

# BRUNING STATE BANK

www.bruningbank.com



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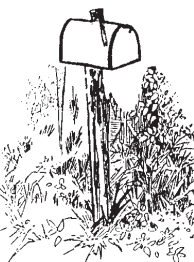
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A Branch of Bruning State Bank • Broken Bow, NE

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**"YOUR COUNTRY BANK"**



June/July 2013

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## Expiration Dates...

At Betty's Café in Bruning, the Wednesday breakfast often coincides with a birthday of someone in attendance. Recently, a conversation between Bernard Hinrichs and birthday boys, Cliff Philippi and myself, centered on understanding the youth of today.

Some of my grandchildren and other young people who have worked for us are especially conscious of the expiration dates on food. We thought perhaps they are over-reacting on this point, and maybe just haven't ever been hungry enough...

Then we all looked at each other (all a bit over 85) and wondered aloud if WE had an expiration date. We weren't thinking of it in the "passing on" sense; more in the sense of... Do we still have a purpose in life? What do we still like to be involved in?

I know, 65 years of age for retirement is acceptable for people in service industries and some professions, but in rural areas, what we have learned in the past can still be meaningfully shared with a new generation. I looked in the mirror before writing this, and I didn't see any expiration date on my forehead. To me, the phrase used on my milk carton – "Best if Used By (certain date)" is preferable to putting a limit on our experiences like "Please Discard After (expiration date)."

Technology may have passed by many of my generation, but not the ability to share stories of the successes and failures we have had over the years. So from my experience, I can tell you: don't throw the food out too early, or others' experiences, for that matter. Knowledge and listening skills are simply "Best if Used as Soon as Possible."

And FORGET the expiration date when it comes to being active and involved!

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

*"Good judgment comes from experience and a lot of that comes from bad judgment." - Will Rogers*

## Rural Roots...

My one and only daughter was married in mid-May, and I think back on all of the planning and preparation that she and my wife did prior to the event. We relied so much on support from the local café, grocery store, flower shop, and even the volunteer fire department who served refreshments.

We appreciate all of the family and friends who helped in so many ways throughout the weekend – moving tables, setting up chairs, grilling hamburgers, parking cars, cleaning up, and more. We sometimes take it for granted that this is how we live every day, helping our neighbors and friends.

My daughter and her new husband live in Portland, Oregon. Wedding guests from other states and countries were amazed that you could "charge" food, gas, and other services in our local community. When they got lost driving around, they would stop to ask for directions and always received warm, friendly assistance. They also learned to wave "hello" with their index finger without releasing the steering wheel. Their friends from afar didn't realize that we can leave our keys in our cars and we don't have to lock our homes during the day.

The visitors thought our area communities were remarkable for their friendly, caring support. They were envious of our rural roots and the closeness of neighbors, as well as the family history that creates another bond between our communities.

One comment to my daughter was, "Why did you move away from rural Nebraska, which seems to be the perfect place to live?" Those of us who live here may not always fully appreciate what a safe, supporting network of people we have who are always willing to help each other in times of need. Volunteerism happens in all communities, rural and urban, but it is especially important in our less populated areas because it is the main way we keep our communities strong, thriving, and growing.

Thank you again to all who helped in any way for our special event, and to all who continually volunteer for the benefit of our communities and the future of rural Nebraska, "The Good Life."

*Fred D. Bruning –  
President*

*"It takes a village to raise a child." - Unknown*

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## A Surprise “Inheritance”...

Have you ever wondered who is responsible for credit card debt upon death? Many times a family member, spouse, ex-spouse, and even adult children find themselves with a surprise “inheritance” – leftover credit card debt.

When someone passes away, the estate pays credit card balances and other debts. However, if there are more debts than assets to pay them, creditors can be out of luck. But there are exceptions that could leave you on the hook for someone else’s credit card balance after that person’s death.

According to Sally Herigstad with Bankrate.com, if you’re a “joint cardholder”, meaning you co-signed for the credit card, you are liable for the debt when the cardholder dies. If you’re only an “authorized user”, you’re not liable when the cardholder dies. The easiest way to determine if you have been named as a joint cardholder is to check your credit card reports regularly and resolve it before a death, divorce, or other traumatic event.

If you continue to use a credit card as an “authorized user” after the cardholder’s death, you could be in big trouble with criminal implications since it would be no different than picking up a credit card on the street and using it. The same holds true for using a card as an “authorized user” when you know the debt won’t be paid (e.g., when a parent near death has an estate with inadequate money to pay off debt, but you continue using the credit card knowing it won’t be paid off.)

Credit card debts will be paid from the estate before beneficiaries receive any distributions. There is a specific time period for creditors to file a claim against the estate, and when an estate is probated, creditors are prioritized. Since credit card debt is unsecured, it’s likely the credit card company will be at the back of the line when it comes to paying debts from the estate.

That doesn’t mean the credit card company won’t try to recoup the debt from family members, but don’t fall for it if you know you’re not liable, warns Herigstad. To help prevent credit card companies from contacting you, inform them the cardholder has died. Before any debts are paid out of an estate, including credit card debt, be sure to consult your attorney.

*Craig Pope –  
Hebron Branch President*

## Construction Update...

The Bank of Broken Bow is expanding its office area! Several years ago, we purchased the “Go Figure” building next door for this project and the process has now begun.

Our primary objective with this expansion is to build a larger and more secure vault. Some of our customers have wanted larger safe deposit boxes; with the new vault, larger boxes will be available. As boxes in the new vault are rented, and customers have moved their valuables from the old vault, we will remove the old boxes.

Along with the new vault and safe deposit boxes, we will add three new offices. One office will be for Janice Nozicka, our Home Mortgage Officer. Our Bank, which is a branch of Bruning State Bank, retains the servicing of our secondary market home loans that we originate here. Customers are pleased to know that all their payments come to our Bank. Our home mortgage business has experienced a lot of growth over the past few years.

Our drive-up window will also take on a new look as we plan to cut off the back of the “Go Figure” building. This will make exiting from our drive-up window more convenient. We also plan to put a new sidewalk on the east side of the Bank, since it is in need of repair.

We apologize to our customers and to any local businesses that have been inconvenienced due to our remodeling. We have had skid-steer loaders and piles of dirt in front of our office, and some of this has occasionally extended over to neighboring businesses. Thank you all for your patience and cooperation!

*Dan Jelinek –  
Branch President,  
Broken Bow*



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## Grandmothers...

I am enjoying being the grandmother of two little boys, and another little boy will be arriving in September. I recently had my grandsons for 3 days and nights. I had a slumber party with the 4-year-old, Hunter, every night in the living room and bonded with the 7-month-old, Hudson, in the middle of the night. Grandma's cookies disappeared at a high rate of speed (but then Papa helped out there).

We made tents in the living room. I managed to get inside, but getting out was a little tricky. We went to the park, helped Papa move the tractor and water truck, and stirred up a bubble recipe so we could blow bubbles. Hunter chased the bubbles and I was in charge of bubble blowing. We made blue play dough and of course we had to take our bath in colored water. Luckily I had lots of food coloring. Hudson is just about crawling and can get himself around pretty well. He's even trying to stand up so he might just bypass crawling and go right to walking. It was a test of my stamina (I found out I'm lacking in that department) but lots of fun, and I'm ready for them to come again.

I found some sayings about grandmothers on the internet and thought I would share a few:

- A grandmother holds her grandchildren's hands for a while; their hearts forever.
- Behind every great kid is a great grandmother!
- Grandmothers are just antique little girls.
- Grandmas are moms with lots of frosting.
- Grandma is my name.....Spoiling is my game!
- Grandmothers are earth's angels!
- With the birth of each child, a grandmother is born.
- The love and devotion I gave to my children, I thought I could give no other.  
But God handed me a pleasant surprise,  
the day I became a grandmother!

We who work here at Bruning State Bank try to look after our customers and earn their trust, just as children trust their parents and grandparents to provide and take care of them. We are a family here at the Bank, which is owned by a family dedicated to providing the best services possible for you, our customers and friends. If you ever have questions concerning your accounts, please feel free to give any of us a call.

Mother's Day was recently honored at the Bank by having flowers for all mothers. We hope you were all able to come in and pick one out and that you all had a wonderful Mother's Day!

*Janice Fintel, Pam Lemke  
& KaDene Deke –  
Operations*

## Thoughts on Change and How It Affects Your Business...

You've heard the saying – "You should never stop learning." Well it's true, especially when you are in business. This world keeps changing faster and faster; we see technological changes, social changes and political changes. All of them impact us in how we live our lives and in how we run our businesses. If we do not constantly keep learning, we are destined to fail at some level.

Changes affect people in different ways. Some people are motivated by change and see it as an exciting challenge. It makes life interesting to them. Others see it as an annoyance that is constantly driving them crazy. Those who dislike change may just want the changes to slow down, so they can live a less complicated life.


Wherever you land on change is fine, just realize that to be successful in business, you cannot ignore the changes that impact your business and your business's profitability. For those of us who land on the side of disliking high quantities of change, we have to find ways to work around our lack of enthusiasm for change and move on.

We cannot be good at everything. No one is, but good business managers recognize their weaknesses and find ways to mitigate their weaknesses. This may involve getting outside help for the certain areas you struggle in, or it may involve turning certain aspects of management over to other family or employees you work with who have strength in those areas.

Unfortunately, many do not know what they are not good at. This is dangerous for you and for your business. To figure out what you're not good at, you have to be honest with yourself. Allowing those who work around you to help you determine your weaknesses can be beneficial if you have an open mind.

This is all part of the learning process. Change just complicates the journey we are on with our business and life. As we get older, the urge to stop learning, evolving, and allowing change in our life gets stronger and stronger. If you see this is impacting the performance of your business, maybe it's time to get someone else in place to take over the management role in your business. After all, that's part of succession planning.

*Darrell Raum –  
Credit Supervisor, Senior Vice President*



**To All Dads...**

In honor of Father's Day,  
we will have treats for all  
Dads who stop in on

**Friday, June 14**

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## More Things I Didn't Know...

Before I worked in a bank, I always wondered why they closed early and had a cut-off time that made deposits appear the next business day. I thought bank people were just lazy and "Bankers' Hours" were just a great excuse to get off work early.

Nowadays, I know that many of our staff start their work day by 6 or 7 am and are often still wrapping up at the Bank around 6 or 7 p.m. So why the cut-off time? Well, since I am now one of those "bank people", I found out there is a reason we have to have a stopping point in our day.

When a customer brings in a deposit, gets cash, makes a payment, etc., we run the paperwork through a proof machine. This machine basically takes a picture of the paperwork and reads the numbers on it. If you look at one of your checks or deposit slips, you will notice some odd looking numbers at the bottom that is called MICR code (Magnetic Ink Character Recognition). This tells our proof machine the account number and routing number.

At the end of the business day (at cut-off time), we close the proof machine down and balance all of the transactions that went through the machine. Then we balance our cash drawers and compare this to the proof balance. Every branch does the same thing. We then send these transactions, called a batch, to the main branch in Bruning. The main branch double-checks everything and balances everything for our Bank overall. After that, all the information gets uploaded to our correspondent bank. From there, it goes on to the Federal Reserve and NetWorks (the company that runs our ATM machines). All of this has to be done by the end of the day so we can do the final update around 7 p.m.

You can see that there is a method to our madness because of all the checking, double-checking, and updating of several systems. Every day, there comes a point when we have to stop taking in transactions for that business day so we can balance correctly and upload the information to the Federal Reserve. Otherwise, it would be a little like trying to balance your checkbook while someone else is still writing checks. This is also the reason why banks are not open on those odd federal holidays like Columbus Day. If the Federal Reserve is not open, we cannot update your accounts with incoming transactions.

We will happily accept your deposits after the 2 p.m. cut-off (to be credited the next day) and can give you cash if you need money before the next update happens (usually about 9 or 10 a.m. on weekdays). If you are running a little behind on time and need to get something in that day, just give us a call and we can usually work something out. If you want to learn more about our process, you can always ask somebody who is smarter than I am and works in Operations because there are still a lot of things I'm still learning myself.

*Adam Bruning –  
Customer Service, Holdrege*

## Crop Notes...

This spring has been anything but "typical." An unsettled weather pattern with spring-like temperatures one day are followed by snow flurries the next. It has made fertilizing and planting a challenge, and makes us wonder what is in store for the rest of the crop year. We have a few reminders regarding your multi-peril insurance so that your only surprises will come from the weather!

### Multi-Peril Crop Insurance Deadlines:

- 05/25: Final planting date for corn in most Nebraska and Kansas counties.
- 06/10: Final planting date for soybeans in most Nebraska counties.
- 06/15: Final planting date for milo in most Nebraska counties and soybeans in most Kansas counties.
- 06/25: Final planting date for milo in most Kansas counties.
- 07/01: Wheat premium billed, interest accrues beginning August 1 on all unpaid premium.
- 07/15: Row crop acreage reporting deadline.

### Planting notes:

A discernible break in the planting pattern must be made by June 30th in order to keep your Irrigated and Non-Irrigated acres separated. This break must be visible in an aerial photo. Also, be sure to keep record of your acres by section, practice, and share for accurate acreage reporting. Remember that July 15<sup>th</sup> is the final date to report your acres, so try to get your acres certified with the FSA office as soon as possible.

### Replant and Claim notes:

Contact your agent BEFORE you destroy or replant any acres, as you must get authorization from the adjuster. Contact us right away if you think you will have a loss on your crops. Remember to keep your production separated by section and practice to prevent problems with any losses or yield reporting.

### Wheat Harvest:

As wheat harvest begins, remember to contact your agent IMMEDIATELY if you suspect you have a loss on your wheat. Also, once the harvest is complete, please bring in production right away.

*Jeff, Kathy, Brian, Craig, Shari,  
Janet, Ryne –  
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.

### NEW – Reorder Checks from Deluxe Online!

Our staff is always happy to place your check reorders for you, but as an added convenience, we now offer a link for those of you who use Deluxe brand checks and would like to reorder online on your own schedule!



Find the link on the Special Services page of our website:  
[www.bruningbank.com/services/special.htm](http://www.bruningbank.com/services/special.htm)

*For other check options and for any name or address changes on your checks, please contact Customer Service at any of our locations.*

## High School Graduate's Summer To Do List



- Contact your new roommate. You'll want to get acquainted and make plans for your new space – who's bringing what, like a fridge, microwave, tv, etc.
- List your numbers. Write down your bank and credit card account numbers, social security number, internet passwords, serial numbers of your tech gadgets, etc. Leave this list at home in a safe place. If you should ever need any of the information, your parents can get it for you.
- Schedule your dates. Not *those* kind of dates but all the important dates you need to get on your calendar and plan ahead for:
  - Orientation events
  - Class registration
  - Due dates for tuition, rent, or room/board
  - Rush for sororities/fraternities, if participating
  - Move-in day
  - First day of class!
- Go shopping. Do a web search for "college packing list" to find great lists of everything you could possibly need and items you might not have thought of yet. Spend your graduation gift money wisely!
- Review your mobile phone situation. Do you need to upgrade your phone or add a tablet? Will your current plan cover you for where you are going and all your mobile devices?
- Check up on your health. Schedule any necessary physicals, eye exams, dentist visits, or immunizations before you move away in the fall. Make sure you have your own copy of your health insurance card.
- Stop in at Bruning State Bank.** Come visit with us about helpful banking tools, such as mobile banking, text alerts, and debit cards. *As our graduation gift to you, you'll receive a \$10 gift card!*
- Enjoy your summer! Have fun, relax, and spend time with your family and friends before you start your new adventures!

## Managed Opportunities<sup>SM</sup> Program Overview

As you know, helping you reach your goals through investment planning is my specialty. I believe that investing success can be achieved with the correct mix of asset classes appropriately matched to your specific situation. But as any seasoned investor knows, it takes a great deal of research and time to keep up with today's trends and the multitude of investment options. That's why I'm pleased to offer a program developed by Securities America Advisors, Inc. that may be right for you. It's called Managed Opportunities<sup>SM</sup>.

Managed Opportunities is a comprehensive, personalized portfolio management program that draws on the expertise of professional mutual fund and separate account portfolio managers to handle the complex process of evaluating your investment alternatives, namely mutual funds, stocks and bonds. This approach offers extra value by providing diversified professional management of your portfolio using investment and asset allocation strategies through various managers.

With Managed Opportunities, you get professional monitoring of your investments using methods that take into account important issues such as your tolerance for risk, investment expectations, diversification needs and long-term goals to create a personalized portfolio that specifically targets your objectives. Easy-to-read reports are available via the Internet to keep you informed with up-to-date performance of the assets in your account, and compare how your portfolio has performed relative to other investment return benchmarks. Together, we can plan to meet on a regular basis to see if any changes have impacted your investments and what re-allocations may be necessary to insure your portfolio's investment strategy is in step with your goals.

The advantage of Managed Opportunities' multi-manager research expertise combined with my familiarity of your financial situation provides an excellent approach to growing, monitoring and maintaining your wealth. Give me a call at (402) 353-2555 or (800) 403-5889 to discuss how Managed Opportunities could help you meet your financial goals. I look forward to talking with you soon.

*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.

### Traveling this summer and want to avoid ATM surcharge fees?

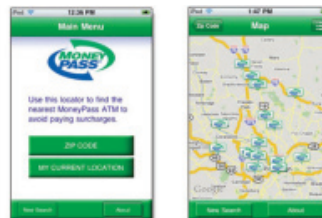


Look for this MoneyPass logo on ATMs!

BSB is part of the MoneyPass network, which means you do not have to pay ATM surcharge fees\* at other MoneyPass member banks.

\*BSB's foreign ATM fees will still apply, depending on your account type.

Or download the MoneyPass app to your iPhone or Droid to search for ATMs wherever you are!



## What Do I Do?

Do you need an umbrella inside your home? Is your basement a small lake from a broken water pipe or an overflowing tub or toilet? Has your sewer backed up leaving a nasty mess? Do you have water seeping into your basement during the rainy season?

If so, will your homeowner's policy provide coverage for these losses? Homeowner's policies are not all alike and may or may not provide coverage.

- Most policies provide coverage for the water damage caused by a sudden and accidental discharge of water from plumbing systems or appliances, etc., but coverage would not apply to the cost to repair the plumbing or appliance.
- Some policies cover water damage from a leaking roof, but coverage may apply only if the roof has sustained damage from a covered peril.
- Water back-up from a blockage on your property is usually covered. Not all policies provide coverage for sewer back-up caused by a blockage OFF your property.
- A standard homeowner's policy DOES NOT provide coverage for ground water entering your home. Coverage would not apply in a flood situation or if you have water seeping into your home during the rainy season.

If you do have a water loss, then you need to take steps to prevent additional damage:

1. Determine the cause of the leak and get the water shut off.
2. Contact your agent right away – advise them of the details and severity of the damage.
3. Elevate all wood furniture – use styro-foam blocks or place tinfoil between the legs and the floor.
4. Elevate draperies from the floor.
5. Make sure there are no items lying on the floor that have a finish that could bleed, such as clothing, clay pots, magazines, papers or metal objects.
6. If it is determined that coverage would apply to the loss, we can authorize you to contact a qualified restoration company.
7. If wood furniture gets wet, wipe down the furniture with a clean towel – DO NOT use oil or polish as this will trap in the moisture.
8. Mold and mildew can begin growing right away. Regardless of whether your loss is covered by insurance, it is very important to get the area thoroughly dried out as soon as possible. A shop vac can be used to vacuum up excess water; a dehumidifier can be used to help remove moisture from the air; and fans can be run to help speed the drying process.

We are ready to review your coverage and help answer any questions you might have, so please stop by our office or give us a call.

*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.

## Banking On The Go...

The time has come. Bruning State Bank can now travel with you anywhere. That's right – Mobile Banking was officially available to all of you on May 1st!

What exactly can you expect from your mobile banking experience? You can view your account balances and recent transactions. You can transfer funds between BSB accounts, pay bills, make a regular loan payment to BSB, and even locate a nearby branch or ATM.

So, how do you get started? First, you need to be set up with Online Banking. Once you have that set up, the next step depends on what kind of smart phone you have.

- If you have an iPhone or Droid, you can get the app from the app store. Just search Bruning State Bank and you will see our icon.



- If you have any other kind of smart phone, you will need to start in Online Banking. You can find the Mobile Banking option from a pop-up box or find it under the "Options" tab.

Don't have a smart phone but still want Mobile Banking? We can help with that, too! You'll need to sign up through Online Banking under the "Options" tab. Once activated, you can text BSB at any time to receive account information. A list of text commands will be provided to you and is also available at

<http://bruningbank.com/media/text.pdf>.


Bruning State Bank Mobile Banking is safe and secure. Accessing Mobile Banking requires a username and password just like Online Banking, and we keep up to date with the latest encryption technology and secure email communications.

Mobile Banking is a free service, but please keep in mind that standard text messaging and data usage rates from your phone provider may apply.

### Customer Service

**MORTGAGE CENTER**

Home > Services > Loans > Mortgages



Mortgage Center | Apply Now | Check Rates | Resources

Have you visited our Online Mortgage Center?  
You can look at current rates, use calculators, and even start your application!

Go to our homepage ([www.bruningbank.com](http://www.bruningbank.com)) and click on the MORTGAGE CENTER link on the left side under the Latest News section.

**NMLS #473773**

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## A Historical Perspective...

We live in an age where nothing seems sacred anymore. The world is in turmoil and political correctness seems to overshadow common sense. Like many other American industries, the banking and financial industry is facing an unprecedented amount of new regulation, which will likely prove to be counterproductive to the consumer and business alike. Government and liberation must be properly balanced.

In light of all this, I thought you might enjoy going back to a key part of history, where you may find some interesting parallels to today's "on-goings." But there's one thing different for sure, our nation's leaders of 1787 had it figured out when it came to civics and leadership.

### The Constitutional Convention

For seventeen weeks, from May 25, 1787, to September 17, 1787, delegates debated the fate of our nation. What emerged from these debates was a document that would change the course of American history - The Constitution. Although the American colonies gained independence from Britain during the Revolutionary War, the country that had been formed in 1781, under the Articles of Confederation, was extremely weak. The states alone possessed the right to maintain a standing army, tax their citizens, and regulate interstate commerce.

The weakness of the Articles was apparent, but nothing was done until a rebellion broke out in Massachusetts in 1786. During this rebellion, known as Shays Rebellion, hundreds of Massachusetts farmers, led by Captain Daniel Shays, took up arms against the Massachusetts government to protest burdensome tax laws and court fees that were costing small property owners their livelihoods and in some cases, their freedom. This rebellion was a trigger that helped national leaders decide that it was time to revise the Articles of Confederation.

All thirteen States sent delegates, and seventy-four men were selected to attend the Constitutional Convention. Only fifty-five appeared. The men who attended came from all walks of life: military men, farmers, teachers, clergymen, doctors, bankers and businessmen.

The purpose of the Constitutional Convention was to simply revise the Articles of Confederation. However, debates over strength of the federal government vs. the states, as well as federal taxing authority and control over commerce quickly gave way to a whole new tone at the convention.

Also, the smaller states sought ways to be represented against the more populous states, which resulted in the "Great Compromise." The compromise stipulated that the legislative branch of the new government should have two houses and the representation should be equal in one house and based on population in the other, thus letting to the Senate and the House of Representatives.

There was also much debate on how to choose senators and how long to limit their terms. As for the term of presidency, various term lengths discussed ranged from six years to life. Delegates finally decided on a term of four years, with a clause that would allow Congress to impeach the President. (Ben Franklin pointed out that a provision for impeachment was a good thing for the President, who might otherwise be assassinated.)

Integral to obtaining ratification in some key states was the promise to add explicit protection of personal rights, which became part of the Constitution on December 15, 1791, known as The Bill of Rights.

What was accomplished at the Constitutional Convention was nothing short of a miracle! Although separated by state and sectional differences, delegates ultimately found a way to work together. In 1878, four-time British Prime Minister, William Gladstone, called the U.S. Constitution "the most subtle organism which has proceeded from the womb and long gestation of progressive history," and "the most wonderful work ever struck off at a given time by the brain and purpose of man." Need I say more?

*Jeffrey M. Hammer –  
Vice President, Loan Officer,  
Young Bankers of BSB*

*Source: "Conflict and Compromise: The Constitutional Convention" by Martin D. Tullai, The Elks Magazine.*

## BSB - BMW...

You may be wondering: what does BMW have to do with Bruning State Bank? Several years ago, our management team adopted this Mission Statement: "The primary mission of Bruning State Bank is to assist clients to build and maintain wealth." This was by no means a new idea to the staff or for the Bank; it was simply a clarifying assertion of what this Bank has been all about for years. This notion of taking care of our customers has been at the center of our business plan for a very long time.

We feel that an excellent way to maintain a solid customer base (which is of course good for us) is to keep the customers we have and help them grow (which is good for our customers!). We do this by offering a broad variety of means to assist in achieving that goal. If we succeed in doing that, the marketing avenue of "word of mouth" should result in more clients building and maintaining wealth.

Adding the Trust Department to our Bank's services over twenty years ago was right in tune with this philosophy. There are, of course, opportunities for trust services in larger cities, but we believe our clients appreciate our "small-town" version of the concept. It is our intention to provide high quality trust administration in a personal, but business-like manner. You will find Trust committee members in each of our branches. If you are interested in setting up a trust, be sure to visit with your accountant and attorney of preference, and please consider using the Bruning State Bank Trust Department for your trustee!

*Trust Department*

**BRUNING  
STATE  
BANK**

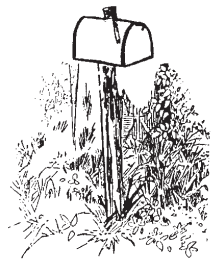
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Bruning, Nebraska 68322

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Nebraska

*Address Service  
Requested*



*"YOUR COUNTRY BANK"  
Since 1891*



## ***Technology Update...***

The threats posed by malware and identity theft are very real and all too common nowadays. That's why we're sharing these very helpful security tips from The Onion.

When you're finished with your online banking session, we recommend three simple steps to protect your personal information:

1. Log out of your account.
2. Close your web browser.
3. Charter a seafaring vessel to take you 30 miles out into the open ocean and throw your computer overboard.

Yes, online banking security is as easy as one-two-three!

We want your banking experience to be as safe as possible, which is why you should strike your computer with 20 to 25 forceful blows from a pipe wrench as soon as you reach international waters, toss the plastic and metal shards into the sea, and then immediately sink the ship you're on. And then, once you dive to the sea floor, grab the scattered computer pieces, and shove them all inside living clams, you'll be able to rest easy knowing you're banking smarter and safer.

However, as with any new procedure, some common mistakes may arise at first. That's why we cannot stress enough how important it is to go back into the ocean several days later, withdraw the pieces from the clams, reassemble the computer completely, and make sure you closed your entire browser and not just the open tab. Next, simply disassemble the computer, shove the fragments back into those clams, harvest the clams, and puree them into a thick slurry in your home blender, which you can then discard down your kitchen drain.

For those of you using a smartphone or tablet, the process for securely closing your banking session is very similar, except that you should find the nearest canyon and throw your device into that canyon. We then recommend simply scaling down the cliff face, locating the shattered remnants of your device, and spending the next few weeks traversing the country burying each individual piece in separate holes of varying depths several hundred miles apart.

Maintaining the security of your personal data requires effort and constant vigilance, and at times, you may be tempted to just shut down your computer and drag it behind your car for several miles by a length of rope. But in this day and age, that's simply no longer enough to ensure your private information remains just that—private.

Full article available at <http://onion.com/18kPViy>.

**Tech Term of the Month:** Digital Native – a person who was born during or after the general adoption of digital technologies and therefore has an innate ability to easily understand and adapt to innovations. Even if you don't consider yourself a digital native, we hope you'll try out our banking technologies, like online bill pay and mobile banking, because we're happy to help you learn and feel comfortable using them. (And we'll even share real security tips!)

*Corey Swartzendruber –  
Network Administrator*