

BRUNING STATE BANK

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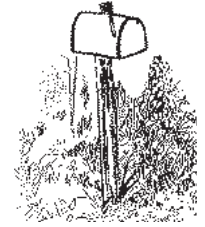
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"YOUR COUNTRY BANK"



The CHRISTMAS season fills our *hearts* with joy;
Bright, *happy* days bring special kinds of pleasure.

We're wrapped in the *excitement* of it all,
The sights, the sounds, the smells, the tastes we *treasure*.

Yet when we have some *quiet* time to think
About our *finest* BLESSINGS all year through,
We focus on our *family* and our *friends*,
And *appreciate* the gift of knowing YOU!

By Joanna Fuchs

Be Careful What You Wish For...

This is an old saying, "Be careful what you wish for – you might get it." As a kid, you would wish and wish for something, then finally your wish would be granted, and it wasn't such a big deal after all. Then you would wish and wish again for something else.

Our Federal government seems to be trying to grant too many wishes and is now at a crossroads. Every legislative branch is trying to give everyone something, and we are not able to fund it all. As someone said, "There are too many people at the government table and nobody wants to do the dishes."

We all know that in countries where the government took control and decided what the public needed, the public was pulled down to a lower level of lifestyle. That's communism and socialism. People lost their drive to succeed and depended on the government. No one was paying in or contributing back, so poverty set in. They found that public policy cannot take care of the public and all their wishes. Someone has to do the work to "provide."

These decisions could really affect agriculture. I think we need to be careful that the wishes of the 98% (the people who depend on agriculture for food) don't burden the 2% (the people who work in agriculture) with restrictions and policies that could ruin the tremendous potential of our food production "factory."

One of the specific issues that now threatens our ranches is the take-over of some grazing areas so that the public has more "playground." Be aware of the power of eminent domain, where the government can take your property away if they think it can benefit the public.

There are over 300 communities under the population of 500 in Nebraska. Eighty-nine percent of the cities in Nebraska have fewer than 3,000 people, and it is the same in our neighboring states. My guess is that they are all mostly ag-service communities. The 98% of the public who can't live without the food raised by the 2% had better remember to support and embrace agriculture and its small communities!

Sometimes when we wish for a benefit from Uncle Sam, it may have a tail on it that takes something away. So MY wish is that agriculture could be free to continue doing what it does best – providing for us all!

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

*"We cannot make facts. All our wishing cannot change them.
We must use them."
– John Henry Newman*

Changes Coming...

The USDA Farm Service Agency (FSA) recently released data reflecting that between 2011 and 2012, more than 398,000 acres (620 square miles) of grassland, forests, and other land were plowed, cleared, or converted to cropland. Researchers found that in the western Corn Belt, the development of cropland has exploded. Nebraska had more land converted (54,876 acres or 85 square miles) in a single year than any other state. The next four states were South Dakota, Texas, Iowa, and Kansas, with acres converted in the 20,000 range each.

Historically low interest rates have been credited for encouraging US agriculture's run-up of land prices in the Corn Belt. This bubble of land values is probably slowing down, or may even start to decline. Some farms for sale in many areas are not receiving near the interest of buyers with corn going from \$7/bushel to \$4/bushel. There is also some hesitation to expand or upgrade lines of machinery, as most have done so over the last few years. Hopefully, input costs (seed, chemicals, fertilizer) will adjust somewhat to balance out the cost of production.

We are also seeing that more Natural Resource Districts, who hadn't restricted well drilling or water usage before, are now starting to consider metering wells for future restrictions, as well as moratoriums on drilling. Those districts that already have restrictions are even lowering the allocation amount for each well. Water quality issues are a concern and will also have to be addressed.

Now that we've added all this cropland and developed it with irrigation and pivots, we have a near-record corn crop which has brought the prices down, along with a decrease in demand for the crop.

Will land values fall by half as they did in the 1980's? Probably not – farmers are generally in better financial shape, have more working capital, and are not nearly as leveraged as they were back then. We still may see land values adjust downward by some percentage, but how much is yet to be known.

Look for ways to weather the corn market. Always be aware of the irrigation rules and regulations and how your operation may be affected. We may all have to learn to live with less water, lower commodity prices, and adjusting land values, then be ready for opportunities that present themselves to expand your operation.

Fred D. Bruning – President

*"Because things are the way they are, things will not stay the way they are."
– Bertolt Brecht*



*Happy Holidays from
Bruning State Bank*

Time for a Little R & R...

2013 is just about gone and 2014 will be here before we know it! Harvest is complete and the wheat has been planted. Time goes by so quickly and it doesn't seem like there is enough time to get everything done! Now that you are not in the "rush" of harvest and planting, you can have a little "rest and relaxation" and focus on other things for a while.

We would like to mention a couple of things that you can think about while you aren't "rushing" around with harvest and planting.

Hail insurance:

- Did you know that your hail insurance coverage expires on December 31? Were you aware that you would NOT have coverage on your crops if we had a hailstorm before you applied for coverage next year?

- Did you know that we offer a "continuous" hail insurance policy that would provide coverage in the event we had a hailstorm before you had a chance to report your acres for 2014? A continuous policy would provide the requested Dollar per Acre coverage and the actual acres would just need to be revised as soon as planting was completed. AND the best part is...this continuous coverage is FREE! There is NO additional charge to carry the continuous hail insurance coverage!

- Did you know that hail insurance also provides fire coverage up to your policy limit? You have coverage for an accidental fire that causes damage to your crops while standing in the field, in addition to fire damage to grain stored in your bins! Multi-peril crop insurance provides coverage for fire, but only if the fire is caused by natural causes, such as lightning. Most farm insurance policies do not provide fire coverage for your crops while they are "standing in your field." So, hail insurance may be very important!

Be sure to stop by and talk to us about your hail insurance. We would like to review what is available and help protect you year-round.

Multi-peril crop insurance:

- Now would be a good time to organize your scale tickets, bin measurements, field records, etc. to determine your yields on corn, milo, and soybeans. The Harvest Market Prices have been released and you could have a multi-peril loss even though your yield was above your bushel guarantee. Please bring your yield information in to our office so we can determine if there is a loss.

Please feel free to call or stop by our office with any questions you might have!

We have enjoyed working with everyone in 2013 and look forward to working with you in 2014! Have a MERRY CHRISTMAS and a HAPPY NEW YEAR!

*Jeff Hammer, Kathy Roberts, Brian Hulse,
Craig Pope, Janet Germer & 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.

Short Crops Have Long Tails...

With harvest winding down, it is time to start thinking about the 2014 crop year and beyond. In Nebraska, as well as the rest of the Corn Belt, there have been a number of economic and climatic conditions that have come together to afford the cash grain farmers tremendous profits over the last five to six years.

We have had the benefit of greater demand for corn from ethanol production, from development in third world countries causing them to need more food and fiber, and from various crop failures throughout the world which have driven up grain prices.

As they say, "All good things must come to an end." I'm afraid this may be the case for \$6.00 to \$8.00 corn and \$13.00 to \$16.00 soybeans. It doesn't look like those prices are coming back any time soon.

I base my prediction on an ag seminar I recently attended. The information they provided was very compelling and supports the prediction I am making. They tracked the market cycles of grain prices after significant droughts over the last 30 years. Below is a brief description of what occurred in each drought cycle:

Year of Drought	Corn Price During Drought	Corn Price After Drought	Change
1983	\$3.76 (Aug)	\$1.42 (after 42 mos)	Down 62%
1988	\$3.59 (Jul)	\$2.04 (after 52 mos)	Down 43%
1996	\$5.54 (Jul)	\$1.74 (after 49 mos)	Down 69%
2012	\$8.44 (Jul)	\$4.20 (after 17 mos)	Down 50%

Source: AgWest Commodities

For the most recent drought, note that the change in corn price has occurred only 17 months into a cycle which historically has lasted an average of 48 months. The history we have of short crop years leads me to believe we are likely to have two to three more years of lower prices. Is \$4.20 per bushel the bottom? I doubt it, based on this recent history.

When grain commodity prices get high like they have at the top of each cycle, market share is lost to alternative sources. Then grain has to go down significantly to gain back the markets that were lost. This is the biggest reason it takes three to four years to recover. The recovery could be accelerated with another major shortage of grain such as a major drought in the Corn Belt, but this is highly unlikely.

My recommendations: Don't set high expectations for grain prices when projecting next year's cash flow. Scale back on capital purchases, and look for ways to cut your operating expenses. I know this is not exciting stuff, but the game plan is to find a way to break even so you don't go backward financially.

*Darrell Raum – Credit Supervisor,
Senior Vice President*

We Can Help Prepare for Change...

Once again the holiday season is upon us whether we are ready or not. What a wonderful time to share with family and friends and to count our blessings. As I collect my grandchildren's wish lists, which get updated almost daily, I am reminded how truly blessed I am and how quickly things can change.

Are you ready for change? Do you have a Durable Power of Attorney in place to help your family through those changes? A power of attorney (POA) is an instrument used by an individual to authorize someone else to act on their behalf. If Bruning State Bank has a copy of your POA, we can allow another person of your choice to have the authority to take care of your business without having to sign any new documents.

If you already have a power of attorney in place, please make sure we have a copy of it on file. If you don't have one, please consider it, as it could be one of the best gifts that you can give this holiday season.

Please call or stop in to any of our locations if you have any questions and we would be glad to help you.

Merry Christmas and Happy New Year from our entire customer service team!

*René, Nancy, Julia and Liz –
Customer Service (Bruning)*

*Join us in the tradition of
holiday giving!*

Bruning/Hebron –

Place new or "gently used" toys under our
Christmas Tree.

(Blue Valley Community Action)

Broken Bow –

Choose an ornament from our Christmas Tree
and purchase a gift.

(Healing Hearts & Families)



Holdrege –

Place a new toy under our
Christmas Tree.
(Toys For Tots)

Organizing Affairs for Your Heirs...

States, federal agencies, and other organizations currently hold more than \$58 billion in unclaimed cash, assets, and benefits (money.cnn.com, 2013). These include brokerage and bank accounts, insurance policy proceeds, unredeemed savings bonds, and forgotten pensions. Much of these proceeds belong to now-deceased account holders whose heirs were unaware these accounts existed!

If your spouse or other heirs cannot quickly find your financial affairs after you pass away or become incapacitated, you may leave them frustrated and possibly with less money.

In our last newsletter, we provided a top ten list of steps to get your financial affairs in order for your heirs. Several of the steps involve making lists – of assets, accounts, banks, financial professionals, document locations, etc. Making all of these lists can seem overwhelming, but we provide a form on the Trust page of our website that can help. (www.bruningbank.com/media/FinancialOrganizer.pdf)

Once you've made your lists, store them in a home safe if you have one, and update the lists at least once each year. If you don't have a home safe, you can store them in a desk or a file cabinet, but don't put them at the very top or front of a drawer where a burglar or an untrustworthy family member might find them. Bury them deep among other paperwork, and share the file's name and location with your spouse and multiple dependable heirs to ensure it is found when needed. (A bank safe deposit box is not an ideal storage place for these particular lists since your heirs might not have fast access to this box after your death.)

In today's world of online accounts, automatic withdrawals and bill payments, and dozens of passwords and PINs, organizing affairs for heirs has become even more complicated. While it is never a good idea to write down banking-related passwords and PINs, you may want to list all of the email addresses you use, along with those passwords. Again, store it in a safe location where only a trusted heir can find it. This could help them access any online bills, electronic statements, and contact information for other individuals who may need to be notified of your death or incapacitation.

If you follow through with preparing these lists, you will sleep better and your heirs will greatly appreciate it when settling your estate some day.

*Craig A. Pope –
Hebron Branch President*

BSB BLUE

As your debit card nears its expiration, you will automatically receive a new one in the mail. All Bruning State Bank Visa check/debit cards are now the same color – dark blue.



Retirement Planning...

Jolene and I were in a department store the first weekend of November buying a birthday present for a nephew. The store had Christmas decorations and was playing Christmas music. For heaven's sake, it was four weeks before Thanksgiving! As a Planner, I'm all for planning ahead, but can we please have one holiday at a time? With that rant off my chest, let's talk about Retirement Planning Season. Like a greeting card company, I just made up my own holiday season – Retirement Planning Season. I'll have to talk to Marketing about what the decorations will look like.

The truth is many people start thinking about taxes and tax-deferred retirement accounts towards the end of the year. Admittedly, it's not nearly as enjoyable as time with family and friends, Thanksgiving dinner, and Christmas presents. But by planning ahead with tax-deferred retirement accounts, you may increase the quality of your retirement, and hence improve your future holidays!

Here are some retirement planning deadlines to keep in mind:

- Qualified Plan 401(k), Individual 401(k), and SIMPLE 401(k) plan establishment deadline is December 31st. (But don't wait until then because they can be complicated plans and take some time to set up. An individual 401(k) is easier than the group plans.)
- Individual Retirement Arrangements (IRA) deadline to establish and contribute is your tax filing deadline.
- New SIMPLE IRA plans may be established between January 1 and October 1.

Since we're entering Retirement Planning Season, it's also helpful that the IRS just announced the 401(k) and IRA contribution limits for 2014. The annual limit on contributions to 401(k) plans will remain unchanged from last year. For 2014, employees can contribute a maximum of \$17,500 to a 401(k), 403(b) or 457 plan. Employees age 50 and older can contribute an additional \$5,500, putting the total contribution limit for this age group at \$23,000.

Annual contributions to IRAs, both traditional and Roth, will also remain the same this year at \$5,500. Individuals age 50 and older can contribute an additional \$1,000 to their IRA, putting the total allowable contribution for this age group at \$6,500 for 2014.

Traditional and Roth IRA contributions are phased out based on the taxpayer's adjusted gross income (AGI). Phase-out limits for both types of IRAs have increased for 2014 and vary depending on whether you are married and whether you contribute to a workplace retirement plan. As a reminder, you can make 2013 contributions to your IRA up until you file your taxes on April 15, 2014.

Thank you for the trust and confidence that you put in us all year long. We appreciate your business and friendship. We hope you had an enjoyable Thanksgiving, and we wish you a Merry Christmas and a Happy New Year!

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

36th District...

Last week I attended a "meet and greet" session in Broken Bow for Matt Williams, a banker from Gothenburg. He is running for the 36th Nebraska Legislative District office currently held by Senator John Wightman from Lexington. In 2014, Wightman will have served for eight years so the 36th legislative district will be electing a new individual. Next year, 17 of the current 49 senators will have served for eight years and will be leaving office. I decided to refresh my memory regarding how the Nebraska Legislature works.

In 1937, George Norris presented his ideas about restructuring Nebraska's government. Previously there was a two-house system and his proposal was for a one-house system, known as a Unicameral. He said, "The constitution of various states are built upon the idea there is one class and there is no reason in having the same things done twice." This was put before the Nebraska voters and it passed by a 60% margin. The one-house system runs much the same as city and county government with the idea of a nonpartisan legislative body.

At present there are 49 legislative districts in Nebraska. Each district represents around 35,000 people. The 36th district covers all of Custer County, all of Dawson County, and the northwest portion of Buffalo County. Senators are elected to represent the people and the best interests of their legislative district. Their job is to appropriate funds, set policy, and keep a forum where people can be heard, to name just a few of their responsibilities. They are elected for a four-year term and receive a salary of \$12,000 per year.

After listening to Matt's presentation, it was apparent to me that our Nebraska senators are serving because they want to help keep Nebraska prospering, to offer a safe and secure place for people to raise their families, and to keep a viable business climate. These representatives are certainly not doing this for the money they make!

I encourage you to get to know the 2014 candidates from your district, to voice your interests and concerns for Nebraska's future, and most importantly, to get out and vote next year!

Dan Jelinek -

Branch President, Bank of Broken Bow

Welcome...



We are excited to welcome Joy Marquardt to Bruning State Bank! She has 23 years of banking experience and will be working in Customer Service at our Holdrege location.

Joy's husband, Joe, works at NebraskaLand Aviation. They moved to Holdrege from Indianola last summer. Their family all lives in or near Holdrege, so they are happy to be closer to all of them now. They have two sons and one daughter, and they consider their 12 grandchildren to be their greatest blessings! Joy's hobbies include spending time with her family and with her flowers and garden.

Stop by to say hello to Joy and welcome her to the Holdrege area!

Technology Update...

As you may have gathered from reading my previous articles, predictions about the future interest me quite a bit. I was recently reading an article about a man, Isaac Asimov, who made several fairly accurate predictions about 2014 all the way back in 1964. Of course in 1964, computers were as large as rooms and we were still five years away from the ATM debuting in the United States. So the fact that he was anywhere in the ballpark is quite astounding.

Asimov did incorrectly guess that we would have flying cars. And he predicted the entire East Coast from Boston to Washington, D.C. would be one large city, which is not plausible if you've ever been in the same room with a Bostonian and a New Yorker (I kid).

But he did accurately predict Skype (I'm sure he would have wondered why we spell it that way), the fact that the field of robotics still has a long way to go (his exact words: "robots will be neither common nor very good in 2014 but they will exist"), and that we would have 3D televisions.

In our Technology Update column this year, we have attempted to show you some future trends, whether it was EMV Debit Cards, Mobile Banking, or the latest in fraud. What can we expect in 2014?

You will most likely see mobile banking platforms become more diverse and innovative as competition pushes banks to continually evolve this product. Similarly, the competition between mobile payment solutions will really heat up (Square Cash, Paypal, Popmoney, Venmo, Google Wallet, etc.) Increased access to financial planning and budgeting tools will better serve customers and help them make decisions about their money. And social media, once considered a fad, will continue to grow in the industry as banks attempt to determine how it can be used to increase market share.

Regardless of how technology may change the banking landscape however, strong relationships with customers are still an important part of any bank's strategy, and whether it is 1964 or 2064, that most likely won't change.

I was going to write down a few of my predictions for 2064, but by that time, I will be 84 years old and hopefully retired...to a colony on Mars (joking). I may still be working at the Bank since the retirement age will most likely continue to go up and medicine is bound to continue evolving. I'll probably be sending my newsletter articles to the Marketing Department via brain waves, two weeks late as always with lots of typos (hopefully they will have a good spell checker).

Have a happy holiday season and a wonderful 2014!

Tech Term of the Month: Cyber-Physical System (CPS) – a system that combines cyber components (computer, software, etc.) to control something physical, with or without human interaction. Examples: driverless cars, robotic surgeries, buildings that automatically adjust energy use, etc.

*Corey Swartzendruber –
Network Administrator*

Creating Habits for Success...

My newsletter article is based on an article written by Joel Peterson, Chairman of JetBlue Airways, called "Want to be Extremely, Wildly, Radically Successful?" that I found to be interesting and true. This article speaks to all generations but is particularly helpful to young people, such as myself, looking to achieve success in their lives and careers.

The article talks about all the books, blogs, and magazine articles on what it takes to be successful. For example a popular LinkedIn post by Alex Banayan promising to disclose "The 5 Traits of Wildly Successful People." These include be persistent, ignore convention, be a problem-solver, cut back on sleep, and build good relationships. Sounds easy right?

Mr. Peterson suggests there might be a little more to it. "Simply reading through grab bags of traits and attitudes won't ensure success in work and life. The reason success is elusive is that it still requires a lot of hard and often tedious work. Not just daily work, but the constant work of making ourselves into more effective, more adaptable, more thoughtful people. That's what it means to build character. No secrets here. Just hours, days, months, and years of persistence in doing what matters most, honoring commitments, and working well with others."

He also mentions Stephen R. Covey, author of [The Seven Habits of Highly Effective People](#), who did not look at successful traits as an end but instead about being mindful of the person you become on the way there.

Creating good character habits takes time and repetition to build. "Some were about thinking, some were about doing, some were about treating others with respect – but all about building character, about doing the right things over and over until they become ingrained," says Peterson. He continues, "Success in life is rooted in aligning our actions and our values, until our choices flow naturally, and without calculation, from our character. Like everything else worth doing, this is a matter of consistent, determined practice – as unromantic, familiar, and headline-unfriendly a secret as that may be."

So while lists of successful traits are helpful in motivation, it is being aware of the journey and the hard work you put in to create these successful character habits that will get you to the success that you seek.

*Ryne Philippi – Loan Analyst
Young Bankers of BSB*



**Santa will be at the
Bank in Bruning on
Saturday,
Dec. 14
from
8:30-10:00 a.m.
for pictures!**

The Future Can Sound Scary...

After returning from a marketing conference in late October, someone asked me how it was. I replied, "Kind of scary, actually." I was not even trying to be silly about the Halloween holiday.

The way people are doing business with their bank is rapidly changing, and as a banker, it seems overwhelming to keep up. Recent predictions said that "brick and mortar" branches may not be needed in the future. There are already banks that have no physical branches, only online sites. In 2012, 88% of Swedish people never visited a bank branch. Yeah, sit down and read that last sentence again.

However, one speaker told us that recent poll results show even if customers don't visit their branch as often anymore (because of online and mobile banking), they still like to be able to see their bank as they drive by on the street. They can look at their bank building and think to themselves, "That's where my money is." This makes the changes sound less scary to community banks because we are still here, physically present and active in your community.

One speaker at our conference compared banks to book stores. We have all seen someone using (or have used) one of those electronic reading devices, right? Well, what good is a book store if you don't need to buy the physical books anymore? It's scary to think that way about banks, but the speaker went on to say we can strive to be like Apple stores. Customers can go in to an Apple store to buy a device, but then once they have it, they can buy apps, add-ons, and accessories for their new device without coming back into the physical store.

Rather than worrying about whether our customers come in to the branch a lot, we can be thankful they come in to buy their "device" – a checking account or loan – and know that they can get "apps, add-ons, and accessories" to go with it like debit cards, online bill pay, mobile banking, automatic transfers, etc.

I realize that there are so many choices in this world for financial services and we appreciate every person who has come to do business with our Bank and trusted our employees. We are federally insured, have a great reputation, and are always ready to assist you with a friendly smile, despite our ever-increasing competition.

Here are a few more internet-related statistics that you may or may not find scary: one in five couples now meet online. Isn't it nice that there is a wider range of people available for a person to find their soul mate? Well, one in four divorces is now blamed on Facebook. What does that mean? To me, it means that while the accessibility of technology can be very convenient and does create more options, it can be complex and scary as well.

The world is changing and you never know how we will be banking next week or next year. But one of the main reasons our staff attends conferences is to stay informed about what's coming in the future for banking, even if it scares us!

*Adam Bruning –
Customer Service (Holdrege)*

Take the Time... Don't Procrastinate!

How many times have you given your children a task to do and they have moaned, groaned, and complained? They waste more time procrastinating than if they had just done the task right away. Guess what... adults do the SAME thing!

Have you recently reviewed your insurance coverage or are you putting it off? Life happens, and it happens fast – accidents happen in a split second! Will you have the coverage you need WHEN you need it? Below are a few good things to think about and soon:

If you are renting your home or apartment, do you have coverage...

- On your personal property?
- If someone gets hurt while visiting you?
- If you cause damage to the rented premises?

If you own your own home, do you have coverage...

- On your dwelling and other buildings? Is it enough?
- On your personal property? Is it enough?
- If someone gets hurt while visiting you?
- For damage caused to others?

If you're a farmer with buildings, equipment, cattle, and farm land rented or owned, do you have coverage...

- On your dwelling and ALL other buildings? Is it enough?
- On all your farm equipment?
- If your combine picks up a rock, log, or other item?
- On your cattle and other livestock?
- If someone gets hurt while visiting you?
- For damage caused to others?

If you own an ATV, Boat, Camper, or other Recreational Vehicle, do you have coverage...

- If these items get damaged?
- For damage caused to others?
- For using these items at ANY location?

We would like to take a minute to review your coverage to see if you have what you need. Life changes fast and we want to be sure that your insurance coverage is keeping up with all those changes. Don't assume that you automatically have coverage when your life changes – contact us and be sure you have the coverage you need WHEN you need it! As the saying goes... "Better safe than sorry!"

We would like to take this minute now to thank everyone for their business and hope that each and every one of you has a safe and happy holiday season!

*Kathy Roberts, Brian Hulse
& Kristen Monteforte –
Insurance Agency*

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Not insured by any federal government agency. May go down in value.

**BRUNING
STATE
BANK**

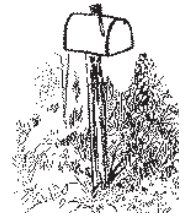
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*"YOUR COUNTRY BANK"
Since 1891*



Time for Apple Cider & Christmas Cookies!

To show our appreciation for your business, we invite you to
join us at one of our upcoming Open Houses.
We look forward to visiting with you and sharing cider,
coffee, and holiday goodies!

Bruning
Fri., December 13
8:30 a.m. - 4:30 p.m.

Hebron
Fri., December 13
8:30 a.m. - 4:30 p.m.

Holdrege
Fri., December 13
9:30 a.m. - 2:30 p.m.

Broken Bow
To Be Held in Early 2014
(when construction is complete)

Holiday Banking Hours

Tuesday, December 24 (Christmas Eve) - Open until Noon
Wednesday, December 25 (Christmas Day) - Closed
Tuesday, December 31 (New Year's Eve) - Open until 2:30 p.m.
Wednesday, January 1 (New Year's Day) - Closed

End of year cut-off time will be 2:30 p.m. on December 31.

