broken Bow location as a Customer Service Representative. Renee's husband is Logan, who works for the family business, Arrow Seed. Renee is originally from Lincoln, but moved to her husband's hometown with their yellow lab, Piper. Renee graduated from UNL in 2014 with a degree in Psychology with an emphasis in Child, Youth and

Family Studies and Dance. She is currently the Director of the Just For Kix Dance Program in Broken Bow, teaching ages 3 years and up all styles of dance. She enjoys sharing her passion of dance with the community! If not working or teaching dance, she likes to spend time with family or enjoying the outdoors. Renee is looking forward to serving the Broken Bow community!

Stop in sometime to say hello and welcome Janessa, Marsha, and Renee to our staff!

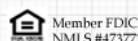


Make your spring project plans a reality!

We offer home improvement loans and home equity lines of credit in addition to our conventional mortgage products.

Interest rates are still good.

If you have a purchase in mind or haven't yet refinanced your current mortgage, please give us a call!



BRUNING STATE BANK

Social Security...

Many people assume that when they turn 62 years old they should file for Social Security benefits. However, there are several factors that should go into your decision to begin drawing benefits.

Sixty-two is the minimum year to file. If you were born between 1943 and 1954 your Full Retirement Age (FRA) is 66. After 1954, the FRA increases 2 months per year (for example, someone born in 1956 has an FRA of 66 and 4 months). Your FRA is 67 if you're born 1960 and later.

There is a reduction in benefits for receiving Social Security benefits prior to your FRA. If your FRA is 66:

- Age 62: you will get 75% of the FRA monthly benefit
- Age 65: you will get 93.3% of the FRA monthly benefit

There is an advantage to waiting past your FRA to receive benefits. Your benefit grows two ways. First, it grows about 8% per year until you reach 70. Secondly, the Cost of Living Allowance (COLA) increases your benefit. This increase can be very important if you have a family history of longevity and you are healthy. Typically, the breakeven between starting your benefit at FRA versus 70 is about 10 – 12 years. Waiting until later can be very helpful if you have a younger spouse with a benefit that is less than yours. In this way, you will assure they have the largest benefit for the rest of their life.

The Bipartisan Budget Act of 2015 eliminated some key Social Security "Claiming Strategies" used in financial planning. These were unintended loopholes. Without going into great detail, the primary strategies were "File & Suspend", and "Restricted Application". I bring them up because anyone at least 66 years old who filed using the "File & Suspend" strategy prior to 4/29/2016 is grandfathered in. The loophole allowed a worker to file for SSA benefits, then suspend payments – allowing the benefit to continue growing, while

their spouse applied for spousal benefits. "But there is a crucial exception to this suspension rule: A divorced spouse can continue to collect spousal benefits even if his or her ex suspends benefits." (*Mary Beth Franklin, Investment News*)

"Restricted Application" or "Deemed Filing" loophole allowed married couples that each qualified for their own SSA retirement benefit to start receiving spousal benefits at full retirement age, while letting their own retirement benefit grow by delaying it to age 70. Similar to "File & Suspend", but in this case, both individuals are suspending their own benefit to allow it to grow, while one is taking the spousal benefit. Now that the loophole is closed, when a married individual applies for benefits they apply for both their own and their spousal benefit and receive a combination of the two that equals the higher amount (no longer allowing their benefit to grow).

You can still work after beginning to draw SSA retirement benefits. If you are under FRA for the entire year, SSA deducts \$1 from your benefit payments for every \$2 you earn above the annual limit. For 2017, that limit is \$16,920. In the year you reach FRA, SSA deducts \$1 in benefits for every \$3 you earn above a different limit. In 2017, the limit on your earnings is \$44,880 but SSA only counts earnings before the month you reach your FRA. Beginning with the month you reach FRA, your earnings no longer reduce your benefits, no matter how much you earn.

There are calculators available that will help you determine when it is best to take SSA retirement benefits. Of course it is partially subjective, but still well worth the exercise.

*David Frook –
Financial Planner*

Securities offered through Securities America, Inc. Member FINRA/SIPC. David Frook, Registered Representative Advisory Services offered through Securities America Advisors, Inc. David Frook, Investment Advisor Representative Bruning State Bank and Bruning State Bank Wealth Management are unaffiliated with Securities America. May Lose Value, Not FDIC Insured, No Bank Guarantee, Not a Deposit, Not Insured by Any Federal Government Agency.

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- ⇒ Deposit your check by taking a picture with your phone or tablet.
- ⇒ Pay your bills without the hassle of writing a check and getting to the post office.
- ⇒ Use Pop Money to send funds to someone with the use of their mobile number.
- ⇒ Manage your debit card with Card Valet. Turn your card on/off and set up notifications and limits.
- ⇒ Pay with your phone by loading your BSB debit card into Apple Pay, Android Pay, or Samsung Pay.

Find us in the app store or give us a call to get started!

BRUNING STATE BANK

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Nebraska

Your Country Bank Since 1891



Technology Update

Don't have any cash on you? Not a problem, just swipe your card. Most of us would be lost without our debit cards. Using your debit card to pay only takes a few seconds but there is a lot that happens behind the scene. For example, every time you use your debit card, the transaction is rated on a scale to determine if the transaction is fraudulent or not. If our Fraud Detection Center suspects fraudulent activity on your debit card you will receive an automated call to verify your recent transactions. The number that will show up on your caller ID is 877-253-8969. I have saved this number in my contacts in my cell phone so when they call I know who it is and that it is safe to answer my phone and verify my transactions. I would recommend for you to do the same. If you happen to miss the call and need to call back the number you need to call is 866-750-9107. I have saved this number in my cell phone as well.

Another recommendation would be to call your local branch and verify that we have your **cell phone as your primary contact phone number** instead of your house phone. Also we want to make sure we have your most current cell phone number as yours might have changed since you opened your account. If you have any questions regarding your debit card or our fraud detection system, please give us a call. We always look forward to hearing from you.

*KaDene Deke –
Assistant Network Administrator*

Tech Term: Internet of Things (IoT) - The concept of connecting any device with an on and off switch to the Internet. For example: cellphones, coffee makers, washing machines, and lamps.



Bruning State Bank
INSURANCE AGENCY

MPCI - Initial Planting Dates

| Nebraska: | Kansas: |
|---------------------|---------------------|
| Corn – April 10 | Corn – April 5 |
| Milo – April 16 | Milo – April 26 |
| Soybeans – April 25 | Soybeans – April 26 |

MPCI - Final Planting Dates

| Nebraska: | Kansas: |
|--------------------|--------------------|
| Corn – May 25 | Corn – May 25 |
| Milo – June 15 | Milo – June 25 |
| Soybeans – June 10 | Soybeans – June 15 |

April 28 – Last day to report 2016 Production

*****Don't forget about HAIL Insurance! Be sure you have coverage BEFORE the thunder rolls!**

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.