



BRUNING BANK

SPRING 2025

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You Might Be a Farmer, Rancher, or Banker, If...

In rural communities, there's a deep connection to the land, animals, and each other. Whether you're a farmer, a rancher, or a banker, these roles require a unique set of values, dedication, and purpose. Below is a list I have put together about what might define farmers, ranchers, and bankers, highlighting the attributes they might hold.



FRED D. BRUNING

You might be a farmer or rancher if:

- You have ever worn pajamas with rubber boots for midnight calf checks.
- You think that the five-gallon bucket is the greatest invention ever made. Really, the greatest ever.
- You learned to drive a tractor or feed pickup long before you took Driver's Ed.
- Your idea of neighborhood watch is someone calling you to let you know your bulls are out.
- Your family instantly becomes silent when the weather comes on the news.

You might be a banker if:

- You care about your community and customers and the farmers, ranchers, and businesses in that community.
- You care about your employees and carry a culture of supporting them and sharing their successes and trials in life and providing good pay and benefits for them.
- You care about your Shareholders and a reasonable return on their investment. There are better stocks that return more, but they are not the purpose of our actions.

We have to do three things really well:

- We have to matter to our customers.
- We have to matter to our community.
- We have to matter to one another in an environment of shared success.

The worlds of farming, ranching, and banking are more interconnected than many realize. Whether you're out in the fields, behind a desk, or both, the commitment to community, service, and shared success binds these professions together.

It is the purpose and mission of Bruning Bank to "Assist Our Customers to Build and Maintain Wealth". I feel our bank and our culture continues to "Build, Grow, and Thrive" so we can help our customers "Build and Maintain Wealth".

-Fred D. Bruning, Chief Executive Officer

"Alone, we can do so little; together, we can do so much."

- Helen Keller -

Jerry's Journal



JERRY CATLETT

In the enclosed insert, you will find two important changes regarding your ability to make deposits at any Automated Teller Machine (ATM). As you know all types of financial fraud are increasing. ATM deposit fraud included. We offer a safe alternative to making deposits. If you enroll in mobile banking, you will have the ability to deposit with mobile deposit. A safer and more convenient way to manage your account. Call your Bruning Bank location or visit www.bruningbank.com.

ELECTRONIC FUND TRANSFERS (EFT) Disclosure Changes effective April 1, 2025 – We removed the following two types of transactions you can conduct as we no longer accept deposits at ATM machines. They are as follows:

1. VISA Debit Card transactions – types of transactions – You may access your account(s) by ATM using your VISA Debit Card and your personal identification number (PIN) to:

- Deposit funds to checking or savings

2. Debit Card ATM transactions – types of transactions – You may access your account(s) by ATM

using your Debit Card and your personal identification number (PIN) to:

- Deposit funds to checking or savings

YOUR ABILITY TO WITHDRAW FUNDS (EXPEDITED FUNDS AVAILABILITY) Disclosure Changes effective April 1, 2025

– We removed the following paragraph from the disclosure as we no longer accept deposits at ATM machines:

If you make a deposit at an ATM before 6:00 p.m. on a business day that we are open, we will consider the next business day to be of your deposit. However, if you make a deposit at an ATM after 6:00 p.m.. or on a day we are not open, we will consider that the deposit was made two business days after the date of deposit.

We are updating the “hold” amounts to the new thresholds:

1. Case-By-Case Delays – the funds made available to you will go from \$225.00 to \$275.00
2. Safeguard Exceptions – the funds available to you will go from \$5,525.00 to \$6,725.00
3. Special Rules for New Accounts – the funds available to you will go from \$5,525.00 to \$6,725.00

- Jerry Catlett, President, COO

Communication



Years ago, I had a car loan customer that was over 30 days past due on the loan. I called the customer almost daily and left messages for them to call me. I never received a return phone call. Once the note became 45 days past due with no communication from the borrower, I hired a towing company to repossess the vehicle. Amazingly, after the car

was repossessed, I received a phone call. The borrower stated that he had been injured and was unable to work, so they were behind on the payment. No matter what you have heard from others, most bankers are compassionate and are willing to help. BUT we have to know the situation so we can help. Without communication, bankers' minds go to the worst-case scenario and become frustrated. Proactive communication will likely solve the issue early and prevent all parties from becoming frustrated.

When I first start working with a customer, I will tell them that we can work through almost every problem if we are communicating. If we are not communicating, then we have a real problem. Lack of communication can come from both sides. I stress the importance of this because experience has told me that customers feel bankers can be intimidating and scary to talk to. Most bankers are not scary to talk to, especially if a customer is proactively communicating with them.

Communication is extremely important in all relationships, business or personal. Employee surveys in every bank I have worked for complained about communication and how it could be better. Lack of communication is also one of the main reasons for marital stress. I can't express how important communication is in all parts of our lives. I know I can get better. I hope everyone reading this article makes an attempt to communicate better in relationships in your life.

- Ken Mehlin, Chief Credit Officer

Donation Scams



One thing that has rang true time and time again is; Nebraskans help their neighbors when they need it. We may no longer ask to borrow a cup of sugar, but we may ask for prayers or financial support in the wake of floods, fires, or tragic events.

There are many ways we can help those in need, whether that is by donating to a non-profit, to an account

at a local bank, or someone's GoFundMe page. The unfortunate thing is some people are taking advantage of our good nature. Scammers are creating fake websites, non-profits, and accounts that benefit the fraudsters.

So how can you make sure you are donating to the person

or organization that needs it? Some resources to verify charities are: GuideStar, BBB Wise Giving Alliance, or Charity Navigator. Most honest charities use websites ending in .org rather than .com. Here are some other tips to protect yourself: Donate using a credit card or a check rather than through cash, gift card, virtual currency or wire, as more than likely, it's a scam. If you received an email or text to donate, verify the request through their website or contact them directly rather than clicking on any attachments or contact information within the email or text. For Facebook pages or GoFundMe pages, it is okay to contact the beneficiary directly to confirm that you have the accurate page to donate through that benefits them.

If you have questions about a charity or a donation, you can always call us for guidance. Bruning Bank is here to protect you and your wealth.

-McKenna Onnen, Relationship Banker (NMLS #1962601)

It's In The Details...



As I write this, our bank is deep in the heart of renewing operating notes for the 2025 growing season. This has been one of the more trying renewal seasons we have had in several years. With crop prices down and inputs remaining high, this scenario has not been kind on our producer's balance sheets, adding downward pressure on working capital and equity. Which

leaves many of them asking the question of “What do I do?” The honest answer... “Buckle down.” Here are a few things that need to be monitored in 2025 that will help you buckle down.

Cost of Production

I probably sound like a broken record as I seem to preach about breakeven in every article I write, but we too often see a “ballpark” breakeven being tossed around as opposed to “actual” breakeven numbers. Cash flows are very important, but they are only as good as the information used in them. If ballpark numbers, pulled out of the sky, are used in the creation of the cash flow, most likely the breakeven will not be close to the actual number. This is where historical data comes into play. Using past averages of actual costs to produce a given crop is a great place to start. Calling and getting actual pricing on things like fertilizer, chemical, and seed for expected acres also makes the cash flow more accurate. Use APHs on yield and conservative grain prices. Shock test your cash flow by decreasing projected yield 5%, 10%, and 15% along with grain price. Do the same but with an increase in bushels and price. Doing all of this gives you information to help you make better decisions when deciding to sell your grain. The more detailed and accurate data you use, the better result you

will have. But don't just set it and forget it as the cash flow is ever changing. Update it monthly as new expenses or revenue arise that affect breakeven price.

Track Family Living Expenses

Family living expenses should also be added to the cost of production and included in the cash flow. This answers the question: Can the farm not only sustain itself but also support the family living on it? Adding family living expenses to production costs requires accurate tracking. The first step is to figure out what the family needs to live on a monthly and annual basis. Family living expenses include groceries, mortgage, utilities, education, childcare, vehicle, healthcare, and entertainment. Too often family living expenses grow out of control with no monitoring and can end up putting a strain on the profitability of the farm.

Unnecessary costs

Both farm and family living will likely have non-essential expenses that could be cut from the budget. For the farm, this might mean delaying equipment upgrades or purchases. It could also mean cutting back on discretionary input costs. On the family living side this could include reducing dining out, vehicle purchases or trades, and entertainment budgets. Budgets should be monitored monthly and adjusted accordingly.

With the current economic conditions in the commodity realm being unfavorable, now is the time to sharpen your pencil and buckle down. Having a detailed cash flow that can be updated throughout the year and giving real time feedback on cost of production, will help you make wise decisions in the 2025 crop cycle. That along with cutting unnecessary expenses and tracking the family budget could be several factors that lead to profitability in 2025.

-Luke Thorell, President- Holdrege

The Year Was 2005



Hurricane Katrina devastated the Southeast. YouTube was launched. iPhone wasn't a thing yet. Facebook celebrated its first birthday. Instagram was five years from starting up. And Bruning Bank launched its Broken Bow location. Yes, we are celebrating 20 years in 2025!

It all began in December 2004 when the Broken Bow Loan

Production Office opened its doors in the duplex that sits south and across the street from the UPS building. We worked in that location until April 2005 at which point the doors opened to

our permanent location at the newly remodeled Ben Franklin building.

The first few months resulted in very long hours for our employees. We were overwhelmed by the support of the communities in Custer County and beyond. These were the same customers that we had built relationships with over many previous years. Customers trusted our abilities and wanted to open their accounts with us. It took every employee, both near and far, to build the location that we are today.

Because of customer belief and support, Bruning Bank - Broken Bow is celebrating 20 years of making a difference. To all our customers now, and those that will be, you made us who and what we are today. And for that, we say THANK YOU!

- Jim Scott, President- Broken Bow (NLMS #474133)

Spring Clean Your Finances



Springtime means warmer weather and longer days. It's also a time when many people spend time dusting and scrubbing their homes to provide a fresh and clean way to start the year. Your finances should not be forgotten and just as you take time to refresh your home, you should also do the same with your finances. Here are a few tips to tidy up your personal

finances.

1. Review your credit report - If you have Bruning Bank online banking, you already have access to your credit report through our partnership with SavvyMoney. Review active accounts for accuracy. Your credit score is comprised of what's on your report, so make sure there are no errors that are dragging down your score. SavvyMoney also provides resources and tips for

improving your score which can help lower the cost you pay for insurance, loans, and other services.

2. Consolidate your accounts - There are many benefits to consolidating your accounts. First, having fewer accounts means fewer items to keep track of, i.e. statements and tax documents. Second, you can increase your rate of return. Most accounts pay more interest, the higher the account balance. Fees are often charged based on the balance, so consolidating can help remove minimum balance fees. Last, with fewer accounts you'll have less account numbers and online passwords to keep track of, reducing your cybersecurity risk.

3. Review subscriptions - start by reviewing your bank account and credit card statements to compile a list of all the subscriptions and services you're paying for. Check to see if there are subscriptions or services that you no longer need. For those you do need, can you negotiate a better price?

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

New Employee Spotlight



NATALIIA GOVIER

Nataliia Govier joins Bruning Bank as a Relationship Associate at the Broken Bow location.

Nataliia was born and grew up in Crimea, Ukraine. She moved to Broken Bow four years ago when she married her husband who is a fifth-generation farmer in Broken Bow.

For most of Nataliia's life, she has worked as a pre-school teacher and is now excited to learn all about banking!

In her spare time, she and her husband enjoy spending time with the family, reading, gardening, and cooking from scratch. They love traveling when their schedule permits.

One Tough Mother..



Just before the New Year, I lost my last grandmother, Ione Schelbitzki. She was my mother's mother and achieved 104 wonderful years on this earth. Growing up, I always had grandmas and great grandmas on both sides of the family. I have been very blessed growing up with these wonderful ladies who all took their turns looking after all the grandchildren and

teaching us valuable lessons. Don't get me wrong, I had two of the best grandpas in the world. But as my grandpa 'Banker Frank' used to say; "Behind every successful man is a good woman kicking him in the rear."

I am writing about my grandma today because I know there are a lot of women like her that were and still are the backbone of the family and farm. Growing up, when I stayed at her farm while my mom was a nurse at the hospital, I always thought she was the nicest lady, perfect grandma, very loving, and caring. One day we came to the farm on a weekend for a big gathering of friends and neighbors. I was told we were going to 'dress the chickens', which as a toddler seemed hilarious and I looked forward to it. When I arrived, I met grandma, and she gave me a hug. After that she grabbed a chicken, threw it on a feed sack, and chopped its head off with a corn knife. My respect for grandma changed immediately after that encounter. She wasn't afraid of much, especially if you had a loose tooth, she would pull it for you. You see my grandma Ione was not a very big person, short and petite, but she was one Tough Mother.

My grandma grew up tough as well. Ione was born in Plano, South Dakota in 1920 and was the youngest of three girls. When she was six years old, she lost her mother. Her father later remarried, and they had eight more children. I am sure there were a lot of mouths to feed enduring the Great Depression and the Dust Bowl as well. Going through that kind of childhood would teach you many survival lessons. She met my grandfather when he was passing through working on a harvest crew and after they married, he took her with him to Nebraska. Soon after, Grandpa got a job as a draftsman for Lockheed Aircraft in Burbank, California. So, they got a trailer house, pulled by a Model A, and packed up their first child for the move. When grandpa was drafted into the Navy, he moved his wife and then two daughters back to Columbia, South Dakota so they could be closer to her family while he was deployed to the Philippines. After WWII ended, they moved back to Grandpa Lloyd's family farm close to Harmony, Nebraska where they raised a family of five. Being a good husband and dad, grandpa took the family on many trips back to South Dakota to spend time with grandma's family. They had a wonderful life together, loved the land, the Lord, and each other; always having time for their family and neighbors.

What I have learned from the 'Tough Mothers' of this generation is a wealth of life skills. The biggest one was if

you grew up on a farm, especially in their time, you could do anything. Mostly because you had to. To save money, you raised your own food, made your own clothes, traded eggs and cream for staples, and repaired anything that was broken. There was no Amazon, you had to make it work. The second lesson is always keeping your friends and neighbors close and helping them out whenever in need. In rural America you can always rely on your neighbors when you need help. There are continuing stories of how my grandparents passed on neighborly support when times were bad. Make sure to get to know your neighbor, you never know how much a quick visit will impact someone's life until you lose a neighbor unexpectedly. Always make time for your family as well, support each other no matter what happens in life. Grandma and Grandpa went to every school activity for all the grandkids. Stay busy, Grandma Ione was always busy. If it wasn't collecting eggs and pulling weeds, you were helping her paint the house or getting ready for the next holiday. Busy people are rarely depressed since you always have a purpose. Busy kids stay out of trouble- I finally figured this out later in life, that's why she always kept the grandkids busy. Believe in something bigger. Grandma Ione taught Sunday school and was always very active in her church. She loved giving back and giving makes you feel good about yourself. Have fun, grandma and grandpa loved to have fun. After meals we would usually have a walk and talk. They would go to the neighbor's house and play cards. When the family got together, we would hand crank ice cream, eat watermelon, play yard games, and most of all just talk and laugh at ourselves. Finally, write someone a letter. When grandma couldn't travel as much, she would still write letters. It doesn't matter if it is a simple post card or a full-page essay; long form writing means something. My grandma would always write every grandchild, and there are 12 of us, in long form on our birthdays and whenever she felt it necessary. Handwritten notes are always remembered.

I hope you have had a 'Tough Mother' or grandmother to look up to in your life. I have been blessed to have two 'Tough Grandmothers' who taught me a lot. My mother is the sweetest lady as well, but I am still scared of her. Now that I have a family myself, I appreciate what my wife does at home that sometimes I take for granted. She doesn't sew or can from the garden, but she does buy the groceries, cook meals, and constantly shops for clothing for our growing children at the thrift store and sometimes Amazon. I do love my kids, but they do get a little sassy and don't listen to me. I always threaten them with something, and they just laugh at me like a big dumb animal. The only solution I found: 'I can tell mom to come in here.' They always straighten up and do what I tell them after that. They know they have a 'Tough Mother' as well. Reminds me of the stories from Garrison Keillor, "Welcome to Lake Wobegon, where all the women are strong, all the men are good looking, and all the children are above average."

- Adam Frank Bruning, Loan Officer

IMPORTANT ACCOUNT INFORMATION FOR OUR CUSTOMERS

From
Bruning Bank
104 E Main Street
P.O. Box 100
Bruning, NE 68322-0100
(402) 353-2555

YOUR ABILITY TO WITHDRAW FUNDS

This policy statement applies to all deposit accounts.

Our policy is to make funds from your cash, check, and electronic direct deposits available to you immediately. At that time, you can withdraw the funds in cash and we will use the funds to pay checks that you have written.

Please remember that even after we have made funds available to you and you have withdrawn the funds, you are still responsible for checks you deposit that are returned to us unpaid and for any other problems involving your deposit. For determining the availability of your deposits, every day is a business day, except Saturdays, Sundays, and federal holidays. If you make a deposit before 4:00 p.m. on a business day that we are open, we will consider that day to be the day of your deposit. However, if you make a deposit after 4:00 p.m. or on a day we are not open, we will consider that the deposit was made on the next business day we are open. If we cash a check for you that is drawn on another bank, we may withhold the availability of a corresponding amount of funds that are already in your accounts. Those funds will be available at the time funds from the check we cashed would have been available if you had deposited it.

If we accept for deposit a check that is drawn on another bank, we may make funds from the deposit available for withdrawal immediately but delay your availability to withdraw a corresponding amount of funds that you have on deposit in another account with us. The funds in the other account would then not be available for withdrawal until the time periods that are described elsewhere in this disclosure for the type of check that you deposited.

Longer Delays May Apply

Case-By-Case Delays - In some cases, we will not make all of the funds that you deposit by check available to you immediately. Depending on the type of check that you deposit, funds may not be available until the second business day after the day of your deposit. The first \$275.00 of your deposits, however, will be available immediately. If we are not going to make all of the funds from your deposit available immediately, we will notify you at the time you make your deposit. We will also tell you when the funds will be available. If your deposit is not made directly to one of our employees, or if we decide to take this action after you have left the premises, we will mail you the notice by the day after we receive your deposit. If you will need the funds from a deposit right away, you should ask us when the funds will be available.

Safeguard Exceptions - In addition, funds you deposit by check may be delayed for a longer period under the following circumstances:

- + We believe a check you deposit will not be paid.
- + You deposit checks totaling more than \$6,725.00 on any one day.
- + You redeposit a check that has been returned unpaid.
- + You have overdrawn your account repeatedly in the last six months.
- + There is an emergency, such as failure of computer or communications equipment.

We will notify you if we delay your ability to withdraw funds for any of these reasons, and we will tell you when the funds will be available. They will generally be available no later than the seventh business day after the day of your deposit.

Special Rules for New Accounts

If you are a new customer, the following special rules will apply during the first 30 days your account is open. Funds from electronic direct deposits to your account will be available on the day we receive the deposit. Funds from deposits of cash, wire transfers, and the first \$6,725.00 of a day's total deposits of cashier's, certified, teller's, traveler's, and federal, state and local government checks will be available on the first business day after the day of your deposit, if the deposit meets certain conditions. For example, the checks must be payable to you (and you may have to use a special deposit slip). The excess over \$6,725.00 will be available on the ninth business day after the day of your deposit. If your deposit of these checks (other than a U.S. Treasury check) is not made in person to one of our employees, the first \$6,725.00 will not be available until the second business day after the day of your deposit.

Funds from all other check deposits will be available on the tenth business day after the day of your deposit.

IMPORTANT ACCOUNT INFORMATION FOR OUR CUSTOMERS

From
Bruning Bank
104 E Main Street
P.O. Box 100
Bruning, NE 68322-0100
(402) 353-2555

Electronic Fund Transfers Your Rights and Responsibilities

Indicated below are types of Electronic Fund Transfers we are capable of handling, some of which may not apply to your account. Please read this disclosure carefully because it tells you your rights and obligations for the transactions listed. You should keep this notice for future reference.

Electronic Fund Transfers Initiated By Third Parties - You may authorize a third party to initiate electronic fund transfers between your account and the third party's account. These transfers to make or receive payment may be one-time occurrences or may recur as directed by you. These transfers may use the Automated Clearing House (ACH) or other payments network. Your authorization to the third party to make these transfers can occur in a number of ways. For example, your authorization to convert a check to an electronic fund transfer or to electronically pay a returned check charge can occur when a merchant provides you with notice and you go forward with the transaction (typically, at the point of purchase, a merchant will post a sign and print the notice on a receipt). In all cases, these third party transfers will require you to provide the third party with your account number and financial institution information. This information can be found on your check as well as on a deposit or withdrawal slip. Thus, you should only provide your financial institution and account information (whether over the phone, the Internet, or via some other method) to trusted third parties whom you have authorized to initiate these electronic fund transfers. Examples of these transfers include, but are not limited to:

- **Preauthorized credits** - You may make arrangements for certain direct deposits to be accepted into your checking or savings.
- **Preauthorized payments** - You may make arrangements to pay certain recurring bills from your checking or savings.

VISA Debit Card transactions - types of transactions - You may access your account(s) by ATM using your VISA Debit Card and your personal identification number (PIN) to:

- withdraw cash from checking or savings
- transfer funds from checking to checking
- transfer funds from checking to savings
- transfer funds from savings to checking
- transfer funds from savings to savings
- get balance information about checking or savings
- The daily limit for ATM cash withdrawals with your VISA Debit Card is \$500.00. The daily limit for Point of Sale transactions is \$3000.00

Some of these services may not be available at all terminals.

Debit Card ATM transactions - types of transactions - You may access your account(s) by ATM using your Debit Card and your personal identification number (PIN) (as applicable) to:

- withdraw cash from checking or savings
- transfer funds from checking to checking
- transfer funds from savings to savings
- transfer funds from savings to checking
- transfer funds from checking to savings
- get balance information about checking or savings
- The daily limit for ATM cash withdrawals with your VISA Debit Card is \$500.00.

Some of these services may not be available at all terminals.

Debit Card point-of-sale transactions - types of transactions - You may access your checking or your Savings account(s) using your Debit Card to do transactions that participating merchants will accept, including:

- purchase goods in person or online
- pay for services in person, by phone, or online

Online banking - types of transfers - You may access your accounts at www.bruningbank.com using your user name and password to:

- transfer funds from checking to checking
- transfer funds from checking to savings
- transfer funds from savings to checking
- transfer funds from savings to savings
- make payments from checking to line of credit
- make payments from checking to third party
- make payments from savings to line of credit
- make payments from savings to third party
- get balance information about checking, savings, certificate of deposit or line of credit
- get withdrawal history about checking, savings, certificate of deposit or line of credit
- get deposit history about checking, savings or certificate of deposit
- get transaction history about checking, savings, certificate of deposit or line of credit

Bill payment service - types of transfers - You may access this service by computer at www.bruningbank.com and using your user name and password. You may access this service to:

- make payments from your checking account(s) to a third party

Currency Conversion and International Transactions - The exchange rate between the transaction currency and the billing currency

used for processing international transactions is: a rate selected by VISA from the range of rates available in wholesale currency markets for the applicable central processing date, which rate may vary from the rate VISA itself receives, or the government-mandated rate in effect for the applicable central processing date. In each of the above instances, plus or minus any adjustment determined by the Issuer.

Advisory Against Illegal Use - You agree not to use your Debit Card for illegal gambling or other illegal purposes. Display of a payment card logo by, for example, an online merchant does not necessarily mean that transactions are lawful in the jurisdiction in which you may be located.

Limits and fees - Please refer to our fee disclosure for information about fees and limitations that may apply to these electronic fund transfers.

ATM Operator/Network Fees - When you use an ATM not owned by us, you may be charged a fee by the ATM operator or any network used (and you may be charged a fee for a balance inquiry even if you do not complete a fund transfer).

Limitations on frequency of transfers - In addition to those limitations on transfers elsewhere described, if any, the following limitations apply to your savings, money market account(s): Transfers to another account or to third parties by preauthorized, automatic, or telephone transfer are limited to six per month including by check, draft, or similar order to third parties.

Terminal transfers - You can get a receipt at the time you make a transfer to or from your account using an automated teller machine or point-of-sale terminal. However, you may not get a receipt if the amount of the transfer is \$15 or less.

Preauthorized credits - If you have arranged to have direct deposits made to your account at least once every 60 days from the same person or company:

- the person or company making the deposit will tell you every time they send us the money.
- you can call us at (402)353-2555 to find out whether or not the deposit has been made.

Periodic statements - You will get a monthly account statement from us for your checking account(s). You will get a monthly account statement from us for your money market accounts.

You will get a monthly account statement from us for your savings accounts, unless there are no transfers in a particular month. In any case, you will get a statement at least quarterly.

Preauthorized Payments

Right to stop payment and procedure for doing so - If you have told us in advance to make regular payments out of your account, you can stop any of these payments. Here is how:

Call or write us at the telephone number or address listed in this disclosure in time for us to receive your request three business days or more before the payment is scheduled to be made. If you call, we may also require you to put your request in writing and get it to us within 14 days after you call. Stop payment order is \$25.

Notice of varying amounts - If these regular payments may vary in amount, the person you are going to pay will tell you, 10 days before each payment, when it will be made and how much it will be. (You may choose instead to get this notice only when the payment would differ by more than a certain amount from the previous payment, or when the amount would fall outside certain limits that you set.)

Liability for failure to stop payment of preauthorized transfer - If you order us to stop one of these payments three business days or more before the transfer is scheduled, and we do not do so, we will be liable for your losses or damages.

Financial Institution's Liability

Liability for failure to make transfers - If we do not complete a transfer to or from your account on time or in the correct amount according to our agreement with you, we will be liable for your losses or damages. However, there are some exceptions. We will not be liable, for instance:

- (1) If, through no fault of ours, you do not have enough money in your account to make the transfer.
- (2) If you have an overdraft line and the transfer would go over the credit limit.
- (3) If the automated teller machine where you are making the transfer does not have enough cash.
- (4) If the terminal or system was not working properly and you knew about the breakdown when you started the transfer.
- (5) If circumstances beyond our control (such as fire or flood) prevent the transfer, despite reasonable precautions that we have taken.
- (6) There may be other exceptions stated in our agreement with you.

Confidentiality

We will disclose information to third parties about your account or the transfers you make:

- (1) where it is necessary for completing transfers; or
- (2) in order to verify the existence and condition of your account for a third party, such as a credit bureau or merchant; or
- (3) in order to comply with government agency or court orders; or
- (4) if you give us written permission.

Unauthorized Transfers

(a) Consumer liability. (1) Generally, tell us AT ONCE if you believe your card and/or code has been lost or stolen. Telephoning is the best way of keeping your possible losses down. You could lose all the money in your account (plus your maximum overdraft line of credit).

If you tell us within two business days, you can lose no more than \$50 if someone used your card and/or code without your permission. (If you believe your card and/or code has been lost or stolen, and you tell us within two business days after you learn of the loss or theft, you can lose no more than \$50 if someone used your card and/or code without your permission.)

If you do NOT tell us within two business days after you learn of the loss or theft of your card and/or code, and we can prove we could have stopped someone from using your card and/or code without your permission if you had told us, you could lose as much as \$500. Also, if your statement shows transfers that you did not make, tell us at once. If you do not tell us within 60 days after the statement was mailed to you, you may not get back any money you lost after the 60 days if we can prove that we could have stopped someone from taking the money if you had told us in time.

If a good reason (such as a long trip or a hospital stay) kept you from telling us, we will extend the time period.

(2) Additional Limit on Liability for VISA(R) card. Unless you have been grossly negligent or have engaged in fraud, you will not be liable for any unauthorized transactions using your lost or stolen VISA card. This additional limit on liability does not apply to ATM transactions, to transactions using your Personal Identification Number, which are not processed by VISA, or to commercial cards.

(b) Contact in event of unauthorized transfer. If you believe your card and/or code has been lost or stolen, call or write us at the telephone number or address listed in this disclosure. You should also call the number or write to the address listed in this disclosure if you believe a transfer has been made using the information from your check without your permission.

Error Resolution Notice

In case of errors or questions about your electronic transfers, call or write us at the telephone number or address listed in this disclosure, as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt. We must hear from you no later than 60 days after we sent the FIRST statement on which the problem or error appeared.

- (1) Tell us your name and account number (if any).
- (2) Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
- (3) Tell us the dollar amount of the suspected error.

If you tell us orally, we may require that you send us your complaint or question in writing within 10 business days.

We will determine whether an error occurred within 10 business days (five business days if the transfer involved a point-of-sale transaction and 20 business days if the transfer involved a new account) after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days (90 days if the transfer involved a new account, a point-of-sale transaction, or a foreign-initiated transfer) to investigate your complaint or question. If we decide to do this, we will credit your account within 10 business days (five business days if the transfer involved a point-of-sale transaction and 20 business days if the transfer involved a new account) for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not credit your account. Your account is considered a new account for the first 30 days after the first deposit is made, unless each of you already has an established account with us before the account is opened.

We will tell you the results within three business days after completing our investigation. If we decide that there was no error, we will send you a written explanation.

You may ask for copies of the documents that we used in our investigation.

If you have inquiries regarding your account, please contact us at:

Bruning Bank - Bruning

104 E Main Street, PO Box 100

Bruning, NE 68322-0100

BUSINESS DAYS: Monday, Tuesday, Wednesday, Thursday and Friday.

Holidays are not included.

PHONE: (402)353-2555

Other Terms

BRUNING BANK DISCLOSURE STATEMENT & CARDHOLDER AGREEMENT FOR ALL ATM CARD AND VISA CHECK CARD APPLICATIONS:

By using your ATM Card(s) or VISA Check Card(s) issued by the Bruning Bank, 104 Main Street, PO Box 100, Bruning, Nebraska 68322-0100, you are agreeing to the following terms and conditions governing the use of your card(s).

1. Your Personal Identification Number is designed to protect you against misuse of your ATM Cards or VISA Check Cards in the event it is lost or stolen. DO NOT WRITE THIS NUMBER ON YOUR CARD OR CARRY IT WITH YOUR CARD. You agree to use your ATM Card(s), VISA Check Card(s) and Personal Identification Number only for purposes authorized by us. You must not make or permit any unauthorized use of either your ATM Card(s), VISA Check Card(s) or your Personal Identification Number.

2. When a transaction is initiated through the use of your ATM Card(s) or VISA Check Card and Personal Identification Number, we will be authorized to credit or charge, as the case may be, all deposits, withdrawals, transfers and other authorized transactions to and from the Bruning Bank checking and/or savings accounts, and/or other accounts, unless your ATM Card(s) or VISA Check Cards(s) has been lost or stolen (see #3-I). Such transactions will be considered authorized transactions (unless you have notified us that your ATM Card(s) or VISA Check Card(s) have been lost or stolen), whether initiated by you or by a third party, and whether initiated with or without your express permission. The use of your ATM Card(s) or VISA Check Card(s) to complete a withdrawal or other order against your Bruning Bank checking or savings account will have the same legal effect as your signature on a check or other form of order or withdrawal. We are authorized to accept, pay, and apply funds as designated by the one initiating an authorized transaction without making further inquiry as to the identity of the user or the nature of the transaction.

3. All transactions initiated with your ATM Card(s) or VISA Check Cards(s) are subject to our verification. No transaction will become final until verified by us. Deposits and payments will not become final until delivered to us, verified and collected.

4. We may limit the amount that can be withdrawn and the number of withdrawals, transfers or other transactions that can be made during any given time period through the use of your ATM Card(s) or VISA Check Cards(s). This agreement will cover the use of Overdraft Protection, should you now have it or apply for it in the future. All Overdraft Protection advances will conform to Regulation Z and notice of advances will be mailed to you when they are made.

5. Your authorization to use your ATM Card(s) or VISA Check Card(s) may be cancelled or terminated by us at any time. Cancellation, termination or expiration of your authorization to use your ATM Card(s) or VISA Check Card(s) will not affect any liability you have to us at the time of the cancellation, termination or expiration, unless section 3-I of this agreement pertain to the cancellation, termination or expiration.

6. The ATM Card(s) or VISA Check Card(s) issued to you remain our property. If, for any reason, we request you return the card(s) to us, you will fulfill our request.

7. Where a joint account is maintained and ATM Card(s) or VISA Check Card(s) are issued to more than one account holder, each cardholder agrees to be jointly and severally bound by the terms of this agreement whether they have signed the application or not.

8. Questions about this Agreement and Disclosures contained in it will be governed by Nebraska State Law and Regulation E of the Federal Reserve Board.

BANK-OWNED ATM LOCATIONS: Bruning-Bruning Bank; Hebron-Bruning Bank; Broken Bow-Bruning Bank; Holdrege-Bruning Bank; Kearney-Bruning Bank; Grand Island-Bruning Bank.

MORE DETAILED INFORMATION IS AVAILABLE ON REQUEST



KATHY ROBERTS



KRISTEN MONTEFORTE



ALLISA WALLER-SWANSON



DANI DUNKER

Medicare & Health Insurance Fraud

Medical identity theft and Medicare/health insurance fraud cost taxpayers billions of dollars each year. You can help save taxpayer dollars and protect yourself from fraud by reviewing your Medicare and other health insurance claim reports for errors.

Medical identity theft happens when your personal information (such as your name, Social Security number, health insurance member/group number, or Medicare number) is stolen and is used to submit fraudulent claims to Medicare and other health insurance companies. Fraudulent claims are submitted for services/supplies that you did not receive.

DO check your Medicare Summary Notice (MSN) and your explanation of benefits (EOB) from your health insurance provider. These summaries show all the health care services and supplies that were charged to you during a specific timeframe. The report also shows how much Medicare, or your insurance company, paid on each claim.

ALWAYS review these reports! Look for excess charges and watch for charges that are for services that were not provided to you and for medical supplies not received by you.

If you think a charge is incorrect and you know the provider, then you may call their office and ask about the charge. If the charges are incorrect and you don't know the provider, then possible fraud needs to be reported to the health insurance provider and/or Medicare.

PROTECT YOURSELF

- Don't share your personal information, your Medicare number or your health insurance information with anyone who contacts you by phone or email.
 - Remember that Social Security and Medicare offices do not call you. However, a representative may call if you initiated a call and left a message with questions, etc.
 - Don't be influenced by television, internet, mailings, and radio ads about your health.
- Give us a call if you have questions, concerns, or if you suspect you are a victim of Medicare fraud.

Have You Ever...

Locked your keys in your car? Ran out of gas? Come out to your car to discover a flat tire? Had a minor (or major) engine issue that left you stranded on the side of the road?

If you were close to home, you could probably call a friend to help you out. What if you were 500 miles from home? Who ya gonna call? No...not Ghostbusters!

If you are a AAA (Triple A) member, you can call them!

What is a "AAA" membership? First - it is roadside assistance. One call to AAA and they will get you the help you need. Plus - AAA provides you with much more.

1. AAA roadside assistance follows the member, not just one vehicle. If a "AAA" member is a driver OR a passenger (regardless of vehicle ownership), AAA can be contacted for roadside assistance.
2. Travel- AAA members have travel agents at their fingertips online and by phone. They also qualify for exclusive travel experiences, discounts, credits, and amenities at a AAA preferred travel partner.
3. Discounts, discounts, discounts! AAA members qualify for discounts every day. Receive discounts at a wide variety of restaurants, entertainment, hotels, auto parts, eyeglasses, electronics, shipping, car rental, and so much more.

We are pleased to inform you that you can purchase a "AAA" membership through our agency. Stop by or give us a call and we'd be happy to find the right membership level for you!

Travel safely!

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

New Employee Spotlight



JOAN DURHAM

I'm sure as many of the Bruning customers know, I'm back working part-time at our Bruning location. It's so nice to see so many familiar and new faces.

You may see me up front answering phones, but, my main job is working in the Insurance office. In my spare time I enjoy spending time with my family.

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.



Crop Insurance

The 2025 SPRING crop insurance season is here again! What kind of weather will we have this year?

March 15th

Multi-Peril Crop Insurance Sales Closing Date

Do you have the coverage you need for 2025?

- Are all your crops- in all counties- covered?
- Any changes in marital status or entity?
- Is your level of coverage and unit structure correct for 2025?*

****NOTE:** There are changes in the requirement for writing production hail coverage in 2025. You will not qualify for production hail coverage unless your multi-peril policy is written at the 65% level of coverage. (Must be done by 3/15/2025 sales closing!)

Planting season will be here before you know it.

Important Planting Dates:

NEBRASKA (Fillmore, Jefferson, Nuckolls, Saline, & Thayer Counties)	
CORN	Initial Plant Date: 4/10/2025 Final Plant Date: 5/25/2025 20- Day Late Plant Period: Ends 7/10/2025
GRAIN SORGHUM	Initial Plant Date: 4/16/2025 Final Plant Date: 6/15/2025 Late Plant Period: Ends 7/10/2025
SOYBEANS	Initial Plant Date: 4/25/2025 Final Plant Date: 6/15/2025 Late Plant Period: Ends 7/10/2025

KANSAS (Republic & Washington Counties)	
CORN	Initial Plant Date: 4/5/2025 Final Plant Date: 5/25/2025 20- Day Late Plant Period: Ends 6/14/2025
GRAIN SORGHUM	Initial Plant Date: 4/26/2025 Final Plant Date: 6/25/2025 Late Plant Period: Ends 7/20/2025
SOYBEANS	Initial Plant Date: 4/25/2025 Final Plant Date: 6/20/2025 Late Plant Period: Ends 7/15/2025

IMPORTANT:

If you plan to keep the irrigated acres separate from the non-irrigated corners, then you must create and maintain a discernible break between the irrigated acres and the non-irrigated corners. **ALSO:** you **MUST** harvest the non-irrigated corners separately-keeping separate load records/scale tickets.

Contact us for all of your crop insurance needs.

Your Crop Insurance Agents
- Kathy, Jeff, & Dani

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Relationships vs. Convenience



I recently had a customer tell me how grateful he is for the relationship he's established with Bruning Bank. He came into the bank to make his mortgage payment, and we started chatting about life. Our conversation gave me the idea for this article!

Online lenders offer the convenience of doing almost everything on your phone or

computer. In a busy, technology-driven world, this can be a big benefit to someone trying to get a mortgage. However, they generally don't offer you personalized service or maintain a relationship with you after closing. You may not always talk to the same person, especially after the loan has closed. Also, after closing, your loan is generally sold to other big lenders – often multiple times. This can lead to frustration and confusion about who to call if you have questions. I have personally refinanced mortgages for people just because they were so frustrated with the lack of customer service they were receiving from their current mortgage company.

The mortgage lending team at Bruning Bank takes pride in getting to know you as a person, not just as a loan file. We care about our customers and offer personalized service with the added bonus of having several of the same services the “bigger” banks offer, such as applying online and electronically signing disclosures. If you have a question about your home loan with us, you won't call an '800' number and have to be transferred multiple times. Instead, you'll call your local location and more than likely speak with the person who did your loan – a person who knows and cares about you. We also retain the servicing of your loan in most cases. If we do plan to sell your loan, we will explain this to you upfront at the time of application. If your loan is sold, it goes to West Gate Bank in Lincoln, NE, and they have an excellent customer service department. They allow us to contact them directly if our customers have questions that we can't easily answer.

The bottom line is this: Convenience doesn't outweigh the personal relationship you form with your local bank. Often times, there may be a convenient product or service at your local bank that you are not yet aware of! Stop by or call your local branch and our trusted mortgage loan officers will be happy to assist you.

-Michaela Nielsen, Mortgage Loan Officer (NMLS #894658)

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BRUNING & HEBRON



SHARI FISCHER
NMLS#474130
402.768.7473
sfischer@bruningbank.com



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



Tech Solutions Fighting Fraud



It is our mission at Bruning Bank to Assist Our Customers to Build and Maintain Wealth. We are passionate about our Mission, and we diligently work every day to uphold this mission. But, as everyone is likely painfully aware, fraud and scams are running rampant in today's world. An article from American Banker stated that through the end of July 2024, Financial Crimes Enforcement Network, or

FinCEN, had received 300,000 Suspicious Activity Reports (SARs) related to check fraud from depository institutions. In 2022 through the same timeframe, there were 290,000 reports.

As a business owner, you are not entitled to the same protection against fraud as consumers in terms of check fraud. The Uniform Commercial Code (UCC) has provisions around check fraud for businesses. Generally speaking, it states that businesses have a duty to promptly review their bank statements and report any unauthorized signatures or alterations. If it fails to do this within a reasonable time, it may lose the right to claim against the bank for fraudulent checks.

People stealing your money doesn't help you maintain or build wealth. But as our Mission states, we exist to assist you with that, so what are WE doing?

In May of last year, we implemented our Positive Pay solution to help businesses combat check and ACH fraud. Businesses are

able to upload their issued checks into the system, and when those checks come in to clear, they are verified against that information using the criteria of Payee, check amount, and check number. A scoring system is in place that then scores the check, if it passes no action is required, if it fails, it alerts the customer that it needs to be reviewed. To date, this system has prevented in excess of \$325,000 in check fraud.

In 2025, we are targeting to implement a supplemental check fraud system called Argo OASIS. This system has the ability to look at both consumer and business checks and adds some analytical components that aren't part of Positive Pay. It uses transaction AND image analysis to detect suspicious activity. Transaction analysis software analyzes check writing patterns and habits to identify abnormalities such as out-of-range check numbers and check amounts, duplicates, or out-of-range transaction amounts. Image analysis software analyzes signatures and check stock to identify potentially suspicious checks. The system builds 90 days of check history to populate “reference images”. Reference images are used for both signature verification and check stock testing during image analysis.

As a bonus, we are offering both solutions at no cost to our customers. We are leveraging technology, at no cost to our customers, to prevent fraud and help them Maintain and Build on their Wealth and hopefully achieve financial success. If you would like to learn more about either of these solutions, please let us know and we will get you in contact with a subject matter expert.

-Andy Hill, Chief Information Officer

I Can Do What With My App!?



The weather is warming up! Kids are thinking about spring break trips and families are gearing up for summer vacations. It's all fun and games until something happens with your bank account or debit card. We all know we can check our account balances on the app, but there are many more features we provide to keep your funds safe.

- Transfer funds between accounts
- Deposit checks using Remote Capture

- Turn you debit card off and on
- Set card limits based on amount, location, and merchant
- Manage travel plans
- Set card limits on when, where, and how cards are used
- Easily see where your card is stored online
- Keep track of spending with at-a-glance insights

Please contact customer service if you have any questions or need help getting any of these features set up. We are always happy to help. Most importantly, have fun on your special adventures!

-Hillary Campbell, Relationship Specialist



Don't let check fraud/theft slow your business down.
Call your Bruning Bank location and sign-up for Positive Pay today!

BRUNING

WEALTH MANAGEMENT

Meet George Jetson and His Wife, Jane...



DAVE FROOM, CPFA®
VICE PRESIDENT &
LPL FINANCIAL PLANNER

Those of us of a certain age remember the futuristic Saturday morning cartoon, The Jetsons. I think we all assumed we would be driving flying cars by now. Well, Artificial Intelligence (“AI”) hasn’t given us a flying daily commuter... yet, but it is absolutely amazing the volume of advancements already invented, and it seems there’s no ceiling to where it can go.

Lately, I’ve been seeing advertisements in the Financial Planning industry for software that uses AI to help streamline such mundane activities as notetaking. And while that’s “simple”, it’s just one of thousands of examples of AI in current use today. Ten years ago, it was big news how computer algorithms were being used by investment companies to automate trades, but now AI is being used to analyze data faster, predict price movements, and automate trades and improve risk management. But what I find more interesting are the uses in various industries that I never thought about.

The other day I was talking with someone about AI, and they told me how it was being used in Quality Control inspections by equipment manufacturers. Apparently, they use AI cameras with machine learning capabilities to “see” threading, fit, and compression, and it goes on and on.

The list of uses for AI seems endless – whether it’s in use now, such as in education, E-Commerce, Lifestyle (smart home devices, scheduling, appliances, and entertainment), Navigation systems, Robotics, Natural Language Processing, and Computer Vision – to name but a few – or in future uses – like a flying pick-up truck. I’m excited about the potential of AI and how it is going to change our future much like the Industrial Revolution that changed life in the 18th century. There are already ripple effects where both computing power and energy usage is increasing. And there will be spin-off cottage industries and uses we are not even considering today.

It makes me wonder how it will affect the economy. I wonder if it is already making a difference. I’ve written a seemingly ad nauseum about the economy since 2020 and it has defied the wisdom of economists and analysts the world over. The “old” economic models leading indicators pointed toward recession for the past three to four years, only to have the stock market blow their predictions out of the water. One of my favorite economists, Brian Wesbury, has said that the world has never “shut down” before (speaking about COVID) and been flooded with trillions of dollars to keep it afloat, and that wrecked the old economic models. I keep thinking the recession is coming. But what if the AI revolution is already having an impact that is changing our models? What if the old recession leading indicators are not working like they used to? It’s going to be interesting to find out (you didn’t think I was going to give my crystal ball forecast, did you?). Just in case, please keep some of your powder dry (especially if you’re nearing or in retirement). Do you think we’ll still be able to wave at each other in flying cars?

Department Updates



Ryan Krantz
Financial Planner,
MBA, FPQP®

Congratulations to Ryan for passing the Certified Financial Planner (CFP®) exam.



Lisa Griess
Wealth Management Assistant

Congratulations to Lisa for passing the LPL Office Professionals Certification.

Bruning Bank provides referrals to financial professionals of LPL Financial LLC (“LPL”) pursuant to an agreement that allows LPL to pay the Financial Institution for these referrals. This creates an incentive for the Financial Institution to make these referrals, resulting in a conflict of interest. The Financial Institution is not a current client of LPL for advisory services. Please visit <https://www.lpl.com/disclosures/is-lplrelationship-disclosure.html> for more detailed information.

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Did You Know?



The average New Year’s resolution typically lasts about two to six weeks. Research suggests that many people abandon their resolutions relatively quickly due to a variety of reasons, such as setting unrealistic goals, lacking motivation, or not having a clear plan in place.

A study from the University of Scranton found that around 80% of New Year’s resolutions fail by the second week of February. However, those who do succeed in maintaining their resolutions often have specific, measurable goals, a strong support system, and a well-thought-out plan for how to achieve them.

To improve the likelihood of sticking with a resolution, it’s often recommended to set more manageable, incremental goals, track progress, and stay flexible with adjustments along the way. Here’s to a successful and prosperous New Year!



- Todd Clabaugh, President-Kearney

Spring: The Season of Hope



Spring is widely considered the “Season of Hope” because it symbolizes the renewal of life after winter. It represents new beginnings, growth, and optimism as nature comes back to life with blooming flowers and budding trees, and it signifies that even after difficult times, there is potential for a fresh start.

The following are some ways that spring has me comparing human life to farming:

The planting of new seeds. In the spring, farmers prepare their fields and plant seeds with the anticipation of germination and growth. The planting process requires care, attention, and patience, much like deciding on and pursuing goals in life.

In the spring, farmers tend to their crops, ensuring the right conditions, which are needed for the seeds to thrive. This tending is much like the importance of nurturing our own aspirations.

In the spring, farmers anticipate a bountiful yield at harvest time. This signifies hope and belief that hard work will pay off.

This optimism motivates farmers to invest time and resources into their crops, despite uncertainties. This is much like the optimism needed to achieve our goals and aspirations.

Spring can bring unpredictable weather, pests, and other challenges. Farmers are resilient, knowing that setbacks will happen. This resilience is a valuable lesson for anyone facing difficulties in their own lives.

This time of year, farmers are deeply connected to the land and the cycles of nature. The renewal of life in spring serves as a reminder of how all living things are interconnected. Spring inspires a greater appreciation for the environment and the implementation of sustainable practices in us as we go about our lives.

In closing, I find spring in the farming community to be a powerful metaphor for hope, growth, and the potential for new beginnings in our own lives. It is symbolic of planting new seeds in everyday life. Personally, the desire to sow good and to reap good resonates deeply with me. May you enjoy this “Season of Hope”!

- Sonny Manley, President-Hebron

HAPPY RETIREMENT!



Shari Fischer has served 33 years at Bruning Bank and we thank her for her service. Shari has done so much for our customers and Bruning Bank as a whole. Congratulations on your retirement and we wish you the best in all you do!

Please join us for our open house celebrating Shari at our Hebron location. The date will be determined at a later time and will be announced on our Bruning Bank Facebook page. Refreshments will be provided.



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Mark Your Calendar

MARCH:

- **10** - Daylight Savings Time Begins- Spring Forward
- **15** - Multi-Peril Crop Insurance Sales Closing Date
- **18** - National Ag Day

APRIL:

- **15** - National Tax Day
- **27** - National Teach Children to Save Day

MAY:

- **5-9** - Teacher Appreciation Week
- **6-12** - National Nurse's Week
- **9** - Mother's Day Flowers- Available in the lobby or drive-up at all locations
- **11** - Mother's Day
- **26** - CLOSED in Observance of Memorial Day



National Ag Day: March 18, 2025