



BRUNING BANK

FALL 2025

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Why Local Matters

Spending my whole life (minus time in college at UNL) in Bruning, NE, I feel so lucky to have always been a part of this great community. It has strong family-owned businesses that support our rural community and surrounding county. I feel locally owned businesses play a vital part in our communities. This was recently shown by all the support all the businesses provided for our local town celebration Bruning Days.

One great example is the Bruning Grocery store which is right next door to the bank. It plays an important role in our small town. It obviously provides food for our village but even more importantly, it provides community service. It can serve as a social hub for many people to catch up with neighbors and friends. We are also fortunate to have a restaurant across the street from our bank in Bruning that serves the best fried chicken around on Fridays.

I recently read an article about chain stores like Dollar General coming to rural communities and hurting locally owned businesses. The article stated that small town grocery stores are disappearing as large box stores are booming. It said that there are 142 chain "dollar" stores-115 of them are Dollar Generals in Nebraska towns with a population smaller than 10,000 people. In that same time, the number of grocery stores in those small towns and villages has shrunk from 326 to 272.

A grocery store and other locally owned businesses are about quality of life and are anchors in most communities. It's a gathering place and keeps a community from becoming a "food desert" where residents can't get affordable fresh foods. They also keep money in the local economy and help stop population loss. Grocers and small businesses are part of the community family. When someone is born or someone passes, there is conversation and usually a hug. It is a community hub where people converse and catch up on the names at school, church, and main street. It may cost a little more, but it also costs gas to go to a larger community business.

Grocery stores are a lot like the school in your community. If you lose a school or grocery store, there is less traffic in the community for the other businesses. So, whether it is a grocery store, lumber yard, grain elevator, plumbers, electricians, or other small businesses, using them is a vital part of a community and to not lose them is important.

Think about your community and how you can help keep it viable and support the local businesses as much as you can to keep your community alive and well.

-Fred D. Bruning, Chief Executive Officer



FRED D. BRUNING

"The only things you regret are the things you don't do."

- Michael Curtiz -

Jerry's Journal



JERRY CATLETT

At Bruning Bank, we talk a lot about faith, family, and finances—but to me, those aren't just words. They're values I grew up with, and the reason I'm proud to come to work every day. In a world that feels like it's always speeding up, I think it's more important than ever to hold tight to the things that truly matter—the things that bring us together and keep us grounded.

Faith is a big part of life in our community. It's not just something we keep to ourselves; it shapes how we live and how we treat each other. Around here, faith shows up in a neighbor checking in just because of the quiet strength that gets us through hard times, and in the shared hope for a better tomorrow. It's also what inspires us at Bruning Bank to do right by our customers, even when no one's looking. That sense of trust and purpose is something we don't take lightly.

Family is just as central. For many of us, family means everything. It's where we learn our values, and it's who we turn to in both the good times and the challenging ones. At Bruning Bank, we don't see you as just an account number—we see you as part of our extended family. We've celebrated your milestones right alongside you: the birth of a child, a graduation, a first home, a new business. And we've been there during the tougher chapters, too. Through it all, our goal has always been the same: to offer genuine support, just like we would for our own loved ones.

Finances are often the most practical part of this trio, but they're just as personal. I've sat across the desk from families making big life decisions—some exciting, some difficult—and I've learned that financial conversations are really life conversations. That's why we take the time to listen, to understand your goals, and to find solutions that work for you. Whether you're saving for college, expanding your farm, recovering from a setback, or planning for retirement, we're here to help you feel confident and supported every step of the way.

What I love most is how these three values, faith, family, and finances—work together. Faith gives us purpose, family gives us strength, and finances give us the tools to move forward. When they're in balance, life feels more secure, more hopeful, and more connected.

So, from all of us here at Bruning Bank, thank you. Thank you for trusting us, for sharing your lives with us, and for letting us be a small part of your journey. If there's ever anything you need—financial or otherwise—please don't hesitate to reach out. We're here for you, because we truly believe that when we take care of each other, we all thrive.

- Jerry Catlett, President, COO

NO, NO, NO... DON'T YOU DO IT!



My mother is very musical. As a child she would dress us five siblings up in the chic iconic blue denim one-piece wonder matching jumpsuits. She then accented our wide legged jump suits with a charming colorful scarf wrapped around our necks adding a touch of flair. My brother, well he wore the wide legged denim jeans with a stylish inspired Shaun

Cassidy polo.

My Aunt Shirley was our rhythm guitarist strumming along to the sheet music "Go on By" while us five children tried to hit every note and harmonize.

We sang at many different functions in the community.

This catchy song often comes to mind when our banking customers call asking if a text, email, or phone call is legit.

The catchy lyrics went something like this...No, no, no, don't you do it go on by. Temptation leads to trouble and will make you cry. Let your conscious be your guide and don't do things you have to hide but do the things that's right and go on by.

So here are some of the "don't you do its" in the banking world:

In today's digital age, staying vigilant against scams is crucial. Here are essential guidelines to protect yourself:

- 1. Don't Share Personal Information:** Avoid disclosing sensitive data like bank details, Social Security numbers, and passwords in response to unexpected communications.
- 2. Don't Click Suspicious Links:** Refrain from engaging with unknown links or QR codes, which may lead to malicious sites or compromise your device.
- 3. Don't Succumb to Pressure Tactics:** Scammers often generate urgency or fear to prompt hasty decisions. Stay calm and deliberate to avoid falling into their traps.
- 4. Don't Trust Caller ID Blindly:** Be aware that caller ID can be spoofed, making it appear as if calls are from legitimate sources.
- 5. Don't Use Risky Payment Methods:** Avoid wiring money to strangers, using gift cards, or cryptocurrencies as payment, especially when demanded.
- 6. Don't Ignore Red Flags:** Monitor bank and credit card statements for unauthorized activities and verify suspicious communications directly with companies.
- 7. Don't Be Afraid to Refuse or Report:** If pressured or threatened, disengage immediately. Report suspected scams to authorities like the FTC.

By adhering to these principles, you can effectively safeguard yourself from fraud. Like the lyrics in music say Don't you do it, just go on by.

- Gayleen Maurer, Senior Relationship Manager (NMLS #1105596)

50 YEARS IN BANKING



Throughout my entire career, I've worked in community banking and have always lived in Nebraska. I began my journey in 1975 in Bloomfield, later moved to Loomis, and in 1983 settled in Holdrege, where I've been ever since – more than 42 years in the same town, serving the same community.

Looking back, it's ironic. I never imagined myself working in an office. I was raised on a family farm near Orleans, and spending my days behind a desk wasn't part of the plan. But here I am, five decades later, reflecting on a fulfilling career that found me - rather than the other way around.

Community banking has given me a front row seat to the impact local financial institutions can have. We build deeper relationships, provide personalized service, and remain grounded, and the values of the communities reserved – something big national banks often struggle to replicate.

I stumbled into banking, but it gave me a deep sense of purpose. There's something uniquely rewarding about knowing your customers by name, watching families, farmers, and businesses grow, and seeing the direct results of your work within the community.

When I started, we didn't have computers – or even adding machines. Everything was done by hand, ledgers, balance sheets, interest calculations. We used pencils and paper, relying heavily on our math skills and double checking everything.

Today we live in the world of fully digital banking – mobile apps, online access, and real-time transactions. The transformation has been incredible. We moved from basic automation and batch processing to a fully connected, fast paced digital environment.

But through all that change, one thing stayed the same, the heart of community banking. It's still about people – knowing their stories, their struggles, and their dreams. Technology may offer speed and convenience, but it can't replace the trust that comes from knowing your banker is also your neighbor – someone who understands your farm, your business, and your family.

The 1980s were especially hard – especially for agriculture and rural towns. The farm crisis, soaring interest rates, and foreclosures, devastated many families. It was heartbreaking. Sitting across from neighbors during their toughest moments, trying to help when the numbers no longer worked, shaped who I became as a banker. That era made me a conservative banker, as many of you know. But it also taught me about trust – earned by standing with people, being honest, and doing everything you can to help. That kind of relationship is only possible in a community bank.

Over the years, I've had the privilege of building relationships, earning trust, and working in a bank that's invested in our town – supporting local projects, schools, events, and improvements.

Big national banks just don't do that.

-John Boehler, Senior Vice President

Community Banks vs. Big Banks



When choosing a bank, it is an easy decision to go with a bigger name, but bigger isn't always better. Community banks, like ours, offer something larger institutions can't: a relationship-based approach rooted in your community.

Personal Touch:

At Bruning Bank, you are not a number in our system, you're a

neighbor, a business owner, a parent, a student. We take the time to get to know your story and goals. While larger banks rely heavily on automation and centralization, we offer a personal touch that can't be matched.

Local Decisions:

Our decisions for loans or financial advice are made locally, by people who live and work in the same community. We understand the local needs and challenges, which means we can make smarter, faster decisions with more flexibility.

Community Commitment:

We don't just serve the community; we are a part of it. From supporting local events, shopping at local businesses, or being part of a local committee, we are reinvesting in places that we live and work. When you bank with Bruning Bank, your money stays local and refuels the growth in our communities.

Our Employees:

We invest in our employees' growth, well-being, and long-term growth at work and in their lives outside of work. At our bank, the feeling of family carries over into the customer interaction we provide.

Technology:

We offer banking tools, such as; mobile app, online bill pay, remote deposits- all backed by people you can actually talk to. You get the convenience of online banking with the confidence of local support.

Bruning Bank is here to assist you build, grow and thrive, right within your local communities.

-McKenna Onnen, Relationship Banker (NMLS #1962601)

What is Patience?



I read a good quote that sounds like parenting, “Patience is like a gift card. I’m not sure how much is left on it, but we will give it a try.” We all joke about “testing our patience” with children, spouses, friends, family, and work. Is patience quantifiable? Some people seem to have unlimited amounts of it, and I know some, like me, we will just say I need to learn from those that have “the patience of a Saint”.

The Bible says that patience is a virtue and a fruit of the spirit. It is also the ability to overlook offenses and to suffer through the imperfections of others with a smile. This explains why people smile and walk away from me sometimes. Being virtuous and showing patience does build one’s character. Maybe that is why moms and grandmas have the most patience; they have had to raise children which not only tests patience but also have to pass on the virtue through your actions. Nurses, teachers, and religious leaders are the ones I think about as well. They all have patience in dealing with people, teaching and caring for them as well. I was going to say coaches, but my high school football coach threw clipboards.

What about dealing with yourself? The lack of patience can be considered laziness. I had a discussion with a friend about patience. He described it as “being deliberate and doing everything like you mean it”. Every job needs to be done and done right. Cutting corners and doing things too quickly can cause problems in the long run. Even rolling up a hose the wrong way can cause future problems and your own frustration fighting the hose. Time gets in the way of patience as well. When is the last time you said, “I don’t have time to deal with this today?” Time is the most valuable commodity and as our lives become more complicated, there is less of it. Limited time causes us to be less patient with everything because we have decided we don’t want to

be bothered with it.

Patience plays a key role in discussions about waiting. In today’s world of Amazon, online banking, and microwave meals, we’re no longer accustomed to waiting the way we once did- like when ordering from the Sears catalog meant weeks of anticipation. Patience is a crock pot, slow smoked meat, wine aging delayed satisfaction. My kids can’t wait for their birthday again, dessert, or stay at home Saturday when we make pancakes. Slowly they are learning to wait just four more sleeps until pancake day. Then we have bigger things in life like weddings, babies, and sometimes test results from a doctor. I was a patient this year a couple of times. Nothing serious, but I had limited mobility for a while. I couldn’t drive and had to get a lot of help from family and friends until my legs healed up. I learned a lot about waiting and being grateful for my health and mobility. My wife took the biggest load, taking care of the kids, helping me get around, and dealing with a house remodel. We all learned a lot about patience.

Is patience quantifiable? I don’t think so- maybe more of a tolerance. I do think it is a characteristic you can learn. Possibly a lifelong lesson. To those that have it, I do have a lot of respect for you the more I learn about it. I have seen people go through tougher times than I have, testing their faith and patience. You can learn a lot from those people. When my kids are being a deal, demanding things, throwing tantrums, and just being kids, I must think about those who are patiently waiting in the hospital or maybe in the emergency room not knowing the answers. Guns ‘N’ Roses even wrote a song about patience- I must sing in my head sometimes when I get frustrated and try to do the best at what can be done. True patience does lead to positivity if your mind can look for the best-case scenarios. My friend Nick said it best, “Dwelling on negatives, even hypothetical ones, is the worst way a person can waste time. So, I patiently wait for things to happen, as they are going to happen or they are supposed to happen.”

- Adam Frank Bruning, Loan Officer

New Address, Same Great Service



solutions our customers need.

We’re excited to announce that Bruning Bank is moving in Grand Island! Set to open in December 2025, our new location at 601 N Webb Rd will bring our commitment to community banking and personalized service to even more Central Nebraskans. This move reflects our ongoing dedication to supporting local growth and providing the financial

At Bruning Bank, we believe in building relationships and investing in the communities we serve. Our new Grand Island location will offer a full range of banking services, from personal and business accounts to loans and financial planning. We’re eager to continue our growth in the Grand Island community, partnering with local businesses and residents to help them achieve their financial goals.

Stay tuned for more updates as we get closer to our grand opening. In the meantime, visit us at our current location at 3032 W Stolley Park Rd where our goal is to help you Build and Maintain Wealth.

- Dave Richardson, President- Grand Island (NMLS #445892)

Third-Party Risks



Third-party risks refer to the potential threats and vulnerabilities that arise when a business or farm operation engages with external entities to deliver products or services. Third-party risks also include potential threats from entities that a business or farm operation sells products or services to. These risks can cause operational disruptions, data breaches, reputational harm, and financial losses.

A common risk involves providing goods or services to a third-party individual or entity and relying on good faith to get paid. With inflation rising over the past several years, some individuals and businesses have started to pay their bills slowly, causing potential cash flow issues. Many years ago in the agricultural sector, farmers may not get paid for grain delivered to an end user, such as an elevator, ethanol plant, or feedyard, causing equity losses and potential financial instability for the farmer.

All of us are subject to third-party risks when we use credit

and debit cards or write checks for payment. Our account or card information is stored in the businesses’ computer. Data breaches can occur with our information being used for fraudulent purposes. All businesses work hard to protect data, but fraudsters are ever evolving and are becoming more creative.

There are too many third-party risks to mention in this article. I would recommend you take some time to try and identify potential third-party risks in your business or personal life. Once you identify a risk, think about ways to mitigate the risk, such as conducting background checks, evaluating the third party’s information security practices or past incidents, implementing comprehensive contracts and service level agreements, monitoring the risk on an ongoing basis, and overall just being aware of the potential risks you face each day.

Bruning Bank works very hard and makes a significant investment in protecting sensitive information of our customers. We do need your help in thwarting efforts by the fraudsters. As I mentioned before, fraudsters are becoming more creative every day. If you are involved in a situation that does not feel right, please be careful and protect your sensitive information.

- Ken Mehlin, Chief Credit Officer

Back-to-Budget Time



As our kids are back in school and the holiday season is quickly approaching, now is a perfect time to review your budget. These busy seasons can significantly impact your spending, but a quick adjustment now can help you stay on track.

Whether you need to allocate

more funds for holiday gifts or account for new school-related expenses, we’re here to help. Our online tools are available to assist you in creating a plan that aligns both short- and long-term financial goals.

Don’t let seasonal spending alter your financial budget and goals. Contact us, and we’ll work with you to develop a personalized budget that makes ‘cents’ to you.

- Sonny Manley, President- Hebron

Vehicle Loan Tax Now Deductible- What You Should Know!



The recently enacted “One Big Beautiful Bill” introduced a new tax deduction for vehicle loan interest, effective for purchases made from 2025 through 2028. This deduction allows qualifying individuals to write off up to \$10,000 in annual interest paid on loans used to purchase new vehicles for personal use.

Here’s a summary of the key

features:

- **Eligibility:** Individuals who purchase a new vehicle for personal use with a loan originated after December 31, 2024.
- **Loan Requirements:** The loan must be secured by a lien on the vehicle, and interest paid on loans from family or friends is not eligible.

• **Vehicle Requirements:** The vehicle must be new, used for personal use, and have its final assembly in the United States, weighing less than 14,000 pounds (including motorcycles). This deduction does not apply to leases, fleet sales, or commercial vehicles.

• **Deduction Amount:** Up to \$10,000 of interest paid or accrued annually.

• **Deduction Type:** This is an “above-the-line” deduction, meaning it can be claimed even if you take the standard deduction.

• **Phase-out:** The deduction phases out for taxpayers with modified adjusted gross income over \$100,000 (\$200,000 for joint filers).

- Todd Clabaugh, President- Kearney



KATHY ROBERTS



KRISTEN
MONTEFORTE



ALLISA
WALLER-SWANSON



DANI DUNKER



JOAN DURHAM

One Size Fits All??

“One size fits all” may work sometimes. It works when you are choosing a scarf or a tote bag. A scarf can be a variety of sizes and colors, but it will warm your neck regardless of age, height, or weight. A tote bag could have any number of witty slogans or drawings, but they all allow the owner to carry multiple objects easily.

While the argument could be made that everyone could benefit from Life Insurance, it is NOT a “one size fits all” product.

1. The WHY: Why do you need life insurance?

Life insurance pays a death benefit to your beneficiary(s) upon your death. A beneficiary is anyone that depends on you financially. Most of the time, this is a spouse or children, but it could be a disabled parent, or even a business partner. If your death would be a financial hardship on someone else, you should consider a life insurance policy.

2. The WHAT: What kind of life insurance do you need?

There are two kinds of life insurance: TERM-life and CASH VALUE-life.

Term policies provide coverage for a set period. Coverage ends at the end of the term. You may be able to renew the policy for another term, or you can allow it to expire. Term coverage might be taken for the number of years of a home mortgage, or for the number of years it will be to get your young children through college.

Cash-value policies build value and are designed to carry coverage until death. The two types of cash value policies are Universal Life and Whole Life. The cash-value builds each year and is designed to help pay for increasing premiums later in life. These policies are often called permanent insurance and are designed to provide coverage beyond the normal life expectancy

3. The HOW: Term life is affordable and protects your beneficiaries when they need your financial assistance the most.

Cash-value life provides lifelong coverage but at a higher cost.

Do you have kids living at home? Are you single but want to be sure that your final expenses are covered? Did you just buy your dream house with a 30-year mortgage?

The one thing that IS “one size fits all” about life insurance is everyone could benefit from even the most basic policy.

WHY? - Everyone has final expenses, and they can be costly.

Stop in and tell us about your reasons why you need life insurance, we will then help you find the best life insurance option.

Medicare Part D Prescription Drug Coverage

October 15, 2025 - December 7, 2025:

Medicare Part D (Prescription Drug) Open Enrollment Period for 2026

Prescription Drug plans need to be reviewed!

The plans change every year including:

- Monthly premiums
- Co-pays
- Covered Medicines
- Deductibles

Make sure you have the best plan for your needs. Contact us for an appointment to review your Medicare Part D Coverage.

Health Insurance

November 1, 2025 - December 15, 2025

Open Enrollment Period to sign-up or change health insurance coverage for 2026!

Contact us to review your health insurance coverage.

- Kathy, Kristen, Allisa, Dani & Joan
Bruning Insurance Agency



Crop Insurance Notes

LOSSES:

Give us a call IMMEDIATELY if you anticipate a loss on any crops. Agents can only submit losses at the request of the insured.
Contact us before destroying any crops- and before chopping any corn for silage.

PREMIUMS:

Row crop premium was due September 1st. Interest will start October 1st.

SALES CLOSING:

Deadline to change, cancel, or sign-up for 2026 wheat multi-peril crop insurance is September 30th.

WHEAT FINAL PLANT DATE:

Nebraska Final Date: October 15th
Kansas Final Date: October 31st

HARVEST NOTES:

- Keep irrigated and non-irrigated bushels separated.
- Keep production separate for each section of ground.
- Prior approval is needed to co-mingle grain in the bin.
- Keep load records to assist in calculating bushels in bins.
- Report your yields ASAP so we can review and submit a loss notice if needed.

We hope everyone has a safe and productive harvest!

Your Crop Insurance Agents
- Kathy, Jeff, & Dani

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Make Cents Make Sense



Being smart with money can be a challenge. Everybody has their own opinion on what the best option is for their money. Not having enough financial knowledge could interfere with achieving one's financial goals. The Nebraska Department of Banking and Finance is on a mission to change that with the "Make Cents Make Sense" initiative.

The purpose of the "Make Cents Make Sense" initiative is to provide trusted, unbiased financial information for all Nebraskans. Financial fitness should be a priority for all families and individuals no matter what stage of life you're in or financial objectives. The "Make Cents Make Sense" website has tips on how to be a Smart Saver, Investor, or Borrower. There are a multitude of resources and tools to help get you started on your financial literacy journey – whether that includes learning how to budget your funds, how to invest, or knowing what loan payment you can afford.

The "Make Cents Make Sense" website gives Nebraskans no nonsense information on common banking features that help you be more alert to financial tricks and fraudulent schemes. Everyone knows fraud is a real issue. Everyone also hopes that it never happens to them. Fraud is a topic that doesn't mean much until it happens to you. The "Make Cents Make Sense" website has alerts and advisories to help protect you from those financial scams. There is a section that explains common scams and also gives details on how to report a scam should you fall victim or hear about an opportunity that is just too good to pass up. Asking questions and verifying information may seem overwhelming, but the "Make Cents Make Sense" website wraps these necessities into a nice, neat package.

Everyone needs to do their part to get educated and stay educated on all current financial trends. Thanks to the Nebraska Department of Banking and Finance initiative, "Make Cents Make Sense," the access to this information just got a lot easier for all Nebraskans!

For more information, visit <https://makecentsmakesense.nebraska.gov>.

-Janice Nozicka, Mortgage Loan Officer (NMLS #474132)

Home Happens Here.
*Fall feels better with
us by your side.*
Get prequalified online!
Visit bruningbank.com to get started!

BRUNING & HEBRON



TRACI FANGMEIER
NMLS#948013
402.768.7473
tfangmeier@bruningbank.com

BROKEN BOW



JANICE NOZICKA
NMLS#474132
308.872.2757
jnozicka@bruningbank.com



CECE KILLINGER
NMLS#1529848
308.872.2757
ckillinger@bruningbank.com

HOLDREGE



MICHAELA NIELSEN
NMLS#894658
308.995.3880
mnielsen@bruningbank.com

KEARNEY



ANNEMARIE O'CONNOR
NMLS#416351
308.455.3072
aoconnor@bruningbank.com

GRAND ISLAND



JAMI SMITH
NMLS#1075059
308.314.2880
jsmith@bruningbank.com



Built By Two Families



alive and moving in the right direction. We didn't take lavish vacations or spend nights out on the town. At the time, I thought they were ruining my life. Now, I realize they were giving me one of the greatest gifts: a strong work ethic and an understanding of

I have been fortunate to have two families in my life: my blood family and my work family.

When I think about the family that raised me—from the time I was a baby to the adult I am today—I feel incredibly grateful for the values they instilled in me. My parents worked hard. They built their own home, held full-time jobs, raised cattle, and somehow managed to keep four kids

what it means to build something meaningful. Then there's my work family.

I came to the bank fresh out of college with no banking experience. Everything I know about banking, I've learned here. I started in the escrow department, paying taxes and insurance for the home loans we service. From there, I learned how to build balance sheets, prepare cash flows, and conduct credit analysis. Dan and Jim, along with many other loan officers, took the time to teach me how to evaluate a credit and structure loans that help our customers build and maintain wealth. My work family has invested their time, knowledge, and resources into helping me grow into the banker I am today, and I am deeply thankful.

Who we surround ourselves with is who we become. I've been surrounded by some of the best.

-Shantel Daake, Loan Officer, (NMLS #1550238)



New Employee Spotlight



CASSIE HERGOTT

Cassie joins Bruning Bank as a Client Service Associate Trainee for Bruning Wealth Management at the Bruning location. A native of Hebron, NE, Cassie attended Northwest Missouri State University, where she earned her Bachelor of Science degree in Finance in May of 2025. Throughout her college years, she interned with Bruning Bank each summer where she gained valuable experience and built strong relationships within the organization. She is excited to now be part of the team full-time and looks forward to serving our customers and continuing to grow with Bruning Wealth Management.



CARSON LEIBHART

Carson joins Bruning Bank as a Junior Loan Officer at the Broken Bow location. Carson is originally from Merna, NE and this past May he graduated from Wayne State College with a bachelor's degree in Agribusiness and Finance. Carson interned at Bruning Bank during the summer of 2024, a great experience that made his decision very easy to return home and join this great team after graduation. When Carson is not at the bank, he enjoys golfing, spending time with his family and friends, and watching sports.



DANA KILLOUGH

Dana Killough has joined Bruning Bank in Holdrege as a Relationship Associate. She enjoys working in a banking environment and is excited to be joining the Bruning Bank team! Dana and her husband Brad have three grown children, who along with their spouses have blessed them with 10 grandchildren. She spends most of her time outside of work following the grandkids' activities but also enjoys working in her yard, interior decorating, and reading.

BRUNING

WEALTH MANAGEMENT

The Power of Financial Planning in a Complicated World Matters Now More Than Ever



DAVE FROOM, CPFA®
VICE PRESIDENT &
LPL FINANCIAL PLANNER

Even though 32 years ago our original name was the “Investment Department”, Financial Planning has always been our ethos. In the early days, when we were affectionately referred to as “Investment Guys”, while some Wirehouses and Brokerage firms were “dialing for dollars” and pushing the latest stock on the public (think “Wall Street”, “Boiler Room” and “The Wolf of Wall Street” movies), we got to know our clients first.

Instead of saying “you need to buy this mutual fund or stock”, we asked, “what are your plans, goals, dreams, objectives, current financials, emergency funds, risk tolerance and time horizon?” In short, we were engaging in an early form of financial planning. But we were also “stockbrokers”, placing trades for clients at their request (even if they wanted to buy the “hot” investment against our best contrarian advice) – yes, some investors did not fare so well with Level3 stock in 2003 or Real Estate Investment Trust (REITs) in 2008.

Except for a few “grandfathered” brokerage trading accounts, Bruning Wealth Management has leaned into Comprehensive Financial Planning.

While Day Trading declined after the Dotcom Bubble burst (and people found out the hard way that picking stocks isn’t so easy), Online discount brokers have continued to expand (the GameStop meme stock trading did the public no favors), and retail investment brokers still are on “every corner”. Bruning Wealth Management has Financial Planning as our core business.

Why comprehensive financial planning? Because life is messy and complicated. We have witnessed people that couldn’t retire in comfort or dignity because they didn’t have enough money; people that lost a loved one or a business partner with no life insurance or funded buy-sell agreement to prevent financial hardship; people that paid too high taxes because they didn’t understand how tax planning helps; folks that took Social Security too early leaving their spouse with less income; the farmer and rancher and business owner that wanted to help continue their operation with the next generation but couldn’t make the financials work, or how to create a fair estate equalization plan for the child that stays in the business and the child that chooses a different career path; and the sad situation of seeing wealth deteriorate from paying for nursing home care; as well as the generous-minded people that have built wealth and didn’t know that with good legacy planning they can protect assets and provide increased charitable gifting to their church, communities, alma maters, or favorite charity, and more tax efficient gifting to their heirs.

Financial Planning isn’t just about the numbers. It’s far more emotional and personal than that. It’s about aligning your finances with your life.

Wealth isn’t created by getting stock advice from your buddy, and wealth isn’t efficiently protected and passed on by buying the expensive variable annuity or cash value life insurance from an insurance salesman. Wealth building, maintaining, protecting, and gifting are most successful when it starts with a personal financial plan. Only after your financial plan is begun do we help you evaluate your current financial products and make recommendations for products to fit your plan. Not the other way around.

We work as a team with your tax advisor and estate attorney. If you don’t have those advisors yet, we can help with recommendations. When you are ready to start legacy planning, approaching retirement, or thinking about how to best plan for your financial future, reach out to us. We aren’t going to have the latest hot stock tip that might fall flat tomorrow. We will work together with you to make a real financial plan to better your tomorrow.

Welcome Cassie Hergott to the Bruning Wealth Management Team!

A native of Hebron, Nebraska, you may recognize Cassie from her three years of summer internship in our Hebron bank branch where she gained valuable experience and built strong relationships within our bank organization. Cassie graduated in May this year from Northwest Missouri State University, earning a Bachelor of Science degree in Finance in three years. Cassie is excited to have begun her full-time career with us in May, and we are excited to have her on our team. She has already passed her Nebraska Life & Health Insurance Producer exam as well as the FINRA Securities Industry Essentials exam. Ongoing formal training with our Broker-Dealer, LPL Financial, will complement her new work duties assisting me and Ryan on her way to helping clients in a greater capacity. Cassie looks forward to helping to serve our clients!

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COMING SOON: Tap to Provision



Tap to Provision is a seamless and secure way to add your card to your Digital Wallet. Say goodbye to manual data entry and hello to effortless setup. With Tap to Provision, cardholders can now enroll their contactless chip cards into a compatible Apple mobile device wallet with a simple tap.

Key Benefits

Enhanced Security: Tap to Provision reads the card’s chip data and generates a **unique cryptogram** during registration. This cryptogram is securely linked to the card, providing **advanced protection** and ensuring greater security during token provisioning.

Improved Consumer Experience: No more typing in card numbers or scanning your card. Just **tap your contactless card on your phone**, and you’re done. It’s a **faster, more convenient**, and user-friendly way to go digital.

How It Works

1. **Tap your contactless chip card** on a compatible Apple mobile device.
2. The card’s chip data is securely read.
3. A unique cryptogram is generated and linked to your card.
4. Your card is instantly added to your digital wallet.

Ready to tap in? Experience the future of card provisioning- **secure, simple, and smart.**

- Andy Hill, Chief Information Officer

your Two Cents

Straight talk on money, security, and financial wellness.



This new section will bring you quick tips and timely insights each quarter to help you bank smarter and stay informed. Be sure to look for it in future newsletters!

Digital Receipts

Skip the paper and enjoy the convenience of having your deposit receipts sent straight to your phone or email. It’s secure, eco-friendly, and one less slip to keep track of. Ask us how to receive your Digital Receipts today!

Contactless Debit Cards

Whether it’s your personal checking, HSA, or business account- our new contactless business debit cards make purchases faster and more secure. Just tap and go- no swiping, no inserting, and no hassle. Ask us how to upgrade your card this fall!

Stay in the Know!

Follow us on Facebook (Bruning Bank) and Instagram (@bruningbank) for all the latest Bruning Bank news and products!

Keep Up With FinCEN

Due to changes regarding the Corporate Transparency Act, only foreign entities must file. However, if you would like to review the rules, we highly recommend getting your information directly from FinCEN at <https://www.fincen.gov/boi>

Scam Alert!

Text Phishing Scams: Apple and Android do not send text messages for general account notifications or issues. Delete these messages and **DO NOT CLICK LINKS OR CALL THE NUMBERS.**

“Final Notice” Letter Scams: Letters stating “Final Notice” are being circulated claiming to be from banks and they list fake phone numbers. **Do not** call the phone numbers- **call your bank directly.**

Fraud is always evolving - don’t let it catch you off guard.



**BRUNING
BANK**

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Bruning, Nebraska 68322

Address Service Requested

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Mark Your Calendar

SEPTEMBER:

- **1** - CLOSED in observance of Labor Day
- **9-11** - Husker Harvest Days
 - Registration for Husker Harvest Days can be done at www.huskerharvestdays.com

OCTOBER:

Cyber Security Awareness Month

- **13** - CLOSED in honor of Columbus Day
- **15** - Prescription Drug Plan Open Enrollment Begins
- **20** - Get Smart About Credit Day
- **31** - Halloween Trunk or Treat- Details vary by community

NOVEMBER:

- **1** - Health Insurance Open Enrollment Begins (for coverage beginning January 1st)
- **2** - Daylight Savings Time Ends
- **11** - CLOSED in observance of Veterans Day
- **16-22** - International Fraud Awareness Week
- **27** - CLOSED in observance of Thanksgiving Day

DECEMBER:

- **3** - Dr. Kohl in Bruning
- **4** - Dr. Kohl in Holdrege

Holiday open houses and holiday hours will be announced in the Winter Edition.