

# BRUNING STATE BANK

*Your Country Bank Since 1891*

Bruning ❄️ Hebron ❄️ Broken Bow ❄️ Holdrege ❄️ Kearney



## What Goes Around Comes Around...

I hate to be identified as a “know-it-all,” and the jury is still out on whether or not I know anything at all! But I do know I don’t have the corner on predicting the future. Many of you that have lived more than 60 to 70 years also anticipated what was going to happen.

Prosperity gives the illusion that “happy days are here again,” everything is just going to continue to improve, and the downhill slope is out of sight and out of mind.

Well, the chickens have come back to the roost. Prosperity is always built from the ground up, and it seems like the hard times come from the top down.

With the boom we recently experienced, local, state, and federal government entities have expanded and taken on debts that will have to be paid out of taxes. Property values were inflated, so the taxes that were paid generated more revenue. It seemed that every local, state, and federal agency spent all of the new dollars generated. Not only that, they budgeted more dollars from the expected increase in revenue for the future. The bonds sold to fund all those future expansions will be around to pay for by the taxpayers for a long time. The state schools (particularly Lincoln) have had trouble meeting their budgets now, so what does the future hold?

Here’s another prediction: If revenue from real estate tax, sales tax, property tax, and other sources of revenue shrink, there will be tough times ahead meeting obligations.

Everyone is anticipating that agriculture will be going through the ringer, but I have a lot more confidence in our farming and rural communities than in our national, state and city planners.

Farmers are used to these swings in the economy, and they make adjustments in their business plans. They see the problems, and they and their financial counselors adapt, making the changes. Others in government, cities, and schools simply look for more revenue from taxes to solve the problem.

The honeymoon is over and it is time for the nation to go back to square one.

*Banker Frank – Frank L. Bruning  
Chairman of the Board*

*“Over every mountain there is a path, although it may not be seen from the valley.” ~ Theodore Roethke*

## End of Year Matters for Consideration...

As harvest winds down and commodity prices are lower than we may have hoped, year-end planning may have started with putting on some fall fertilizer and trying to get a marketing plan in place, not only to finish out the 2016 marketing year, but to get a good start on 2017.

People who are low on working capital are trying to figure out how to cut costs or not buy machinery at this time. Before all of these decisions are made, there are several things to think about for the future:

- 1) Can I afford to own all of this equipment, or could I share a combine with a neighbor? Could I have some of my farm ground custom harvested or should I look at leasing a combine (alone or with a neighbor)?
- 2) For those who are 60 years and older without a succession plan already in place:
  - a) Could I have some of the land custom planted, sprayed, and harvested, while I still do the irrigating and hauling the grain to market?
  - b) Could I sell some of my machinery to a young farm family and work a share-rent deal with them some time?
- 3) Could I trade for larger equipment and do custom harvest for a neighbor to help with making the payments?
- 4) Do I have a marketing plan, or is it time to look at getting some help? We at Bruning State Bank encourage the use of credible professional marketing assistance to help with marketing plans.
- 5) Am I doing all I can to keep my landlord informed about their harvest, sharing with them the yields, and where their grain is stored? Have I visited with them on next year’s rental rates? Good communication early-on may go a long way toward adjusting rental rates as appropriate.

It is always good to check with your accountant, attorney, and banker when discussing these ideas, as well as your business partners, which may include your wife and children.

*Fred D Bruning – President*

*“Whenever you see a successful business, someone once made a courageous decision.”  
Peter F. Drucker*

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## Jerry's Journal...

Jill and I attended Falls City Sacred Heart versus Bruning Davenport Shickley (BDS) Class D-2 State Semi-final football game. BDS lost in the closing seconds of the game and it was exciting to watch the two great teams, too bad someone had to lose. As disappointment fades and the positive memories grow, remember BDS has had a great run in the state playoffs. They were Runner-up in 2014, Champions in 2015, and playing in the semi-finals in 2016 is a great accomplishment. Congratulations to the players, coaches, parents, fans, and the communities that combine to be BDS. The teamwork and leadership we are all learning from the BDS students and coaches, should give us great hope for the future of our communities!!!

The success of BDS and the lessons learned have assisted me on this journey of the Nebraska Bankers Association (NBA) Chairman duties that began May 2015 and will end in May 2017. Thanks for the "free" lessons right in front of me. When you consider the mix of history, pride, and rivalry among the various communities, along with the changes in generational behaviors, you have a real study in "Leadership 101." The endeavor brought together very similar groups and communities; yet, everyone has a different perspective on just how to measure the success of the cooperative that is BDS.

The community banking industry, namely the NBA, has the same challenges. Each bank has a sense of what victory looks like for our banking association, at the same time of bringing together similar groups (banks and bankers) and their own history of head-to-head competition for customers. As the baby boomers, Generation X, and millennials all work their way into the banking system, it makes me appreciate how great the accomplishments of BDS State Champion Runner-Up, State Champion Championship and a Semi-Final finish are. The NBA may not get measured by the same competitive system as a football game, yet, I think the NBA success is ranked next to the success of BDS football!

I've been blessed to work with a great team here at Bruning State Bank and the NBA Team. You'll find a lot of similarities to high school sports, thanks to the NBA coaches (our President and CEO, Directors of Education, Communication, Government Relations)! What an opportunity it has been!!!

As the NBA Officers travel the state, many great lessons have been learned, and as I've said before, the learning never stops. This message gets repeated to the students we've been in front of at University of Nebraska – Lincoln and University of Nebraska – Omaha Colleges of Business Administration. Just to update you on the great people and great communities that I've been so fortunate and humbled to meet, we've traveled to Scottsbluff, Gering, Harrisburg, Kimball, North Platte, Kearney, Ravenna, Lincoln, Omaha, Norfolk, and McCook.

As we begin the Holiday Season, we have so much to be "Thankful" for. The many gifts we receive and the blessings that follow to us via our freedoms provided by a great democracy that we need to protect! Please remember the gift we've received and the true meaning of "Merry Christmas."

Thanks to all of you for your patience and support, and a special "Thank You" to my co-workers for making this experience possible.

*Jerry Catlett – Senior Vice President,  
Chief Financial Officer*

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## Insurance - All Kinds

- M** Motor Homes – Motor boats – Mobile Homes
- E** Excess Liability – Errors & Omissions
- R** Recreational Vehicles
- R** Ranch - Farm
- Y** You (Life & Health Insurance)
  
- C** Commercial
- H** House - Hail
- R** Renter's
- I** Inland Marine – Irrigation Equipment
- S** Surety Bonds – Scheduled Equipment
- T** Technology (Electronic Equipment)
- M** Multi-peril Crop insurance
- A** Automobile
- S** Supplemental – (Medicare – Disability)

### The Bruning State Bank Insurance Agency

We can write – "Insurance of all kinds" - ALL year long! We appreciate your business and look forward to assisting you with all your insurance needs!

**MERRY CHRISTMAS AND HAPPY NEW YEAR**

*Kathy, Brian, Kristen & Gail*

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.

### "Agriculture at the Crossroads"



Remember, Dr. David Kohl will be speaking in our area twice in December! We hope you can join us for one of these presentations:

**Wednesday, December 14 • 1:00-4:00 p.m.**

#### **Opera House in Bruning**

Sponsored by Farmers & Ranchers College, along with donations from Bruning State Bank, UNL Extension, and area agri-businesses.

**No RSVP necessary.**

**Thursday, December 15 • 8:30-11:30 a.m.**

#### **Sun Theatre in Holdrege**

Sponsored by Bruning State Bank.

**RSVP appreciated.**

## Limit Your Risk...

Security is a well-known term in the banking industry; however, it is a term that takes on a different meaning when you are talking about private sales transactions. In my position, I try to give our bank customers the necessary information to protect themselves. In a private sale transaction, it is really easy to take on more risk than one should just because of simplicity purposes. What could possibly happen by purchasing something privately from another person? A LOT!

If you purchase a vehicle from a private party, what type of risk are you taking on? Many times you are dealing with someone you know, but there are those rare occasions that you don't personally know the one selling the vehicle. A good practice is to always ask to see the title or ask if the title can be given when payment is made. If it cannot, you need to ask why. It could mean there is a loan pending against the vehicle and the title is being held as security. If this is the case, to properly secure yourself, you as the purchaser need to make payment payable to both the person selling the vehicle, and the financial institution that is holding the title. If you do not do this, you run the risk of the seller taking your check, cashing it, and running off with the funds. He/she does not pay off the loan against the vehicle, you do not receive the clear title, and you are out the funds that you paid for the vehicle. You might say, what is the harm in that, I have the vehicle. Well, the financial institution that is holding the title is also going to expect to receive payments. When payment stops, the vehicle is the financial institution's collateral and it will collect it for payment on the loan. You are out!

These types of risks not only apply to vehicle purchases, as described above, but it goes much further when dealing with a farmer or rancher. What happens if you purchase hay, equipment, crops, or even cattle privately? You, as the purchaser, run the same risk if you do not properly secure your purchase by including the financial institution's name as well as the seller's name on the check. Failure to do so can result in a much higher loss than your typical vehicle purchase. As the purchaser, you need to understand the avenues out there to protect yourself. Contact your loan officer if/when you are thinking of purchasing anything privately. We can help you safeguard yourself against possible damages.

In today's society, we all take on plenty of risk. Limit yours by properly securing any payment for goods. Always include the financial institution's name alongside the seller's name when doing business privately.

*Jim Scott –  
Broken Bow Branch Vice President*

## Where Can I Find Basic Financial Education?

I continue to learn more about personal finance and found a website titled [MyMoney.gov](http://MyMoney.gov) and found it to be a great source of information and I know you will, too.

[MyMoney.gov](http://MyMoney.gov) is the U.S. government's website dedicated to teaching Americans the basics about financial education. Whether you are buying a home, balancing your checkbook, or investing in your 401(k), the resources on [MyMoney.gov](http://MyMoney.gov) can help you maximize your financial decisions.

Throughout the site, you will find important information from 20 Federal agencies and Bureaus designed to help you make smart financial choices. The website is organized utilizing "MyMoney Five" which takes you through the principals: Earn, Save & Invest, Protect, Spend, Borrow, and helps you manage as you make daily financial decisions. As well, you can select "Life Events" which cover specific scenarios you could be involved in. The site offers "Tools" such as calculators, worksheets, and checklists to help you through the given task.

Popular topics include: Spending Plan; Managing Debt and Credit; Dealing with Mortgages; Planning for Retirement; Saving & Investing; Getting a Loan; Getting Insured; Knowing Your Consumer Rights; and Scams/Fraud. Whether you are just beginning a savings account or an experienced financial planner, you can always learn something new to help you grow and manage your funds.

*Craig Pope –  
Hebron Branch President*



**Holiday Open House**

To show our appreciation for your business, we invite you to stop in for Cider & Cookies!

<b>Bruning</b>	<b>Hebron</b>
Friday, December 9th	Friday, December 9th
8:30 AM - 4:30 PM	8:30 AM - 4:30 PM
<b>Broken Bow</b>	<b>Holdrege</b>
Friday, December 9th	Friday, December 20th
8:00 AM - 4:00 PM	9:00 AM - 3:00 PM
<b>Kearney</b>	
Friday, December 21st	
9:00 AM - 1:00 PM	

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## Great Reasons to Refinance Your Mortgage...

One of the most common reasons for refinancing a mortgage is to take advantage of lower interest rates. But there may be other reasons to consider a refinance, especially if any of these pertain to your current mortgage:

- **Higher interest rate than what current rates are.** Rates may have been higher when you took out your mortgage, or your financial picture may have improved since that time. You may now qualify for a lower interest rate.
- **An adjustable rate mortgage.** With today's low rates it may be the perfect time to refinance to a fixed-rate mortgage and lock in that low rate for the life of the loan.
- **Private Mortgage Insurance.** Has the value of your home increased which would allow you to refinance to an 80% loan-to-value mortgage and avoid the PMI premium? Or if your mortgage was set up with life-of-loan PMI, you may want to look into refinancing to stop that premium expense.
- **Longer-term loan.** If you are able to make a larger monthly payment now than you were when you first took on your mortgage, you may want to compare payments and interest rates for a shorter-term mortgage to see how much interest you can save over the life of the loan if you refinance to a shorter term.
- **A short-term mortgage.** Just the opposite of the above scenario; your income stream may have decreased since the time you started with your mortgage. Refinancing to a longer term can ease a tight monthly cash flow.
- **Mortgage keeps getting sold.** If you would like to keep your mortgage at one bank for the term of the loan, you may want to refinance with us. We keep our mortgages in-house.

Are you planning on making improvements to your home or do you have college or other expenses coming up? You may have enough equity in your house to do a cash-out refinance or a Home Equity Line of Credit to help fund those upcoming expenses. Please contact one of our mortgage professionals for more information.

- Lori Utemark – Bruning
- Jeff Hammer – Bruning
- Shari Fischer – Hebron
- Janice Nozicka – Broken Bow
- Michaela Nielsen – Holdrege

*Shari Fischer –  
Mortgage Loan Officer – NMLS #474130*

## Things “To Do”...

The end of 2016 is almost here! Where does the time go? Crops have been harvested for 2016 and wheat has been planted for 2017. So...now it's time to prepare for 2017. You're making your Christmas lists, but have you made your crop insurance "to do" list, and have you checked it twice?

- 1) Report your row crop yields: Gather up your elevator summary sheets and bin measurements and report your row crop yields from this year's harvest. Your signature is needed on the reporting form.
- 2) Pay your multi-peril crop insurance premium: Premium payments were due September 1st and interest began accruing October 1st.
- 3) Notify agent of any changes in your farming operation for 2017: Let us know if you will be adding any ground to your operation. Are you breaking-up land that hasn't been farmed in the past? Are there any other changes in your farming operation?

It has been a pleasure working with all of you this past year and we look forward to assisting you with all your insurance needs in 2017.

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

*Kathy, Jeff, Shari, Craig, Brian,  
Zach, Janet & Ryne  
Bruning State Bank Insurance Agency  
– Crop Insurance Agents*

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.

## Join us in the tradition of holiday giving!



**Bruning/Hebron** - Place new or "gently used" toys under our Christmas Trees for Blue Valley Community Action.

**Broken Bow** - Add gifts to our Holiday Gift Box or Tree for Healing Hearts and Families.

**Holdrege** - Place a new toy under our Christmas Tree for Toys for Tots.

**Kearney** - Provide monetary donation for Good Fellows.

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## *It's the time of the year for Thanksgiving, Reflection, & Planning...*

During this time of the year, it is an excellent time to take stock of the important aspects of your work, individual financial progress, plans, and goals for the future. Whether it is the conclusion of the a long season growing and harvesting crops, looking forward to a busy holiday shopping season in a main street retail business, or working on the routine aspects of a job, this time of the year can be a successful launching pad for greater success in the future. Whatever the situation, all of us should appreciate and be thankful for the best aspects of our lives. To fail to see the good in our surroundings and in the people we interact with is to lose some of the positive joys that flow from the blessings we receive.

This time of the year is a logical time to assess and measure the results of our labor by checking our results against our goals and aspirations. For an individual this can mean, a simple balance sheet that shows financial progress, whether the goal is debt elimination, accumulation of retirement funds, or saving for educational expenses. A balance sheet is simply "what do you own minus what do you owe?" This process can also be a good first step in getting prepared for tax return season, which comes shortly after the first of the year. The benefit of preparing a balance sheet helps to keep plans on track and encourages habits of thrift and financial security.

With a current understanding of your financial wellbeing, planning for the future is easier. If your goals are realistic and measurable, you can chart the plan for the next year and beyond. This becomes the "road map" or, in more modern terms, the "GPS" to guide you. All plans face changes and revisions, but if you start with no plan, it is unlikely you will achieve your goals. A budget or cash flow can give you an understanding of your finances and can be a helpful tool to show you where your money is spent.

All of this is "banker speak" for a planned and orderly financial aspect of your life. We obviously like to see the world ordered in this way. However, life is seldom completely predictable. If you have done all you can to make sense of your finances though, adversity and unexpected challenges can be much less stressful to deal with. I encourage you to gain the sense of confidence you can experience if you take these steps to achieve your goals. Always understand though, that financial considerations are only a small part of a happy and successful life. Be thankful during this season for all of the good things in your life, but also do your part to plan for success. Happy Thanksgiving and Happy Holidays!

*Douglas King –  
Kearney Branch President*

## *YELP...*

I recently had the privilege of speaking to the YELP class here in Holdrege. YELP stands for Youth Engaged in Leading Phelps. This is a year-long leadership development and community engagement training program offered to a select group of high school sophomores within the Holdrege, Loomis, and Bertrand high schools. YELP began in 2014 with a collaboration from the Holdrege Area Chamber of Commerce, Phelps County Community Foundation, and the University of Nebraska-Lincoln Extension of Phelps and Gosper Counties.

YELP has three major goals: to teach young people personal leadership skills, to introduce them to several local individuals who have modeled community leadership and engagement throughout their careers, and to show them how to identify a particular community need and then put leadership in to action to address that concern. The overall goal of the program is to help our young people get engaged in the leadership of their respective community. This is to help encourage them to consider returning to the area when they are ready to begin their careers.

This year's YELP class is made up of 14 students. The students study the "7 Habits of Highly Effective Teens" as well as learning leadership topics such as communication, time management, consensus building, prioritizing, and financial management. Each student develops a personal leadership project that provides benefit to their community. The project will be launched by the end of their time in the class and completed during the remainder of their high school career. The previous two classes have developed impactful community projects that are still in place and highly functioning.

Bruning State Bank has been a proud sponsor of the YELP program since inception and views it as an extension of our responsibility as a community bank to help educate and grow our next generation.

Wishing you all the very best during the Holiday Season! Merry Christmas & Happy New Year from the Holdrege Team at Bruning State Bank.

*Kyle Anderson –  
Holdrege Branch Vice President*

*Coming Soon:*

# **CardValet**

Use CardValet to safeguard your cards from fraud with customized alerts and the ability to set limits on cards.

- Turn your debit and credit cards on or off from your smartphones
- Sign up for alerts based on transaction amount, location, merchant type, etc.
- Set limits for spending - great for parents or employers

## Random Thoughts...

With the election over, we will see many changes starting to take place. Whether you agree with the changes or not, they will be happening. You may find some of the changes are going to have a positive effect on you while some of the changes may very well have a negative effect.

A very clear example of this is interest rates. It would not surprise me to see interest rates go up over the next year. If you are borrowing quite a bit of money, this will put an additional burden on your cash flow unless you have locked the rates on your loans. If you are an investor, you will finally start getting a little better return on your money.

A weak national economy for an extended period of time has gotten to where we are today. How much the economy will strengthen will be influenced by multiple factors. Federal Reserve Chair Janet Yellin stated in a formal address, "The slow recovery from the Great Recession has surprised economists, confounding long-held beliefs about growth and inflation." I am not as surprised as the economists seem to be. The head-wind business has faced with regulatory restrictions, high taxes, and the threat of even higher taxes has destroyed the incentive for private business to want to grow.

Farm commodity prices are reliant on exports to keep prices from drifting down further. We know our relationship with foreign countries will be changing with a new administration.

We need to keep an eye on how the renegotiations of these trade agreements go, as this will have a big impact on how much exporting of farm commodities there will be.

There is much discussion over what farm land values are going to do this coming year. We have seen some decline in the value of farm land since late 2015. It is unclear what values will do, but based on seeing some "no sales" at land auctions in the last two weeks, it would appear the willing buyer and the willing seller don't have the same opinion of what the land for sale is worth.

For many of our farm customers, marketing has been a challenge this year. It is very hard to know when to sell in a down market. Knowing your production cost and how much you have to receive out of your crop to break-even can help you to "pull the trigger" on some of it. If you have a tendency to procrastinate, my advice would be to get a reputable commodity broker to help you.

The last thing I will leave you with is this is this thought from Colin Powell: "There are no secrets to success. It is the result of preparation, hard work, and learning from failure."

*Darrell Raum –  
Senior Vice President*

## Technology Update...

Have you ever sat down at the end of the month and wondered where your money is going? Do you wish you had a better way of keeping track of your spending? We can help with that. Our online banking has a tool called Spending Report and it charts out your expenses by putting them into categories.

Once you login into your online banking, scroll down to the bottom of the page and you will find your Spending Report chart. You are able to select which account you would like to chart and also select the date range you would like to view. Then click Chart My Spending.

If you would like to change the category of an expense, you can easily do that. Scroll back to your list of accounts and click into the account you are working with. Then hover over the Transactions link in the top menu and click on All Transactions. Here you will find your transactions and the category that has been assigned to it. Next to the Category is a little pencil. If you click on that pencil, you can select a different category or maybe a more specific category for that expense. If you select a different category, you will need to click on the save icon to save your changes. When you are done categorizing your expenses, go back to your main online banking page to view the chart. Click on Chart My Spending again to reflect the changes you have made.

This tool can be very beneficial, especially when thinking about the New Year coming up and the adjustments you might be making to your budget. If we can help with your financial goals for the New Year, please give us a call. Happy Holidays!

**Tech Term of the Month: Application Programming Interfaces (API)** - a set of routines, protocols, and tools for building software applications. An API specifies how software components should interact.

*KaDene Deke –  
Assistant Network Administrator*

**Puzzled by eBanking?**  
Let Bruning State Bank help put all of your technology pieces together!  
Enjoy refreshments as you sign up for online/mobile banking and learn which new apps could serve you best!  
To learn hands-on, feel free to bring your own device!

Join us between these times at the following bank locations:

<b>Bruning:</b> Thursday, December 8th – 6:30 to 8:00 p.m.
<b>Broken Bow:</b> Thursday, January 26th – 5:30 to 7:00 p.m.
<b>Holdrege:</b> Friday, January 27th – 10 a.m. to 12:00 p.m.

# Converting Savings to Retirement Income...

Throughout your working career you save for retirement. This is called the "Accumulation Phase" of savings. When you retire (or semi-retire) and start taking money out of your savings accounts it is called the "Distribution Phase."

Your nest egg should be invested differently when you are converting from Accumulation to Distribution. There are a couple of reasons for this. The primary reason is market loss, and the secondary reason is reducing market volatility for a more even distribution.

For example, John is 45 years old and has saved \$250,000 in his 401(k). John plans to work until he is 67 years old, so he still has 22 year for accumulating savings. Because of this long time horizon, John is invested aggressively with about 80% stocks and 20% bonds. Now let's say its 2008 and John's account drops in market value by 40% to \$150,000. John has had good coaching from his financial advisor so he doesn't panic. Not only does John not make changes to his allocation, but he continues to make contributions and "buys low" while the market is down. And by the end of 2009 John is back in the black and seeing growth again in 2010. John is doing well.

But what if John had been 67 in 2007? What if John had been aggressively accumulating savings for over 40 working years, and had built up \$1,000,000 retirement nest egg, but had not changed the risk allocation of his investments? John retired in December of 2008 and started taking \$2,917 monthly distributions for retirement income (3.5% or \$35,000 annually). Not only did John's nest egg drop by \$35,000 in 2008, but it dropped another \$400,000 in market losses. So in early 2009 John is faced with a dilemma. Does he go back to work (if he can find work, and he's healthy enough to work), or does he take a major cut in his income? John's

distributions during the down market amounts to "selling low" each and every month. And with those distributions cashed out they don't have the possibility of regaining losses.

It is critical to start planning for your retirement income – changing from Accumulation Phase to Distribution Phase when you are about 10 years from retirement. That is the time to reduce risk in your investments from Aggressive to Moderate (more like 60–70% stocks & 30–40% bonds).

Then as you approach 3-5 years from retirement it is time to start converting your savings to prepare for retirement income. Some of your assets should be taken out of the market completely and reinvested in bank savings, CD's, and fixed annuities. Some of your investments might be invested greater in bonds. And depending on your unique situation, there might be some percentage that remains in a moderate-aggressive or aggressive portfolio.

If you have more questions about how you should start planning for retirement income just call me and we can set up a time to talk.

One more note: as we approach the end of the year, I would be remiss if I didn't throw out a reminder that if you turned 70-1/2 years old this year you will need to take your IRS Required Minimum Distribution by either 12/31/2016, or 4/1/2017 (first RMD only).

*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

## Notice of Change - Closing Saturdays

Beginning in January 2017, the Bruning and Hebron locations will be closed on Saturdays.

Remember Bruning State Bank is available 24/7 through Online and Mobile Banking. This allows you to:

- ✓ Review Account Balances
- ✓ Check on Recent Transactions
- ✓ Complete Account Transfers
- ✓ Pay Bills
- ✓ Mobile Deposit
- ✓ View eStatements
- ✓ Set Up Alerts for Account Activity



Member FDIC

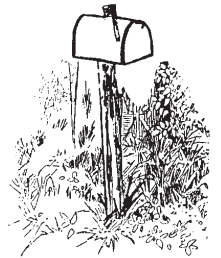
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*"YOUR COUNTRY BANK"  
Since 1891*

A festive holiday graphic featuring a dark wood background. In the top left, there are green pine branches with red berries and two large, shiny gold bells tied with a red ribbon. The main text is on a white, rounded rectangular background with a red border.

*Happy Holidays from Our Family to Yours!*

**Holiday Banking Hours**

Saturday, December 24th – Closed  
Monday, December 26th – Closed

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Friday, December 30th - End of year cut-off time for 2016 business

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Saturday, December 31st – Closed  
Monday, January 2nd – Closed