

January 1, 2026

Community Reinvestment Act (CRA) Public Files

List of Loan Production Offices

List of Branches

List of Services

Assessment Area Map

To Whom It May Concern:

In accordance with the CRA, Bruning Bank states the following:

LIST OF BRANCHES, HOURS AND SERVICES

Main Bank: Bruning Bank (established 1891)  
104 East Main Street / P.O. Box 100  
Bruning, NE 68322-0100  
Phone: (402) 353-2555 Toll Free: 800-403-5889  
(Voice message service available)  
Fax: (402) 353-2275 Email: [contact@bruningbank.com](mailto:contact@bruningbank.com)  
Census Tracts: 9631, 9632

Hours of Operation:

Lobby: Monday through Friday 8:30 a.m. to 4:30 p.m.

Drive-up window: Monday through Friday: 8:00 a.m. to 4:30 p.m.

ATM: 24 hours, 7 days a week Cash Dispenser Only

**SERVICES and PRODUCTS:** Safety Deposit Boxes, Bank By Mail, Night Depository, Internet Banking, Money Orders, Cashier's Checks, Bank Drafts, Wire Transfers, Federal Tax Depository, Direct Deposit of U.S. Government, State and Local Government and private employment checks, Notary Services, Automatic Loan, Savings, Checking Accounts Transfers, Regular and student checking accounts, Individual Retirement Accounts (IRA), Roth and Education IRA's, Savings Accounts, NOW Checking Accounts, Money Market Savings Accounts, Certificate of Deposits, Commercial Loans, Commercial Real Estate Loans, Commercial Term Loans, Small Business Administration Loans, Consumer Loans (Residence, Car, Personal Expenses, Credit Card, and related plans), Agricultural loans, (Operating, Term, and Real Estate). Non-Deposit Retail Investment products. In general, full-service banking.

Branch: Bruning Bank Hebron Branch (established 1996)  
252 South 13th Street, P O Box 185  
South Old Highway 81, Hebron, NE 68370  
Phone (402) 768-7473 Toll Free: 800-405-6167  
(Voice message service available)  
Fax (402) 768-2277  
Census Tracts: 9631, 9632

Hours of Operation

Lobby: Monday through Friday: 8:30 a.m. to 4:30 p.m.  
Drive up window: Monday through Friday: 8:00 a.m. to 4:30 p.m.  
Drive Up ATM: 24 hours a day, 7 days a week Cash Dispenser Only

**SERVICES and PRODUCTS:** Bank By Mail, Night Depository, Internet Banking, Money Orders, Cashier's Checks, Bank Drafts, Checking Accounts, Wire Transfers, Federal Tax Depository, Direct Deposit of U.S. Government, State and Local Government and private employment checks, Notary Services, Automatic Loan, Savings, Checking Transfers, Checking Transfers, Individual Retirement Accounts, Savings Accounts, NOW Checking Accounts, Safety Deposit Boxes, Money Market Savings Accounts, Certificate of Deposits, Commercial Loans, Commercial Real Estate Loans, Commercial Term Loans, Small Business Administration Loans, Consumer Loans (Residence, Car, Personal Expenses, Credit Card, and related plans), Agricultural loans, (Operating, Term, and Real Estate). Non-Deposit Retail Investment Products. In general, full-service banking.

Branch: Bruning Bank Broken Bow Branch (established 2005)  
803 South D Street, P O Box 545  
Broken Bow, NE 68822  
Phone (308) 872-2757 Toll Free: 877-872-2757  
(Voice message service available)  
Fax (308) 872-2726  
Census Tracts: 9717, 9718, 9719, 9720

Hours of Operation

Lobby: Monday through Friday: 8:30 a.m. to 4:30 p.m.

Drive Up: Monday through Friday: 8:00 to 5:00 p.m.

Drive Up ATM: 24 hours a day, 7 days a week Cash Dispenser Only

**SERVICES and PRODUCTS:** Bank By Mail, Night Depository, Internet Banking, Money Orders, Cashier's Checks, Bank Drafts, Checking Accounts, Wire Transfers, Federal Tax Depository, Direct Deposit of U.S. Government, State and Local Government and private employment checks, Notary Services, Automatic Loan, Savings, Checking Transfers, Checking Transfers, Individual Retirement Accounts, Savings Accounts, NOW Checking Accounts, Safety Deposit Boxes, Money Market Savings Accounts, Certificate of Deposits, Commercial Loans, Commercial Real Estate Loans, Commercial Term Loans, Small Business Administration Loans, Consumer Loans (Residence, Car, Personal Expenses, Credit Card, and related plans), Agricultural loans, (Operating, Term, and Real Estate). Non-Deposit Retail Investment Products. In general, full-service banking.

Branch: Bruning Bank Holdrege Branch (established 2009)  
1215 Burlington Street, P.O. Box 315  
Holdrege, NE 68949  
Phone (308) 995-3880 Toll Free: 877-995-3880  
(Voice message service available)  
Fax (308) 995-3881  
Census Tracts: 9670, 9671, & 9672

Hours of Operation

Lobby: Monday through Friday: 8:30 a.m. to 4:30 p.m.  
Drive Up: Monday through Friday: 8:00 a.m. to 5:00 p.m.  
Drive Up ATM: 24 hours a day, 7 days a week Cash Dispenser Only

**SERVICES and PRODUCTS:** Bank By Mail, Night Depository, Internet Banking, Money Orders, Cashier's Checks, Bank Drafts, Checking Accounts, Wire Transfers, Federal Tax Depository, Direct Deposit of U.S. Government, State and Local Government and private employment checks, Notary Services, Automatic Loan, Savings, Checking Transfers, Checking Transfers, Individual Retirement Accounts, Savings Accounts, NOW Checking Accounts, Safety Deposit Boxes, Money Market Savings Accounts, Certificate of Deposits, Commercial Loans, Commercial Real Estate Loans, Commercial Term Loans, Small Business Administration Loans, Consumer Loans (Residence, Car, Personal Expenses, Credit Card, and related plans), Agricultural loans, (Operating, Term, and Real Estate). Non-Deposit Retail Investment Products. In general, full-service banking.

Branch: Bruning Bank Kearney Branch (established opened 11/16/2015)  
1110 17<sup>th</sup> Avenue P O Box 2407  
Kearney, NE 68848  
Phone (308) 455-3072  
Fax (308) 455-3074  
(Voice message service available)  
Fax (308) 995-3881  
Census Tracts: 9670, 9671, & 9672

Hours of Operation

Lobby: Monday through Friday: 8:30 a.m. to 4:30 p.m.

Drive Up: Monday through Friday: 8:00 a.m. to 5:00 p.m.

Drive Up ATM: 24 hours a day, 7 days a week Cash Dispenser Only

**SERVICES and PRODUCTS:** Bank By Mail, Night Depository, Internet Banking, Money Orders, Cashier's Checks, Bank Drafts, Checking Accounts, Wire Transfers, Federal Tax Depository, Direct Deposit of U.S. Government, State and Local Government and private employment checks, Notary Services, Automatic Loan, Savings, Checking Transfers, Checking Transfers, Individual Retirement Accounts, Savings Accounts, NOW Checking Accounts, Money Market Savings Accounts, Certificate of Deposits, Commercial Loans, Commercial Real Estate Loans, Commercial Leasing, Commercial Term Loans, Small Business Administration Loans, Consumer Loans (Residence, Car, Personal Expenses, Credit Card, and related plans), Agricultural loans, (Operating, Term, and Real Estate). Non-Deposit Retail Investment Products. In general, full-service banking.

Branch: Bruning Bank Grand Island Branch (opened March 1, 2023)  
3032 West Stolley Park Road, P.O. Box 1109  
Grand Island, NE 68803  
Phone (308) 314-2880  
Fax (308) 314-2890  
(Voice message service available)  
Census Tracts: 0001, 0002, 0003, 0004, 0005, 0006, 0007, 0008,  
0009, 0010, 0011, 0012, 0013, 0014

Hours of Operation:

Lobby: Monday through Friday 8:30 a.m. to 4:30 p.m.

Drive Up: Monday through Friday: 8:00 a.m. to 5:00 p.m.

Drive Up ATM: 24 hours a day, 7 days a week Cash Dispenser Only

**SERVICES and PRODUCTS:** Bank By Mail, Night Depository, Internet Banking, Money Orders, Cashier's Checks, Bank Drafts, Checking Accounts, Wire Transfers, Federal Tax Depository, Direct Deposit of U.S. Government, State and Local Government and private employment checks, Notary Services, Automatic Loan, Savings, Checking Transfers, Checking Transfers, Individual Retirement Accounts, Savings Accounts, NOW Checking Accounts, Money Market Savings Accounts, Certificate of Deposits, Commercial Loans, Commercial Real Estate Loans, Commercial Leasing, Commercial Term Loans, Small Business Administration Loans, Consumer Loans (Residence, Car, Personal Expenses, Credit Card, and related plans), Agricultural loans, (Operating, Term, and Real Estate). Non-Deposit Retail Investment Products. In general, full-service banking.

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All branches have the same assessment area in the State of Nebraska, which is outlined on the following maps. The area contains six counties (Thayer, Fillmore, Buffalo, York, Custer, Phelps & Hall) and twenty nine census tracts (9631, 9632, 916, 917, 9717, 9718, 9719, 9720, 9696, 9697, 9698, 9699, 9670, 9671, 9672, 9689, 9690, 9691, 9692.02, 9692.03, 9692.04, 9693, 9694, 9695, 9696, 9697, 0001, 0002, 0003, 0004, 0005, 0006, 0007, 0008, 0009, 0010, 0011, 0012, 0013, 0014).

If you have any additional questions, please don't hesitate to contact any Bruning Bank Personnel.

Sincerely,

Leigh Anne Roberts  
VP of Compliance and Community Reinvestment Officer

**Bruning Bank CRA Assessment Area**

