

BRUNING STATE BANK

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www.bruningbank.com

Bruning, NE • 402-353-2555 or 1-800-403-5889

Hebron Branch 402-768-7473 or 1-800-405-6167

Bank of Broken Bow 308-872-2757 or 1-877-872-2757

A Branch of Bruning State Bank • Broken Bow, NE

FDIC

**YOUR
COUNTRY
BANK**



Work In Progress. . .

Another way of putting the theme for this article is "Movement For Improvement". We seem to be in a world that everyone seems to have bragging rights. As examples, "Best Candidate for President", "Biggest Bank in the Country", "Best Management and Employees", and sometimes the one we use at Bruning State Bank – "Best Bank in the Country". Yes, we are in the country, all right, but are we stretching the rest? Yes, we have been here from 1891 to today, 117 years in business, so we are survivors, but who says we are the best?

The customers have to make that decision, and I am sure we may have a lot of work to do to improve. We are only as good as you, our customers, perceive us to be.

One of the simplest and best pieces of advice I read was "Stop thinking like a bank and start thinking like a customer." Our first obligation is to tell you what we can do for you and then listen and try to get you to tell us what kind of service YOU need.

A lot of banks use the word "FREE" all the time, but often there are very tight guidelines that have to be met to get it for "FREE". We have many accounts we advertise as free, such as our on-line bill-pay and our Health Savings account. When we say they're free, we mean it. I think we need to deliver value and fully explain any charges that are involved in a transaction. Any document we have has an explanation of fees involved, if any, but question us. We need to be transparent.

We have a whole new generation of people born between 1982 and 1997, 70 million in the USA, Generation Y. These guys are self-confident and very "techno-savvy". We need to gain their trust and provide different services for them than for us old-timers. We are prepared to do just that. Our goals are to assemble the best, most well rounded, and dedicated employee group possible. We have four or five young people training and preparing to move upward within our organization to meet this need. We hire for attitude, and train for skills.

Where do I fit in this "movement for improvement"? My time should be spent teaching and preaching loyalty to employees so they know that loyalty from customers has to be earned; it's not a given.

My hope is that you, our loyal customers, will help advise and help us be at least a BETTER "Bank in the Country", if not the best!

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

Boss Hat, Dad Hat. . .

Our Farmers & Ranchers College programs have come to an end for this year; Dr. Ron Hanson and Neal E. Harlan, Professor of Agribusiness from UNL, gave an insightful speech for family operations on Business Ownership Succession Issues for Farm Families. One of the most interesting topics was the "Role of the Father Issue". As Dr. Hanson states:

Remember that Dad is wearing two hats in the family farm operation (i.e., Boss Hat and Dad Hat). When wearing the Boss Hat, Dad is in charge (authoritative power) and supervises the adult children as employees in the farming operation. With the Dad Hat on, now the father is understanding and takes time to listen to the concerns of the children. Dad is more relaxed and willing to spend time visiting about family matters (such as a birthday party next week for Mom).

This presents a difficult situation for any father since he must know when to be wearing which hat. Dad may even have to change hats several times during the same day.

The adult children working on the family farm must make this distinction between the Boss and Dad roles the father plays in the farm business. When things go wrong on the farm or someone makes a big mistake (read: major mess up), the father will become upset and may even get angry. He is wearing the Boss Hat. He stills loves his children (Dad Hat), but is disappointed with their work performance in the farming operation. Dad needs to correct mistakes in a positive manner that builds confidence and self-esteem in these adult children working on the farm. Dad must be certain to compliment that adult child by giving praise when they do a good job. If Dad only criticizes and points out only the mistakes (never mentioning accomplishments) a negative working environment soon develops. If Dad wears only his Boss Hat (i.e., my way or else), this adult child may feel that they are only hired help with no opportunity for any management input. These adult children soon lose interest in the farm itself and have little motivation to be successful in the family farm business operation.

For those of you who are either the Dad or the Son, I am sure you can relate, but remember that Sons usually become Dads at some point in their life. A quote from Darrell Raum, our senior lender, helps relay the message for our children returning to the farm or family business:

"People go where they are invited and stay where they feel welcome!"

*Fred D. Bruning –
President*

Contribution Limits for 2008. . .

Well, it is that time of year again, when spring is in the air, farmers are itching to get out in the fields, basketball fans don't know what to do with themselves, and accountants become hermits. It is also a time when we all do a little planning for the 2008 tax year. For that reason, I thought I would update you on all the 2008 contribution limits for the different types of accounts we offer at the Bank.

Retirement plan (i.e., 401K, 403b, etc.): \$15,000 with a \$5,000 "catch-up" for individuals over age 50

SoloK (retirement plan for self-employed individuals): \$45,000 with a \$5,000 "catch-up"

Simple IRA and 401k: \$10,500 with a \$2,500 "catch-up" for individuals over age 50

SEP Plans: \$46,000

Roth and Traditional IRA: \$5,000 with a \$1,000 "catch-up" for individuals over age 50

529 College Savings Plan: \$12,000 per beneficiary per individual for a total of \$24,000 per married couple

Health Savings Account: \$2,900 per individual or \$5800 per family

We have a wide variety of products and services to fit your needs. There are income requirements for these minimums, so as you sit down with your accountant and look for ways to put some money away pre-tax, in a tax efficient manner, please give us a call.

*Chris Tonniges –
Assistant Vice President*

A New Era of More Conservative Lending

After years of easy credit, 2007 may mark a fundamental shift for the US economy. In many parts of the country, both borrowers and lenders are in "workout" mode, coming to terms with the lenders loaning too much money and the borrower getting in over his head.

Because of too much easy credit in housing, house prices were inflated far beyond the level that normal demand would support. While this increases the borrower's net worth, it also leaves him with a false sense of wealth, which in many cases was used as a source of collateral to finance personal spending.

The effects of this easy credit appear significant enough to suggest, possibly, a new era of higher credit standards.

Among the signs:

- The savings rate had been negative for a time, but for most months in 2007 it has been positive, and some economists expect it will continue rising.

- Larger banks' top priority now is raising capital – reserve money needed as a cushion against rising loan losses.

- For policymakers, a top concern is how to keep America's economy from going into a deep recession (although they are unwilling to call it a recession). The Federal Reserve, usually focused on the threat of inflation, has been cutting interest rates to cushion the blow from the weakening economy.

Some economists say this turning of the credit cycle is healthy for the economy. The credit boom, which fueled a record run-up in home prices since 2001, created an atmosphere in which borrowers and lenders paid too little attention to risk. Both sides focused on expected gains in the prices of assets such as homes.

While the easing of credit has not just been exclusive to the residential real estate market, there's not a broad credit crunch going on in the economy, but we're not out of the woods yet. Bad news tied to the housing market may not be over – and could make the debt workout tougher on banks and consumers.

A higher savings rate will not only help consumers repair their household balance sheets, but it also helps the whole economy, by making more money available to put back into the economy.

The downside is there is less money for consumer spending and since our national economy is consumer driven, this will make for a slower recovery.

At the Bruning State Bank, we strive to loan money out in a conservative and constructive manner. We have not lowered our credit standards just to loan more money in an effort to make the Bank's earnings larger. We will continue to follow our core belief, which is to help our customers to build and maintain wealth.

*Darrell Raum –
Senior Vice President
Credit Supervisor*



Happy Mother's Day
May, 11

The Benefits of Making Your Banker Your Friend...

While every business has a bank, few have a banker. Bankers are often seen as obstacles standing between them and the bank's vault.

When you stop to think about it, you do business with the people employed by the institution, not the institution, and when your banker believes in you, you can accomplish incredible things.

The banker is the loan officer or office manager who handles your account. A good relationship with that person can bring you money in the form of credit, save you money in fees, and enhance your business opportunities through taking advantage of the banker's extensive personal contacts.

Having better access to credit is one of the many benefits of having a good relationship with your banker. The biggest intangible in any loan request is how secure the banker feels about the borrower's integrity. The better the integrity, the better chances for loan approval. A strong, trusting relationship helps give the banker an important sense of security.

Bankers can also provide introductions to potential customers, suppliers, employees, and investors because of their many connections in the community. Only a strong relationship with the business owner earns such personal introductions.

Communication - or lack thereof - is probably the greatest area of weakness between borrowers and bankers. When the news is bad, owners tend to shut down lines of communication, thinking the banker will be upset. While the banker may understandably be concerned, his/her reaction will be far less negative than if he/she is not told what is happening. Nothing upsets a banker more than surprises.

Relationships, whether personal or business, are always challenging. Clear, frequent, open lines of communication are a necessary component of a strong owner-banker relationship.

A banking relationship needs to be nurtured day in and day out, not once a year. When you have established and nurtured a good relationship with a banker, you can count on a brighter future for your business.

To maintain a good relationship with a banker, you must demonstrate professionalism and competence. When a borrower asks for a loan, this is what a banker wants to know:

- How much money do you want to borrow?
- Why do you want the money, and how will it be used?
- What is the primary source that will generate the funds to repay the loan, such as selling a building, selling inventory, or increased business?
- What is the secondary source of repayment, such as liquidation of equipment or injection of additional capital by the firm's principal?
- How will the loan be secured (collateral)?
- Who will guarantee the loan? (The owner should be taking more risk than the banker.)

Many of you have heard about the five Cs of credit, which are: character (how trustworthy you are), capacity (your financial strength), capital (the amount of your own money invested in the business), collateral (assets available to back up the loan), and conditions (the state of the economy and your industry).

In addition, banking relationships are also built on the three Ts:

Talk: For a relationship to thrive, the borrower needs to talk – communicate – regularly with the banker. The talk must be frank and open, even when reporting a negative development.

Time: A relationship takes time to grow. Don't rush it, and don't expect it to bear fruit immediately. Like friendships, a good banker relationship will age well over the course of its duration.

Trust: With honest, frequent communication and time, trust develops, which is "the foundation of the relationship". When trust exists on both sides, the relationship has the crucial component to make it a lasting one.

If you haven't communicated with your Banker lately, please make an appointment soon.

*Craig Pope –
Hebron Branch President*



WELCOME BACK ALUMNI...

**Join us to renew old acquaintances and enjoy
fun times together again at Bruning.**

**Hot Dog Lunch–11:30 A.M. to 1:00 P.M.
Saturday, May 24, 2008**



ATM Balance Inquiries...

If you use a Bruning State Bank ATM Card or VISA Debit Card, you may have noticed that when you do a balance inquiry at an ATM terminal, the balance you see may be more than what is in your checking account at the time. This is caused by a sweep that was set up to transfer funds from your savings account or line of credit to your checking account.

For customer convenience, Bruning State Bank has been including the balance of your savings or line of credit with your checking balance at the ATM. Beginning May 1, 2008, the Bank will begin showing you only your true checking balance when you use your card at an ATM terminal. Don't worry though, the funds in your savings account and/or line of credit will still be available to you for withdrawal or purchase, only the balance you see will change. This occurs because we actually send two balances to ATM/Merchant processors, one (the inquiry balance) that will show only your checking balance and one (the withdrawal balance) with your checking and sweep accounts combined.

If you have any questions, please stop by the Bank or give us a call at 1-800-403-5889. You can also e-mail us at contact@bruningbank.com. Thank you for your business and have a great day!

*Corey Swartzendruber –
Internal Auditor
Network Administrator*

Here We Go...Again!

It is time to start putting that seed into the ground again and along with the new planting season, another crop insurance cycle also begins. The bushel prices on multi-peril crop insurance are much higher for 2008, so your crop insurance will be providing a lot more coverage this year. Here are a few things you need to remember:

*Be sure to plant your crops within the specified planting period. Most counties in Nebraska have the following planting periods, but please check with your agent if you have questions.

Corn: April 1 to May 31

Grain Sorghum: April 16 to June 15

Soybeans: April 26 to June 15

*Remember that you need to make a discernible break in the planting pattern if you intend to keep your Irrigated and Non-Irrigated acres separate. The separated Irrigated and Non-Irrigated acres need to be certified accordingly at the FSA office and reported to your agent.

*The acreage-reporting deadline for Oats, Corn, Milo, and Soybeans is June 30. If possible, certify your acres at the FSA office prior to reporting your acres for crop insurance. The acres on your crop insurance policy need to match the acres certified at the FSA office so bring your 578 forms and maps when reporting your acres. Report ALL crop acres in the county that you have a share in and make sure that the share amount is correct. Severe penalties will be assessed at loss time for both over and under-reported acres and incorrect shares insured, so this information MUST be accurate.

*Please notify your agent of any marital status changes or any ownership changes in corporations, etc. This information needs to be accurate to avoid any penalties at loss time.

*Losses need to be reported immediately, so be sure to contact your agent as soon as you think you have a loss.

*Spring also brings the chance of thunderstorms with hail, so don't forget to get your hail insurance coverage taken care of when reporting the acres to your agent. Remember that it doesn't cost you any more to take hail coverage NOW versus waiting until the clouds are building in June.

Give us a call or drop by our office if you have ANY questions or need additional information on Multi-Peril Crop Insurance, Crop Hail Insurance, or Livestock Insurance.

*Jeff Hammer, Kathy Roberts,
Craig Pope & Shari Fischer –
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

Open a FREE

**Health
Savings
Account**



**We will Deposit
the First \$1
for You!**

Benefits of a BSB Health Savings Account

***NO ANNUAL FEE**

*Free Unlimited Transactions

*Interest Bearing Account

*Tax Benefits

*Allows you to save money for medical expenses & emergencies

*Money in account can accumulate year to year

(Interest rate and annual percentage yield may change)

**Stop by any of our locations to ask
about a free Health Savings Account.**

Git - R - Done!!!

Renewal season is basically behind us and I want to remind my customers what they told me when we were renewing. "We need to do that." What I am talking about is completing or updating your will, estate plan, and insurance policies. Don't tell yourself that you didn't have time. Tell yourself you didn't take the time. We are all guilty of ignoring something that we don't want to do, but please make this issue a priority.

It appears to me that a good percentage of people either don't have wills or they haven't updated it for a long time. Those same people can't tell you what they have for life insurance coverage. The usual comment is, "I am worth more dead than alive", but that person doesn't know his or her coverage and they haven't sat down with an insurance professional lately to determine if they do have enough insurance or maybe too much insurance.

Since we are talking about updating our wills and life insurance, it would also be a good time to review with your insurance agent the coverage you have on your vehicles, homes, farms, businesses, etc... to make sure that you have the adequate coverage.

Don't wait any longer because we can't predict the future. I have heard too many horror stories in my short banking career. As one famous guy would say, "GIT - R - DONE!" This will make your banker happy, but more importantly, make your family happy.

*Jim Scott –
Vice President – Bank of Broken Bow*

Livestock Risk Protection Insurance...

For the best protection against downside market risk, use Livestock Risk Protection insurance (LRP) to insure your feeder cattle. This insurance works for any size of operation—for example, you may insure as little as one steer or one heifer on the policy if you wish. This plan works much like a put option; the cost is about the same, and it's very easy to utilize. In addition, since this is an insurance product, the premium is tax deductible.

Due to the fact that the final prices used in calculating possible indemnities are arrived from the Chicago Mercantile Exchange Feeder Cattle Reported Index, there may be more congruency to the actual local market, in contrast to put option pricing. Ask a Bruning State Bank LRP certified insurance agent, for a free quote.

*Jeff Hammer, Craig Pope & Kathy Roberts –
Your BSB Livestock Risk Protection 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

Travel Update...

June 19-23, 2008 Washington D.C. Inside and Out
This 5-day tour is a direct flight to and from Washington D.C. with a one-hotel stay. Feel like you have seen everything there is to see in Washington D.C.? Some of the featured sights include Washington National Cathedral, National Archives, World War II Memorial, U.S. Capitol, Library of Congress, Arlington National Cemetery, all-day D.C. metro pass to explore the Smithsonian museums, the FDR, Vietnam, Lincoln, & Korean War Veterans Memorials, John F. Kennedy Memorial, National Museum of the Marine Corps, Udvar-Hazy Air and Space Museum and a night illumination tour. Space is limited; please make your \$200.00 per person reservation early. Deadline for confirmed reservations is April 14, 2008.

October 15-17, 2008 Mississippi River Autumn Cruise
Motorcoach tour with pick up points in Grand Island, York, and Lincoln. This 3-day tour includes a trip to Dubuque, Iowa to board the paddle wheeler Celebration Belle for a leisurely 100-mile cruise on the mighty Mississippi. Enjoy 3 full meals including a prime rib dinner. The boat's entertainers and staff will keep you busy with music, games, skits & much more throughout the day. Other featured sights on this tour include a stop at the John Deere Pavilion in Moline, Illinois, a visit at the National Mississippi River Museum and Aquarium, an educational tour of Arsenal Island, and the Mississippi River Visitor's Center. \$100.00 per person deposit is required with your reservation. Deadline for confirmed reservations is July 15, 2008.

The Washington D.C. Inside and Out trip is now full and we are taking stand-by reservations at this time. The Mississippi River Autumn Cruise has been filling fast. We hope that you will consider this cruise in your fall vacation plans. You will note that the date for confirmed reservations is July 15, but you might want to consider putting your name down on our list of passengers as early as possible so that you will not be disappointed.

*Renee Ferguson, Sarah Miller
& Mabel Hogeland –
Bank Travel*

**FREE INTERNET BANKING on
ALL ACCOUNTS &
FREE BILL PAYING
on personal accounts**

With Internet Banking, you have access to your account activity 24 hours a day, 7 days a week! For bill paying, you simply complete the details of the payment you wish to make and we will do the rest!

Check us out at: www.bruningbank.com

What's Up With That?

Have you called the Bank in the afternoon inquiring about a check and had someone tell you "we don't have all the checks in yet today"? What's up with that? I would like to explain.

It all started with the tragic events of 9/11/2001 and the resulting shut down of the airports. The Federal Reserve realized how much that impacted the movement of checks around the country. They began urging banks and check processors to begin sending and receiving an electronic image of checks instead of the actual paper items.

In our case, handling the paper "cash letter" depended on shipping by air from the Federal Reserve processing center in Des Moines and a courier delivering out of Omaha. You can imagine our mid-west weather being a problem (fog, snow or ice). Why it's called a "cash letter" when it is checks and not cash is beyond me, it just is.

We didn't immediately "jump on the band wagon" but waited until the technology was standardized and well tested. In December we began receiving our "cash letter" as an electronic image file. Because of the different Federal Reserve cut-off times, we receive three files each day. The first is available when we arrive in the morning. The next files are scheduled for 10 a.m. and 2 p.m. We have found that those times vary greatly day by day. Sometimes the 10 a.m. file isn't available until 11:30 a.m. or noon. The 2 p.m. file has been as late as 3 p.m.

Please bear with us while we adjust to this new schedule for our check processing. As more and more banks convert to the new technology, checks will clear faster. The safest idea is to assume your checks will be in and make sure funds are available.

*Pam Lemke, Janice Fintel,
Carm Hinrichs & Corey Swartzendruber –
Bookkeeping Department*

To All Ladies...

*Please stop in at the
Bruning State Bank in
Bruning or at the Hebron
Branch on Friday, May 9
or Saturday, May 10 or at
the Bank of Broken Bow
on Friday, May 9 to
receive your flower in
honor of Mother's Day!*



Savings Bonds As Gifts...

Don't forget that U.S. Savings Bonds still make an excellent gift for children or grandchildren. Interest on savings bonds is currently market based and compounds semi-annually. EE Savings Bonds are purchased at one-half the face value. I Savings Bonds are purchased at face value. Interest earned on savings bonds is not subject to tax until they are cashed in, and can be used for education.

Stop in and talk to us about savings bonds when that birthday or special occasion rolls around and you want to get your loved one something they can use.

*Cindy Meyer, Nancy Lahners,
Deb Schultz & Cheryl Houser –
Customer Service*



BRUNING STATE BANK

Investment Assistant



Ambur Hinrichs is originally from Winner, South Dakota. Ambur attended the University of Nebraska at Kearney and graduated with her Bachelor's Degree in Business Administration. In August of 2007 she married Mike Hinrichs, and they reside in Shickley. Ambur worked at Wells Fargo Bank in Kearney during college and recently at Equalizer Midwest, Inc. in Hastings. Ambur is an Investment Assistant in Bruning.

Interesting Interest. . .

There is much in the news about the sub-prime lending crisis and housing market problems. There have been comments made that some banks may actually close due to problems arising from the situation. Naturally, concerned citizens want to know how is it going to affect them, how will it affect their FDIC insurance, and ultimately, is their bank going to close?

Please allow me to reassure you that Bruning State Bank did not employ 30-year mortgages, we have done our best to resist the temptation to loan no more than a certain percentage of what the property is worth, and we have no exposure to risk therefrom. Our customers may have to deal with more stringent home loan requirements as an effect of the "crisis", but there is no real problem. Even if we were involved in that type of loan, we are highly capitalized, and well-positioned to handle economic downturns.

The FDIC insures accounts for up to \$100,000 for individual accounts, and up to \$250,000 for IRAs and self-directed 401K plans. See your favorite customer service representatives for further information, if you have questions on making certain your deposits are grouped appropriately.

The Fed's seemingly continual rate cuts are an issue, however. When the Fed lowers its target rate, it directly affects consumers through lower interest rates. Sure, their loans will be at a lower rate, but their investments will be lower, also. The interest rate on deposit accounts may not even be high enough to cover inflation. That is a real problem for retired folks who depend on their investments to provide for their living expenses.

How can you get better interest rates on savings products? There isn't much out there with better rates; one option could be to visit with our Investment Department. They would be happy to talk to you and help make sure the investment is safe and appropriate for your investment goals. Remember, higher yield may involve higher risk. You may be happier in the long run just to "stay the course" and tough it out for a bit. The Fed's aim in lowering the interest rate is to help the economy grow, but it will take a little time.

*Janet Germer –
Vice President*

BANKING HOURS

BRUNING

Lobby 8:30 a.m.-3:30 p.m. Monday-Friday;
Wednesday 8:30 a.m.-5 p.m.; Saturday 8:30 a.m.-12 noon
Drive-up 8 a.m.-4:30 p.m., Monday-Friday; Saturday 8 a.m.-12 noon

HEBRON

Lobby 8:30 a.m.-3:30 p.m. Monday-Friday; Saturday 8:30 a.m.-12 noon
Drive-up 7:30 a.m.-4:30 p.m., Monday-Friday; Saturday 7:30 a.m.-12 noon

BROKEN BOW

Lobby 8:00 a.m.-4:30 p.m., Monday-Friday;
Drive-up 8:00 a.m.-5:00 p.m., Monday-Friday

Tips for Keeping Your Credit Cards in Control...

- Always follow the 20/10 Rule of Credit. Never borrow more than 20% of your annual net income, and never let your monthly debt payments be more than 10% of your monthly net income.
- Know the difference between needs and wants. You can lower your monthly expenses by avoiding purchases you can do without.
- Always try to make more than the minimum payment due on your credit card bill. Low minimum payments are designed for convenience, but not for quick payment of your balance.
- Never let your credit card reach its spending limit. Always keep part of your credit available for emergencies and other unplanned expenses.
- Know what your purchase will really cost. Remember that, if you charge a purchase to your card and don't pay it off right away, you'll end up spending more than the original price.

These tips were taken from a VISA brochure – "Managing Your Credit Cards"

HELOC Loans & Home Loans Available

Rates are still low, with competitive terms!!!

Check with us to learn more about building, buying or refinancing your home!

HELOC (Home Equity Line of Credit)
- This loan is a revolving line of credit secured by a principal residence, rental home or second home.
A HELOC loan is a convenient tool when it comes to making purchases, whether it be a new vehicle, a flat-screen TV or a vacation.

For more details, contact
Jeff Hammer at Bruning or Hebron
and Jim Scott in Broken Bow.

What Do I Do Now?

Being involved in an auto accident is often very chaotic and nerve-rattling. We know it's hard to stay calm, cool, and collected after an accident, but obtaining some basic information will save you from aggravation later and will also help the insurance company process your claim more efficiently. Here are a few basic steps to follow after an accident:

1. If possible, move your vehicle off to the side of the road to avoid any additional harm. Turn on your hazard lights to help alert oncoming vehicles.
2. Contact the police.
3. Don't try to administer first aid unless you are qualified.
4. Don't make a statement of blame or guilt and don't try to negotiate a settlement at the scene.
5. Exchange information with the other party (parties) involved. Be sure to get their name, address, phone number, make and model of vehicle, insurance company, policy number, and agent information. If there are witnesses at the scene, obtain their contact information as well. Try to obtain a copy of the police report or get the responding officer's name and badge number.
6. Depending on the amount of damage involved, you may be required to complete a State Accident

Report. The accident report requires a diagram, so draw a diagram of the accident scene to help jog your memory later on. Be sure to identify each vehicle by type and color and be sure to indicate street names and directions on your diagram.

7. Contact your insurance agent as soon as possible with the details of the accident.

In the event you are involved in an accident, is your insurance policy going to provide you the coverage you need? Do you have adequate liability? Do you have medical payments coverage to protect you and those riding in your vehicle? Do you have physical damage coverage on your vehicle? Does your policy provide coverage for towing and car rental? Don't assume you have coverage, because it's too late AFTER an accident has occurred.

SO...what do you do now? Contact us TODAY to review your auto insurance coverage.

Keep us in mind for all your insurance needs! Feel free to contact us for quotes on all your spring and summer entertainment items...from motorcycle, ATV, watercraft, and campers to golf carts and golf equipment! We can help you with any kind of insurance!

*Fred Kobza, Kathy Roberts
& Kristen Monteforte—
Insurance Department**

*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

**BRUNING
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BANK**

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YOUR COUNTRY BANK





