



Spring 2018

the COUNTRY BANKER

Your News. Your Life. Your Country Bank.

BRUNING STATE BANK

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Hello!

Welcome to *Your Country Banker*, our new quarterly newsletter! In this publication we hope to give you the same great articles from the familiar faces you've come to know from your bank over the past 35 years, as well as give you helpful hints on how to improve your financial future and keep you up-to-date on the latest banking trends. We hope *Your Country Banker*, both in print and online form, will be your go-to source for information as well as connect you with us here at Bruning State Bank. Enjoy!

Humble and Kind

When I think and visit about where we are in America today, I think we may all use some good advice from Tim McGraw's song "Humble and Kind". From the politicians to foreign countries to #MeToo situations, we, the public, need to step up and act, responding with "humble and kind" remarks and suggestions. If you would ask my staff, they would probably say, "Okay, Fred, start today."



FRED D. BRUNING

If all of us could be more tolerant and civil in all our words and deeds, life would go better. As Chip Flory, host of "Market Rally" and "AgriTalk" said, "Replace distractions with productive action. Distractions (negative thinkers and other noises) are blinders that keep you from seeing opportunities that will move your business forward. Instead of allowing negative thinking to eat up your time and effort, use that time for productive action. You will find yourself drawn to others that are also searching for opportunities."

My interpretation of those words is that we should try to be more positive, surround ourselves with friends and family that are forward-thinking, that are "Humble and Kind", and civil and tolerant. I will try to do what I say, and hope you have similar thoughts for YOUR year.

—Fred D. Bruning, Chief Executive Officer

"Don't expect a free ride from no one, Don't hold a grudge or a chip and here's why, Bitterness keeps you from flying, Always stay humble and kind"



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A Good Mix

My generation has been critical of the Millennials for being so involved in the tech world. Part of the criticism is because we feel they are so absorbed in their devices that to an outside person it looks as if they are not with the world.

I read an article that may give some hope and make my generation feel better. It is about Generation Z, the kids that are now 16 to 18 years old. They are showing more interest in financial education and conversation than previous generations. This is interesting to us in business because if we can get them to visit with us, we can have a better understanding of their needs and their goals in life.

This article states that by 2020, 40% of our consumers will be in this age group. Here's the part that makes ol' Frank feel good: 34% of this group has decided that they would like to do some business the way their grandparents did – face-to-face.

To me, this is a great break-through. I think that they will be pleasantly surprised that the generations older than them will be happy to share their successes and failures. This generation may be more profitable in business and lifestyle, if they have the opportunity to work with previous generations and benefit from their experiences.

The personal side of life and interaction with others is one of the greatest ways to learn. Even at my age, through my conversations with all age groups, I learn something every day.

This should be a marriage made in heaven with the personal and tech sides coming together.

–*Frank L. Bruning, Chairman of the Board Emeritus*

“Overnight success usually takes about 15 years.” – Anonymous



FRANK L. BRUNING

Jerry's Journal



JERRY CATLETT

It seems that every time we turn the corner there are new regulations for the Bank to comply with, and today I'll review some new rules for "Beneficial Owners of a Legal Entity". We have completed a lot of work behind the scenes to prepare for this new regulation, so the process can be as seamless as possible for our customers.

This regulation is for all commercial – community banks, which will be required to adopt similar requirements when opening any "new account" for a C or S Corporation (Inc.), Limited Liability Company (LLC), Limited Liability Partnership (LLP), General Partnership (GP). By May 11, 2018 or before, we must have systems in place to collect customer identification information on any of these types of legal entities for anyone that has more than 25% ownership interest or is the controlling manager, regardless of percentage ownership or the title of controlling manager.

So, please prepare for our requests for information, we don't have any choice.

If you have ownership interest or management control of an entity we'll begin asking you each time you open a "new account" (insurance policy, lease, loan, or deposit) for the following information: Name, Physical Address, Date of Birth, Social Security Number, and to see and copy your government issued identification.

Some background on this information, the Financial Crimes Enforcement Network (FinCEN) is a bureau of the United States Department of the Treasury. The Treasury Department collects and analyzes information about financial transactions in order to combat domestic and international money laundering, terrorists financing, and other financial crimes. FinCEN issued their Final Rule relating to Customer Due Diligence (CDD) including the specific requirements to identifying and verifying the identity of beneficial owners of legal entity customers on May 11, 2016.

I want to point out that this does not apply to natural person accounts, sole proprietorships, most trust accounts, or unincorporated associations.

If you have a legal entity for your farm, business, investment properties, etc., each time you open a new account, we'll be going through this. We are de-

veloping our new account opening procedures and training staff members to be prepared to take you through each of the new steps.

The Final Rule mandates that banks have written procedures that reasonably identify and verify beneficial owners these procedures are in addition to what we already do. Just to reinforce, the Final Rule defines a beneficial owner as each individual who owns 25% or more of a legal entity or the single individual or individuals with management and decision making control. Thus, there are two different types of beneficial owners that we'll be trying to ascertain – one or more owners that have ownership and ones that have control. We are required identify and document those facts.

Your patience and understanding is greatly appreciated. The world and government regulations have become more complex and challenging and will increase our time and ours to comply with another federal regulation.

If you have any questions, please don't hesitate to contact me.

–*Jerry Catlett, President, COO*

Bitcoin Hype

Let me first start this article with a “Disclaimer”, which is there are very few topics I consider myself to be an expert on and Bitcoin is certainly at the top of the list. However, with all the recent attention Bitcoin has been receiving, I thought it would be interesting or maybe I should say appropriate to become educated on the subject myself.

To really understand what Bitcoin is, let’s look at the definition: Bitcoin is a cryptocurrency and worldwide payment system. It is the first decentralized digital currency, as the system works without a central bank or single administrator. The network is peer-to-peer and transactions take place between users directly, without an intermediary. These transactions are verified by network nodes through the use of cryptography and recorded in a public distributed ledger called a blockchain. To me, this definition screams caution moving forward.

Bitcoin was invented by an unknown person or group of people under the

name Satoshi Nakamoto and released as open-source software in 2009. Bitcoins are created as a reward for a process known as mining. They can be exchanged for other currencies, products, and services. Bitcoin is often described as digital gold. As of February 2015, over 100,000 merchants and vendors accepted Bitcoin as payment. Research produced by the University of Cambridge estimates that in 2017, there are 2.9 to 5.8 million unique users using a cryptocurrency wallet, most of them using Bitcoin.

If you are someone with an Internet connection and you like to keep yourself well informed on global trending topics, then odds are that you’ve heard of Bitcoin. This virtual currency has caused quite a stir with its stunning climb in value and has led to a frenzy with people on both sides of the aisle having strong opinions on the cryptocurrency. There are some who say it is the future of money while there are others who firmly believe it to be a bubble, not unlike the “dot-com” bubble of the late ‘90s and early 2000s. Whether Bit-

coin is indeed a bubble remains to be seen but as of right now, there is no denying the fact that it is arguably the most valuable tradable commodity on the planet. The big debate is now what needs to happen to Bitcoin in terms of Government regulation for it to become a mainstream currency. The coming months and years will likely reveal the answer.

If this all sounds a little dicey, that’s because it is. Cash is still “king” and even the cryptocurrency experts admit that cash will not disappear anytime soon. Finally, I think it’s always a good reminder that your deposit accounts here at Bruning State Bank are covered with FDIC insurance with the standard insurance amount of \$250,000 per depositor, per insured bank, for each account ownership category.

–*Kyle Anderson, Sr VP Holdrege*



KYLE ANDERSON

The Fun in Saving

Can saving money really be fun? We think so! Of course, it may not be as much fun as going out and spending it, but there are ways you can make it feel more enjoyable and hopefully not so monotonous. By learning ways to have fun while saving money, you might actually save MORE, which is always a great thing.

The most common way to help you save more and keep you motivated is to challenge yourself. The easiest challenge out there is the \$20 Savings Challenge. By saving \$20 every week for a year, you will have saved \$1,040. If you’re able to, you can double that and then you’d have \$2,080. There are people who get really stressed when the holidays approach, because they wonder how they are going to pay for Christmas on top of already paying their regular bills. This will help!

Another challenge we like is whenever you spend money on something you “want”, you would need to put that same amount of money into your savings account. This may not be as easy as transferring \$20 to your savings every week in the previous challenge, but if you are willing to commit to it, we think you’ll find that it will help improve your savings account balance AND help you spend less.

Another easy way to help you save is to create a visual. This works especially well if you’re saving for something specific like a family vacation, a vehicle, or something else. The most popular visual that gets used is the savings thermometer. The top of the thermometer should represent what it is that you are saving for. Each week or month, color the thermometer to how much you’ve saved. Again, consistency is the key as you watch your savings grow!

Bruning State Bank offers great options to help you reach your savings goals. We are always happy to go over these options with you and help you decide which is best!

–*Customer Service, Hebron*



MARK YOUR CALENDAR

March:

- **March 20th** – National Ag Day. *Thank you to those who help produce the food on our table and clothes on our backs!*

April:

- **April 17th** – Tax Day. *Have your tax return filed or extended.*
- **April 20th** – National Teach Children to Save. *Staff will be participating with local classrooms to help promote financial literacy.*

May:

- **May 11th** – Ladies stop in at Bruning State Bank location to receive a flowering plant in honor of Mother’s Day!
- **May 26th** – Bruning Alumni Lunch. *Held behind the bank from 11:30am-1:30pm.*
- **May 28th** – **CLOSED** in observance of Memorial Day.

Time to Move On



DARRELL RAUM

As many of you already know, my days as a Bruning State Bank employee are numbered, as I will retire later this spring. This is my twentieth year with the Brunings, and it doesn't seem like it could be that long. It has been a pleasure to work for Frank and Fred Bruning (and no, they didn't tell me to say that!)

My financial career started in 1977. Having been raised on a ranch near Crawford, Nebraska, I knew a little about ranching and dryland farming in western Nebraska, but nothing about banking. It only took a few years, but my education really began when the Ag Crisis gripped agriculture. Many farmers' and ranchers' worlds were turned upside-down, and it turned my world upside-down, as well. In those days, I worked for Farm Credit, and most of my customers were people I had worked with all my life; many were friends of my parents.

After several years of depressed prices, I could see that many of my customers were not going to be able to continue to farm. Because of my close relationship with many of them, I decide it would be better for both they and I to have someone who could be more objective help them work through their challenges. I took a job with Farm Credit as a Regional Vice President in Casper, Wyoming. It didn't get me out of stressful situations, but from my perspective, I could be more objective working out financial problems with people I didn't grow up knowing and that were not family friends.

After several years at this position, it appeared to me that Farm Credit was going to have to downsize, and the job I was hired to do was about done. The Farm Crisis was still in full swing, though, and people with work-out experience were in high demand. Returning to Nebraska, I took a job with the Abbott Bank, where I worked for nearly the next decade.

Times were tough at the onset, but after a few years, the farm economy rebounded and the bank grew. Because of some family issues, the bank was sold to a larger banking organization. At the time of the sale, I was serving as the Senior Credit Officer. Since the purchasing bank already had someone in that position, I decided to move, anticipating that whatever job they would have had for me would have been at their headquarters in Fargo, North Dakota, or doing something I didn't want to be doing.

I worked for a year with Western Nebraska National Bank, supervising credit and overseeing some of their lending staff before coming to Bruning State Bank in 1998.

In itself, the Bruning State Bank is quite a success story. It started long before I came and I have been only a very small part of its success. The thing which sets it apart from the other places I have worked is the Brunings' philosophy to help its customers be successful, and of putting customers and employees ahead of bank profits. This is not how a lot of banks operate.

Over the past twenty years, I learned a lot about how to treat customers from the Brunings. Going forward, I know Bruning State Bank will continue to be successful with its customer oriented philosophy and the management of Fred Bruning and Jerry Catlett. John Boehler will be replacing me as Chief Credit Officer and the bank's credit administration is in good hands with John.

We have many seasoned employees who are smart and talented. In the past five to seven years we have hired a number smart and young employees, and they are getting acquainted and acclimating with the Brunings' management philosophy.

I am proud to say I have worked for Bruning State Bank and I look forward to watching the future success of the bank. There are many customers who tell me their financial success is tied to being a customer of the Bank.

In closing, my final word to the Bruning family is something Paul Harvey used to say when he was wrapping up a story about someone who had been successful: "Lead on."

—Darrell Raum, Chief Credit Officer



I am proud to say I have worked for Bruning State Bank and I look forward to watching the future success of the Bank.

Welcome

We are excited to introduce you to a new member of our team! Lary Holtzen has joined us as our new Insurance Agency Assistant in Bruning. Lary grew up in Hebron, NE and graduated with a degree in Finance and Business Management from Wayne State College. She currently lives in Fairbury, NE with her husband, Dalton, and daughter, Gail; however they hope to move closer to Hebron or Bruning in the future. In Lary's free time she enjoys golfing with Dalton and runs the women's golf league in Hebron. Stop in sometime to meet Lary and welcome her to BSB!



Employee Promotions

The Board of Directors is pleased to announce the following promotions for Bruning State Bank:

At the Broken Bow location, **Jim Scott** will be serving as President and **Dan Jelinek** as Senior Vice President. Jelinek has served as President of the Broken Bow branch from 2005 through 2017 and felt it's time to promote the next generation of bankers. The new transfer of roles will allow Scott to take on more management responsibilities within the Broken Bow branch, while Jelinek will have the chance to spend more time with his customers. As well, **Renee Girardin** will now be serving as a Personal Banker.

Corey Swartzendruber has been promoted to Sr. Vice President and Chief Information Officer, continuing to serve in the Technology and Operations area.

John Boehler, President of the Holdrege location will now be a member of the Bruning State Bank Board of Directors and will be serving as the Chief Credit Officer following the retirement of Darrell Raum in April.

How's YOUR Attitude?

Well, here's a new one I had never encountered. I recently walked into a small retail establishment that sells mostly used, vinyl records, yes, on purpose. The mid-30s gent behind the counter cheerfully greeted me with the following phrase, "How's your attitude today?"

I have to admit I was dazed and confused because, apparently, on that particular day, nor any other day, do I wake up to assess my present attitude. He knew he had me stumped and offered this, "That's ok, think about it and let me know when you check out."

Nope, I cannot say that at that particular juncture, I was excited to invest in being alone in my own brain so I blew it off and went about my perusal of nostalgia.

Now for anyone who has finally reached the age where the music from your childhood is now considered a classic, you know that it can transport you back to the good old days when you did not have bills, timelines, or actual stress. As I flipped through those vinyl records, and remembered certain yesteryear events that tied me to different bands or songs, I began to smile and ponder the question he asked me.

Let me preface this by saying that I do not own a record player; however, someone I recently met does. This person possesses the ability to be positive about a flat tire during rush hour, on the freeway of a huge city, in the middle of a rain storm! Hence, that is how I ended up at the record store looking for a simple gift and facing an upcoming test at checkout. Yeah, I thought the same thing... "dude, just walk out, no eye contact, and find another record store!" Alas, I found a Kenny Rogers record that I thought would be a nice offering and prepared for my upcoming oral dissertation.

As you might imagine, this particular retail business does not have a high volume of traffic so I found myself worried that Chatty Cathy behind the counter had some free time on his hands for me. I plopped it down, he rang it up, I slid my card, and he handed me my receipt and told me to have a great day. WHAT!? No way! Just like that, I was home free and out the door I went. Well, almost, because I got two steps, turned around, and asked him why he did not want my attitude answer. He replied that he did, but only if I wanted to share it. So, I expressed my last twenty minutes of inner turmoil in his store only to conclude that I ended up happy about the encounter and was now smiling for the day. Then I asked him how often he asks that question and how many people actually share. His answer was simple, "I ask it enough and way more than I ever thought would."

Perspective, folks, it is all about perspective. You can buy the books about your personal growth or pay a life coach to take your money. In the end, it is actually your choice of how you want your day to begin and end. The middle stuff is just noise! It does not always work and sometimes days just go bad, but maybe you make the effort and try a different approach; you just might start having more good days too.

—Dru Jaeger, VP Kearney



DRU JAEGER

TAKE ACTION NOW!



CRAIG POPE

Groundwater is a precious resource in Nebraska that provides significant economic benefits to the State of Nebraska and its citizens. However, that could change if Columbus State Senator Paul Schumacher's LB 1022 passes. LB 1022 would annually impose a one-cent tax for every 10 gallons of water used to irrigate agricultural and horticultural land. The money raised would go to a special fund that would provide more financial resources to school districts that DO NOT currently receive state aid for schools.

As a trade-off for the groundwater tax, the bill proposes to remove the extra valuation assessment on irrigated acres. The annual tax revenue generated at the proposed rate of one-cent per 10 gallons of groundwater would be \$244.386 per irrigated acre or \$32,503. This amount is based on an annual application rate of 9 inches per irrigated acre of groundwater for a typical 133 acre center pivot circle in the Bruning-Carleton, NE area. The "trade off" of removing the irrigated acre assessment at the county assessor's office would save the landowner approximately only \$2,266 or \$17/irrigated acre in real estate taxes. This would result in a "net tax" increase of \$30,237 annually. Due to the lack of affordability by landowners and tenants, many landowners with irrigated farmland may convert their irrigated acres to dry land acres.

To put into perspective the importance of the ability of Nebraska crop producers to irrigate their crops, the Nebraska Farm Bureau retained the services of Decision Innovation Solutions in 2012 to estimate the state level economic impact of crop producers' ability to irrigate. Using methodology and assumptions outlined in the report, an estimated loss of **\$7.1 billion** in direct economic activity would result from the inability of Nebraska's crop producers to irrigate their land in a predictable, well-defined manner. While \$7.1 billion is in and of itself a very large figure (represents 8.8% of 2011 Nebraska GDP), the losses multiply when the backward linkages of this loss are considered. In fact, when all rounds of economic activity are considered, the estimated losses to the State of Nebraska would be the following:

- **31,221** fewer jobs
- **\$11.0 billion** in lower Output
- **\$5.5 billion** in lower Total Value-Added
- **\$3.3 billion** in lower Labor Income

Please contact your state senator to share your concerns about LB 1022 and request they vote NO. Otherwise Nebraska, as we know it today, will dramatically change with less employment, residents, businesses, etc.

—Craig Pope, President Hebron



Bruning State Bank
INSURANCE AGENCY



KATHY ROBERTS



BRIAN HULSE



KRISTEN MONTEFORTE



Congratulations to our newest Nebraska Property & Casualty Insurance Agent!

UMBI & UIMBI

What is UMBI and UIMBI???

UMBI & UIMBI are two of the auto insurance liability coverages required by Nebraska State law. Nebraska law requires at least minimum limits of liability coverage be maintained on all licensed automobiles. The minimum liability requirements are:

- \$25,000 per person/\$50,000 per accident Bodily Injury Liability (BI)
- \$25,000 Property Damage Liability (PD)
- \$25,000 per person/\$50,000 per accident Uninsured Motorist Bodily Injury (UMBI)
- \$25,000 per person/\$50,000 per accident Underinsured Motorist Bodily Injury (UIMBI)

Liability coverage is required to help protect others when involved in an accident that you are responsible for. State law requires minimal coverage, but higher limits of liability are recommended. \$25,000 doesn't go very far when paying for severe injuries or for damage on any vehicle(s) or property valued over \$25,000.

Bodily Injury & Property Damage liability provides coverage for bodily injury and

property damage sustained by the "other party" in an accident.

The Uninsured and Underinsured Motorist Bodily Injury liability actually provides coverage for you and occupants in your vehicle that may be injured in an accident cause by another party. The Uninsured Motorist (UMBI) may provide coverage if you are injured by another party with NO insurance coverage. The Underinsured Motorist (UIMBI) may provide protection if you are injured in an accident caused by another party and they don't have enough Bodily Injury Liability coverage.

Your UMBI/UIMBI coverage is not the primary coverage – it pays AFTER the other party's bodily injury liability limit is exhausted. Another important note: Your Underinsured Motorist Bodily Injury (UIMBI) limit must be HIGHER than the other party's Bodily Injury liability limit to make a claim on your own insurance.

Confused?

Don't worry – we're here to help! Please stop by our office or give us a call to review your coverage.

Upcoming Crop Insurance Dates

March 15:

- Row Crop – MPCCI Sales-closing date
- Final day to cancel or change your existing coverage for 2018
- Final date to apply for new coverage or add crop/counties for 2018
- Final date to destroy/graze wheat and get a reduced premium

Remember to discuss your crop plant dates with your Insurance Agent!

April 29: Final day to report 2017 row crop yields

*Kathy, Jeff, Shari, Craig, Brian, Zach, Janet & Ryne
Crop Insurance Agents*

Need a Medicare Supplement Policy?

The Centers for Medicare and Medicaid Services increased deductible and coinsurance amounts starting January 1, 2018.

- Medicare Part A (Hospital) will have a \$1,340.00 per year deductible
- Medicare Part B (Medical) will have a \$183.00 per year deductible

A Medicare supplement policy is written by private insurance companies and provides coverage for the deductibles and coinsurance amounts not paid by original Medicare, subject to the terms of your contract. A supplement policy follows the Medicare guidelines and will only pay the deductible and coinsurance on Medicare approved charges/procedures.

Your Medicare supplement premium will change as you get older, but can also change when the insurance provider makes rate adjustments.

Give us a call or stop by our office if you are new (aging in) to Medicare or if you currently have a Medicare supplement and want to look at some other options. Medicare supplement policies can be changed at any time, but approval is subject to underwriting and health conditions. We look forward to hearing from you!

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BRUNING STATE BANK

WEALTH MANAGEMENT

Will the Stock Market Return to Normal?



DAVID FROOK

There's a million financial analogies out there, and one I like is, "The stock market is like a yo-yo on an upward elevator". There is always short-term up and down volatility, but the long-term generally averages good growth. February 5th, 2018 we had the largest single day market drops in the Dow Jones Industrial Average and it felt more like a bungee jump than a yo-yo.

Why was there a market sell-off? The irony is that the catalyst appears to have been good economic news! Early reporting points towards a correlation between the economic growth and concerns of higher inflation, and more aggressive Federal Reserve interest rate hikes that could potentially create headwinds to economic expansion. This in combination with the belief by many investors that the current Bull Market is excessively reliant on easy-money stimulus – with extremely high P/E ratios and valuations. This belief causes market jitters – thinking the end of the Bull Run will happen at any time, and any time there are negative events around the globe, there's a kneejerk reaction to sell before the market tanks. I would argue that those who take that position are not completely wrong – there's truth in it.

I actually think the sell-off is good (even if – like you – I don't enjoy it). While it would be wonderful to have markets that never went down, it's not realistic. With the markets at all-time highs – far above average returns, a small correction can be a dose of reality that is healthy for the markets. When valuations begin to look exuberant – based on emotions rather than financial fundamentals – you can be sure it's only a matter of time before the markets correct. And the sooner the better. Now this is not to say that we are experiencing the exuberance of the pre-dot com or pre-financial crisis markets. We are a long ways from that. The truth is, although the fair market values of stocks are high, they are arguably still within the fair market range, and still based largely on fundamentals – strong company financials. And I think the recent tax legislation is going to be a stronger tailwind than the potential headwinds of rising interest rates. Many economists and analyst still project a longer Bull Market.

No one can predict when the Bull Market will end (just ask Alan Greenspan 1996). It could end this year (I doubt it) or could go on another 10. In the past when economists and analysts try to predict markets they end up costing you a lot of money. Even when the leading economic indicators point towards recession, if they end up being 1, 2, or 3 years off, investors could cost themselves large gains if they get out of stocks too soon. Because, remember it is the long term average returns that fuel our investment growth. And if we miss the largest growth days it reduces our average returns. Far more important is "Time in the markets" than "timing the markets".

Make sure you have the right investment allocation. The closer you are to needing to make withdrawals from your investments – whether it's for a house, college, business purchase, or retirement income – it is more important to have the right allocation of stocks and fixed income. Because we cannot predict when markets will rise and fall, we must position our investments according to our goals and objectives and time horizons.

If you find yourself overly concerned with the markets and your investments please call and talk with us. There are three aspects that are critical to your investing success: your risk tolerance, your investment time horizon (how much time you have prior to withdrawals and/or liquidation), and your financial plan. We can help you with each of these to make sure you are on track to meet your goals.

“Three critical aspects to your investing success include risk tolerance, investment time horizon, and financial plan”

–David Frook, Financial Planner

Securities offered through Securities America, Inc. Member FINRA/SIPC. David Frook, Registered Representative. Advisory Services offered through Securities America Advisors, Inc. David Frook, Investment Advisor Representative. Bruning State Bank and Bruning State Bank Wealth Management are unaffiliated with Securities America. May Lose Value, Not FDIC Insured, No Bank Guarantee Not a Deposit, Not Insured by Any Federal Government Agency.

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Your Country Bank Since 1891



Chances are we all know someone affected by heart disease and stroke, because about 2200 Americans die of cardiovascular disease each day. That's an average of one death every forty seconds. Cardiovascular diseases, which includes stroke, claim the lives of about one woman every 80 seconds unnecessarily—because about 80 percent of cardiovascular diseases may be preventable with education and action.

Bruning State Bank employees were challenged to help raise awareness and fund the fight against cardiovascular disease and stroke by participating in "National Wear Red Day" through the American Heart Association and Go Red for Women campaign! Our staff was challenged to help raise funds and awareness by donating and dressing casually. We successfully **raised over \$1,000** and all BSB social media went "red" for the day!