

BRUNING STATE BANK

www.bruningbank.com

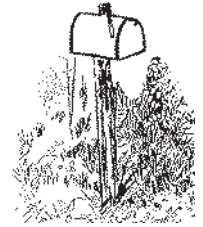


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Bruning • 402-353-2555 or 1-800-403-5889
Hebron • 402-768-7473 or 1-800-405-6167
Broken Bow • 308-872-2757 or 1-877-872-2757
Holdrege • 308-995-3880 or 1-877-995-3880

"YOUR COUNTRY BANK"



Don't Know Much, But What I Do Know, I Know Well!

Well, what do I know? I know that technology has done some great things for the Bank, industry, and people's personal lives. In this fast moving world we live in, our economy and business could not keep up without computers, i-pads, and other gadgets.

As the Bible says, the Lord giveth and the Lord taketh away; so does technology. One of the most significant changes I notice is in our Bank lobby. For most of the last 50 years, I have enjoyed an exchange of conversation with people of all ages, covering nearly everything including weather, crops, livestock, family gatherings, hopes and dreams for the future, up to the point that I feel I become a part of their lives – I care about them, and they care about me. Now, with ATMs, automatic deposits, bill paying, mobile deposits, lines of credit, and advances on loans, the game has changed. So what have we given up? We are losing out on the interaction with people – a chance to understand their needs and wants, the conversations about their businesses and families. I hope we aren't making strangers out of friends.

It sounds like I'm either feeling sorry for myself or I'm lonesome. Well, what I do know is our generation can offset this problem and keep up our friendships AND accommodate these changes. The problem lies in the lives and dreams of the young people returning to their roots. How can they communicate with our generation? What do we know about their wants and needs if we can't talk to them?

Can they rent a farm or get into a business venture if they are just texting? Don't they have to look that person in the eye, shake their hand and discuss their goals in life? Can they write a letter that "seniors" can read? Keep up the technology, but add personal skills, attend local activities, school activities, church and family gatherings. The real benefit of attending farm meetings, financial seminars and others is the interaction with others in the same profession. Lots of discussions that may be helpful take place before and after the meetings. Get involved, show your face, look people in the eye. It is hard to say hello to a landlady, friend or senior citizen if you are only communicating through texting.

This is a two-way street. We as seniors must do our part. We have several young families moving back, so let's make room for them in all our activities. Ask them about their dreams, offer moral support. Remember, someone helped us!

Banker Frank

Frank L. Bruning – Chairman of the Board

Looking Ahead...

After attending the ABA National Ag Bankers Conference in Omaha in November, I came back with several outlooks from the expert speakers:

- **Corn** – Barring a large crop in 2015, corn prices should trend in the area of \$3.50-\$4.00 for the coming year. If we have a large 2015 corn crop, prices could dip into the low \$3.00 range.
- **Beans** – For the next year, beans should trade around \$10.00 and are the most probable crop to plant for 2015 with lower input costs and good potential for exports.
- **Cattle** – With the herd inventory down, good overall demand remaining steady, and producers holding back replacement heifers, beef prices should stay strong for the coming few years.
- **Cash Rents** – Based on lower commodity prices, lower crop insurance guarantees, higher grain inventories, and crop input costs remaining high, cash rents on farmland will likely soften. Landlords and tenants should be prepared to have good conversations on ideas such as flexible rents or sharing more of the yield and price risks.
- **Interest Rates** – Into next summer and fall, interest rates could start going up as many economic stats are rebounding like unemployment, housing, and inflation.
- **Family Spending** – Expenditures have increased during the recent good times in agriculture, on things like big toys, second homes, and vacations. Some of this discretionary spending may need to be cut as crop income drops.
- **Land Values** – With lower crop prices, one would expect crop-land values to decline. However, among some farm families, there is still cash and equity available for buying land. This could change if crop prices remain low while interest rates rise. Pastureland currently remains strong due to excellent cattle prices.
- **Young People** – Many have returned to the family farms and ranches in the good times. Banks, along with Farm Service Agency programs, can offer creative ways to help retain the younger generation as part of their family operations and communities. Bankers need to help, just as Dr. Kohl recommends, "Teach, coach, and facilitate family and bank discussions and strategic planning."
- **Communication** – It will be critical to keep lines of communication open between lenders and family members on crops, livestock, family transitions, goals for growth, and plans for weathering the storms – topics that are important and impact all of us.

Our bank wants to be helpful to all of our customer families and to work together with you through the good times and the trying times.

Fred D. Bruning – President

Happy Holidays from Bruning State Bank



Service is an Attitude...

Our bank officers attended an annual strategic planning meeting in October. Our facilitator was Mark Stenson from Minnesota, a consultant for bank groups. One of the interesting facts he made us aware of is that in 2006, there were 7,500 banks in the U.S. In 2012, this number had dropped to 6,200. I wonder where these numbers will be reduced to in another six years?

These numbers point to the fact that consolidations and mergers are impacting the number of banks. This trend is similar to what is happening in agriculture. It is apparent that no matter what business we are in, growth is necessary to make an operation viable for the future.

There can be internal or external growth. Internal growth happens when changes are made to increase sales or revenue. External growth happens by purchasing or acquiring additional capital assets. In my opinion, an operation that isn't growing is actually losing ground. There are, of course, a lot of variables as to whether or not an operation should expand to achieve growth. For example, some farm families do not have children to take over the farm so there may be less need to expand and increase risk.

So what do we do as bankers to remain viable with the number of banks decreasing? Or what can any business do to remain viable? If we cannot grow as a bank, we become a target to be acquired in the long term. One of the building blocks for expansion is to have a strong sales and service culture to facilitate growth. Employees who have a great attitude can affect all those surrounding them. I like the quote that says, "Service is the lifeblood of any organization. Everything flows from it and is nourished by it. Customer service is not a department, it is an attitude."

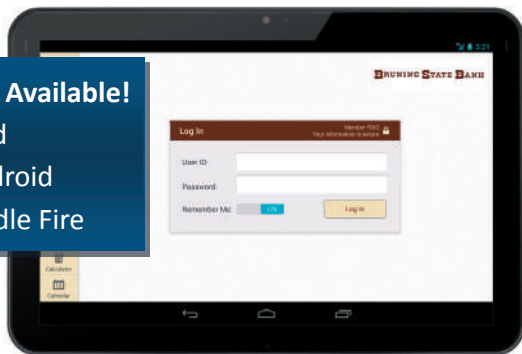
Before our strategic planning meeting, our facilitator sent out a survey that all of our employees answered anonymously. The survey measured our employees' job satisfaction and impressions of our service culture. Our bank group ended up in the top 25% of banks that Mark works with, or his "peer group." This is exciting. In the business of banking, it is all about people, positive attitudes, and business relationships, not bricks and mortar.

*Dan Jelinek –
Broken Bow Branch President*

Mobile Banking for Tablets

Now Available!

- iPad
- Android
- Kindle Fire



Try it today! Search for Bruning State Bank in your app store.

Holdrege Happenings...

"One of the marvelous things about community is that it enables us to welcome and help people in a way we couldn't as individuals." – Jean Vanier.

One does not have to look too far to see that Holdrege and Phelps County continue to be a vibrant area with community-minded individuals working together for the common good. Below is a brief list of projects in process which speaks directly to what can be accomplished if we all work together.

1. The construction of a new elementary school is approximately 50% complete. This will take the community of Holdrege from three public elementary schools to one and will be the new home for K-4th grade students. The new school site is located in the northwest part of Holdrege right across from the YMCA. In May 2013, the community voted to approve a \$13.8 million bond for this project.
2. On November 20, the Phelps County Community Foundation (PCCF) hosted its third annual day of giving called "Give2Grow – Phelps County Match Day." The past two years has allowed the Foundation to distribute approximately \$1.2 million to local non-profits with the contributions made on match day along with the PCCF's incentive match pool of funds. This year, there are 51 Phelps County non-profits participating with \$140,000 of matching pool funds contributed by PCCF and other generous donors.
3. In October, Becton Dickinson (BD) unveiled a 14,000-square foot expansion to the plant in Holdrege which will allow for the manufacturing of a new product for diabetics, a new recycling area to reduce plant waste, and the possibility of adding another 30 jobs to the area in the next few years.
4. In August, Allmand Brothers Inc. was acquired by Milwaukee-based Briggs & Stratton Corp. Allmand Brothers was founded in Holdrege in 1938. They design and manufacture towable light towers, industrial heaters, and solar LED arrow boards. Briggs & Stratton is the world's largest producer of gasoline engines for outdoor power equipment, which becomes a great fit for Allmand Brothers.
5. A Downtown Revitalization project is well underway. The city of Holdrege was awarded a grant in the amount of \$350,000 a year ago from the Nebraska Department of Economic Development. The grant is funding two separate projects for the downtown area. One project is aimed at improving the "streetscape" on parts of East and West Avenues. The second project will create a Façade Improvement program to make funds available to downtown businesses for building improvements.
6. You may begin to see some upcoming projects start to take shape as well. The Phelps County Development Corporation (PCDC) has recently acquired land for a new Business and Industrial Park. The Holdrege Housing Authority continues to focus on future housing projects. And the community is in the process of conducting focus group meetings for the possible renewal of the established LB840 funds which will expire in 2017.

Bruning State Bank is certainly proud and excited to be a part of this progressive community, and we look forward to our continued service to Holdrege, Phelps County, and all of south central Nebraska.

*Kyle Anderson –
Holdrege Branch Vice President*

Top Ten Countdown...

DID YOU KNOW:

#10: A standard homeowner's policy does not provide coverage for flood damage? A separate flood insurance policy should be purchased if you live in an area prone to floods.

#9: Most condo or co-op associations' property insurance does not provide the individual condo owner adequate coverage? Most association policies provide coverage for the overall structure and commons areas. The individual condo owner is usually responsible for ALL improvements from the drywall in. A condo owner needs to obtain coverage for the personal belongings AND for cabinets, fixtures, and all improvements inside the condo unit also, along with personal liability coverage.

#8: Your homeowner's policy does not provide coverage for automobiles – neither owned nor non-owned? That vehicle in the garage is NOT covered if you have fire or if the garage collapses on the vehicle. Physical damage coverage (comprehensive & collision) must be included on your auto insurance policy to have coverage for any damage done to your vehicle.

#7: Your home liability coverage will not provide coverage for damage caused by the wind blowing a live, healthy tree limb from your tree onto your neighbor's car or into your neighbor's sliding glass door? Damage caused by wind is considered an act of God and does not constitute negligence on your part. The neighbor would need to carry physical damage coverage on his vehicle and carry coverage on his home and personal property.

#6: You could be legally responsible for damages that exceed the coverage limit on your insurance? If you have an accident where damages exceed the liability limits on your auto insurance policy, then you may be paying those overages out of your own pocket! An umbrella liability policy adds extra liability coverage (over and above the liability limits provided on your auto or home insurance policies) and is relatively inexpensive.

#5: Extended replacement value insurance is available on some homeowner's policies? Replacement cost coverage is available on most home insurance policies, but extended replacement value can be written on qualifying homes. In a loss situation, you aren't interested in "garage sale" prices, you want to replace everything you lost with similar new items. Replacement cost coverage is available on both the dwelling and your personal property, but some policies also offer extended coverage if the cost to rebuild your home is slightly higher in today's market.

#4: You should review your insurance coverage after a life-changing event? The amount of insurance you need and the items you want to cover change over the years, depending on events such as getting married or divorced, having a new baby, or sending your kids to college.

#3: Most homeowner's policies do not provide coverage for a golf cart when used off-premise? A separate recreational vehicle policy should be written on non-licensed golf carts and ATVs that are used anywhere besides your own premises or a public golf course.

#2: You should take an inventory of your personal belongings? Your home insurance policy includes some coverage for personal belongings, but that limit isn't usually paid without a proof of

items lost. Go through your home with a camera and take pictures of all personal belongings in your home. Don't forget closets, cupboards, the attic, the basement, the garage, and any storage sheds. Keep the photos and inventory list in a safety deposit box so you can refer to them in a claim situation.

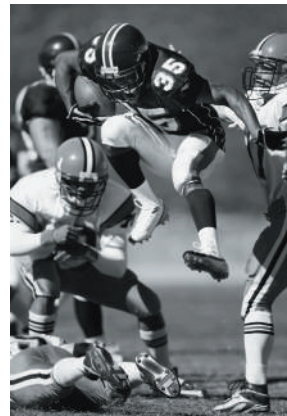
#1: The Bruning State Bank Insurance agency is an independent agency with the ability to write coverage with many different companies? Kathy or Brian can review all of your insurance coverage and request quotes from multiple companies for your comparison.

We appreciate your business and hope you have a wonderful holiday season!

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

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

Take It to the End Zone With Our Mortgage Team!



Whether you're purchasing a new home or refinancing your current home, we would like to help you with your mortgage game plan. Interest rates are still very favorable so it's not too late to score big savings!

- Competitive Rates
- Online Applications Available
- In-House Underwriting
- Local Servicing (not sold)
- Variety of Mortgage Programs
- Family-Owned Community Bank

Call or stop by today to talk with one of our friendly, experienced loan officers.

Or visit our Mortgage Center at
<https://bruningbank.mortgagewebcenter.com>

to learn more and even
start your application online!

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Is It Really Free?

The only official website for free annual credit reports is:
www.annualcreditreport.com

The Fair Credit Reporting Act requires each of the nationwide consumer reporting companies – Equifax, Experian, and TransUnion – to provide you with a free copy of your credit report, at your request, once every 12 months. Do not contact the three nationwide consumer reporting companies directly though. They only provide free annual credit reports through one central source, but there are three ways to make your request:

- Online: www.annualcreditreport.com
- By Phone: 1-877-322-8228
- By Mail: Annual Credit Report Request Service
PO Box 105281
Atlanta, GA 30348-5281

Complete and mail this form:

<https://www.annualcreditreport.com/manualRequestForm.action>

Many other websites claim to offer “free credit reports,” “free credit scores,” or “free credit monitoring.” But be careful! These sites are not part of the official annual free credit report program. And in some cases, the “free” product comes with strings attached. For example, some sites sign you up for a supposedly “free” service that converts to one you have to pay for after a trial period ends. If you don’t cancel during the trial period, the company may start charging fees to your credit card.

These sites often look like the official site. Some use terms like “free report” in their names; others have website names that purposely misspell the address in the hope that you will mistype the official website address. Some of these “imposter” sites direct you to other sites that try to sell you something, collect your personal information, or even spread malware and viruses.

If you want to request your free credit reports online, carefully type in the official web address or go to the FTC’s website for the link. Double-check the website in the address bar, looking for “https” at the beginning and the padlock symbol. You will have to answer a few identity verification questions. You will NOT have to enter a credit card number to get your free reports. You may get offers to buy additional products or services while on the companies’ websites, such as credit scores or credit monitoring products, but you are not required to make a purchase to receive your free annual credit reports.

If you get an email or see a pop-up ad claiming it’s from www.annualcreditreport.com or any of the three nationwide consumer reporting companies, do not reply or click on any link in the message – it’s probably a scam. The official annual free credit report program will NEVER send you email solicitations, use pop-up ads, or call you to ask for personal information.

It’s a great idea to take advantage of your right to free credit reports each year, as long as you’re careful to request them from the official source!

*Craig Pope –
Hebron Branch President*

Land Values and Rental Rates...

With the price of corn dropping in half over the past several years, there has been much speculation over how this will affect land values and land rental rates.

According to the U.S. Department of Agriculture, the average rental rate for non-irrigated farmland in the U.S. is \$130 per acre, up \$5 from last year. The average price of crop land is \$4,100 per acre, an increase of \$290 per acre since last year.

Most experts think that while we have seen the high on land rental rates, we probably won’t see any relief in rental rates until 2015. The extent rental rates move up or down will be directly tied to the price of corn and soybeans. Corn prices of \$3.00 per bushel and bean prices of \$8.50 per bushel over an extended period of time will surely put enough pressure on farmers’ cash flows to force the rental prices lower.

Farmland values in Nebraska seem to have leveled out with some early fall sales indicating a weakening in prices from last year. Early indications lead me to believe the top quality farmland is holding steady in value while the more marginal farm ground is not going to bring as much as it would have brought last year.

The price of farmland is also tied to commodity prices, but there is another factor which will have a large impact on the price of land and this is interest rates. Since 2008, the Federal Reserve Bank has kept rates low. This has been a large contributing factor in the run-up of land prices. Low rates have not only made borrowing money to buy land more affordable, but they have made owning land more desirable with low returns on interest bearing investments. Now the Fed policy is changing from one of Quantitative Easing to a more “normal” interest rate policy. This means rate increases will move with the supply of and the demand for money.

It is much more likely rates will move up over time. When rates do move up, land will be affected from a capitalization standpoint. In other words, some investors were willing to buy land for a certain price if they could get a net return of 3.0%, simply because they couldn’t put their money any place else and get a higher return. If rates move up, investors will not be willing to pay as high a price for land as they will expect a higher return on their investment, meaning land prices will be forced to go down.

No one knows what the economy or commodity prices are going to do. If commodity prices go back up, then land prices and rental rates will remain strong. If commodity prices stay low for several years and interest rates go up, the price of land and the rental rates on farmland will be forced to go down.

If you are a land lord and you are satisfied with your tenant, you might want to consider adjusting your rent according to the lower commodity prices, as it will be in your best interest to keep your tenant in a position he can continue to farm your land.

*Darrell Raum –
Sr. Vice President,
Credit Supervisor*

Giftgiving To Reduce Your Taxable Estate...

If you're like most Americans, you like to give gifts nearly as much as you like to receive them. Luckily, if you're serious about estate planning there's a handy technique called gifting that can potentially save your family, friends and heirs a lot of money on estate taxes in the future.

With gifting, you not only benefit yourself, you potentially save future generations from a heavy tax burden. In addition to a reduction in taxes, by reducing the size of your estate, you generally reduce the amount of probate costs and legal fees which can often eat away much of your estate. So what exactly is gifting?

Giftgiving is exactly what it sounds like: a gift. It's a gift that can be given to a spouse, a family member or a friend. It's a technique that has been used frequently by people to reduce the value of their estate and can be done several ways.

For 2014, each person in the U.S. can give assets or property of up to \$14,000 a year per recipient. That amount applies to each individual they gift to. This gift can be given to basically anyone without paying any gift taxes, as long as the amount gifted stays under the limit. You can give gifts, tax-free, to as many people as you wish. You can also gift an unlimited amount of property to charity and your spouse.

There are a great many details involving taxes and giftgiving that remain to be seen. The tax laws and regulations can get extremely complicated, which is why estate planning is best left up to professionals. But the main idea remains, giftgiving can probably save your estate and your heirs' money in the long run.

Giftgiving is simply one of the many convenient ways to leave a legacy that remembers your life for its accomplishments instead of courtroom battles. If you are contemplating giftgiving, or establishing an estate plan, contact our office today. We can work with your estate planning attorney and tax professional to take advantage of tax savings and choose the way you want to be remembered – which is truly a gift that will keep on giving.

*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.

This article was written by Securities America, Inc.
May Lose Value, Not FDIC Insured, No Bank Guarantee

In light of recent phishing scams, please remember – we will never text or email you to ask for your debit card information! If we need information from you about something serious like a debit card issue, we will personally call you. The only text messages you should receive from us are texts that you requested through Alerts (such as low balance alerts) or texts that you initiated through Mobile Banking (such as balance inquiries). If ever in doubt, always call our number that is listed in the phone book, on your statements, or on our website to be sure!

Help! We Can't Reach You...

There are several instances that require us to contact our customers, whether it be a question about a deposit, a check order, or a debit card issue. Unfortunately we're finding that some of the customer contact information we have on file is not up to date. If you have moved, changed your phone number, or disconnected your land line telephone since you first established an account with us, would you do us the favor of updating your contact information?



If you could give us your "best contact" number (cell phone, work, or home), it would make it easier for us to reach you in a timely manner if we have a question or an issues to resolve. We would also be happy to take down your email address if you prefer that we contact you by email. An up-to-date email address is also necessary for Online Banking services like e-Statements and Alerts.

Please be confident that your contact information, in the same manner as your account information, is secure with us.

*Karin Dominy –
Customer Service (Hebron)*

E-Notices Now Available!



Just like e-statements, you can now receive loan or deposit notices electronically.

If you have already switched to e-statements, then you will automatically receive e-notices now too.

- If you'd like to sign up for your **personal** accounts, log in to Online Banking, click on OPTIONS, and scroll down to the eStatement Enrollment section.
- For **business** accounts, please call us at 800-403-5889 to switch to e-statements/e-notices.

To learn more, go to www.bruningbank.com and click on E-STATEMENTS in the LEARN MORE ABOUT section.

Please note – there are a few types of notices that we must still send on paper, such as Past Due loan notices and Overdraft notices.

Technology Update...

As many of my friends, family, and coworkers will tell you, one of the things I least like to hear anyone say is, "I don't know anything about it." It ranks right up there with the phrase "awesome sauce," which thankfully few people say anymore.

I will admit there are times when saying, "I don't know anything about it," is a perfectly reasonable response. For instance, let's say someone asks you to explain astrophysics to them and you are not an astrophysicist. Often times though, the phrase feels like an accusation directed at the person giving the information.

After a recent long-winded rant about this very issue, a friend reminded me that certain people just respond to new information this way. There's no anger or frustration; this is just what they say. He also pointed out that I should never assume anyone knows anything about any topic. He said this is a strange thing to get worked up about, which as he put it, is "classic Corey." As usual, my friends tend to ground me when I go off on a tangent.

But his second point got me to thinking. Perhaps there is a product we offer that someone out there has not heard about or missed when it was debuted. Given that we are at the end of a very active 2014 for the Technology Department here at Bruning State Bank, I thought it may be a good idea to review a few of our newest products and get you, our readers, in the know.

You may be aware that our Mobile Banking has been available for some time now, and that you can check your balances, make transfers, and even pay bills from an app on your phone. Several months ago, we added Mobile Deposit to this service which allows our customers to deposit checks from anywhere as well. The success of those products led us to begin offering Mobile Banking for Tablets. You can have the same features and functionality as Mobile Banking for your phone on your iPad, Android device, and now your Kindle as well. If you have Online banking, you can simply go to iTunes, Google Play, or Amazon on your device and download our app. After a short login, you should be ready to roll. If you have any questions though, please call one of our branches for help. As the busy holiday season pulls you a thousand different ways, we hope that you will find these mobile products to be helpful and great time savers.

We have also recently begun offering eNotices. You may already be familiar with our eStatements. Now you can have certain deposit and loan notices delivered to you via Online Banking too, allowing you to look at them sooner than if we mailed them. If you've recently logged into Online Banking, you may have been asked whether you'd like them or not for certain deposit and loan accounts. As always, feel free to call me or anyone at our branches if you have any questions.

Thank you for your business in 2014. We hope to continue to give you products and services that are innovative and perhaps change the way you look at banking in the coming years. This is "classic Corey" hoping that your holiday season can in some way be described as "awesome sauce."

Tech Term of the Month: Omnichannel. As buzzwords go, this one is top notch (just check out this next sentence) and you may be hearing about it in the near future. Omnichannel is a concept which involves providing streamlined interactions across multiple touch points. Essentially, every time a customer would interact with a bank whether it be via Online Banking, over the phone,

or at the Teller line, the information that would be shared and the experience itself would be as similar as possible.

*Corey Swartzendruber –
Vice President,
Network Administrator*

Another Year...

Another year is passing by... where did the time go? 2014 is just about gone and a new year will be here before we know it. Row crops are harvested and the wheat has been planted. Time goes by so quickly and it's hard to get everything accomplished!

Now that the rush of harvest and planting is over, you can focus on other things for a while. Here are a couple of ideas to think about while you are relaxing...

- Consider a continuous hail policy on your crops. Are your 2015 crops covered for an early hail storm?
- Organize your scale tickets/summary sheets, bin measurements, and field records, etc. to determine your yields on corn, milo, and soybeans. Bushel losses must be reported immediately.
- Provide us with your yield information so we can determine if there is a loss. Harvest Market Prices are lower, so you might have a "revenue" loss depending on your harvested bushels. Revenue losses must be reported before the end of 2014.

Please feel free to call or stop by our office with any questions you might have. We hope everyone has a MERRY CHRISTMAS and a HAPPY NEW YEAR!

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

Upcoming Insurance Dates to Note:

Open Enrollment Periods to Change 2015 Coverage	
Medicare Part D (Prescription Drug)	Ends 12/07/14
Individual Health Insurance (from Affordable Care Act health insurance exchanges)	Ends 02/15/15

Contact us to review your coverage!

Kathy & Brian - Insurance Agency

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**BRUNING
STATE
BANK**

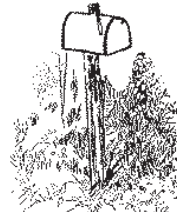
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*"YOUR COUNTRY BANK"
Since 1891*



Holiday Open Houses

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

Bruning

Friday, Dec. 12
8:30 AM - 4:30 PM

Hebron

Friday, Dec. 12
8:30 AM - 4:30 PM

Broken Bow

Friday, Dec. 12
8:00 AM - 4:30 PM

Holdrege

Friday, Dec. 19
9:30 AM - 2:30 PM

Holiday Banking Hours

Wednesday, December 24 (Christmas Eve) - Open until Noon

Thursday, December 25 (Christmas Day) - Closed

Wednesday, December 31 (New Year's Eve) - Open until 2:30 p.m.

Thursday, January 1 (New Year's Day) - Closed

Normal hours on Fridays and Saturdays

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

