



# BRUNING BANK

SUMMER 2026

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## Thinking Back...

My father, Frank L. Bruning would be 100 years old this year. He lived to be 94 and passed in 2020. He passed during COVID. To me, this changed the way we live today as the pandemic changed how things were done. Maybe we are not spending enough time in person with the ones we love. Frank's last writing in the newsletter was Summer of 2020; I thought this would be a good time to share what he was thinking back then:



FRED D. BRUNING



I never met a man I didn't like.

- Will Rogers

## Think About It



As you know, for the last two years I've had a lot of time to think, especially since Mary and I are at home together now more than ever. We get to thinking and reminiscing about our old friends and friendships. An interesting thing happened to me when I broke my neck. My first visitors when I returned home were three young high school boys. I thought that was quite a compliment for an old bird like me to have friends that young.

I think we have lost a little friendship in our world when we watch TV or go to some of the public meetings. Maybe we should get back to the basics and start thinking the way that children do.

They don't have an axe to grind and they crave friendships with other kids. They are the first to make friends in a group. Mary and I have been blessed with friends and the memories with those friends help us through the days as we get older. When I look back at successful people I have known over the years, they usually have one thing in common; they enjoy friendships with their customers, friends and relatives.

Speaking of relatives, maybe that's a good place to start rebuilding friendships. In rural America, it can be easy to make friends, but competition sometimes gets in the way of building friendships.

Maybe if we could all appreciate life like kids do, it would be a happier world.

- Frank L. Bruning, Chairman of the Board Emeritus

Whether we are young or old, it is important to reach out to family and friends. I think Frank was right when he stated successful people enjoy friendships and we should be thinking the way children do about friendships. I felt like my dad had no enemies and many friends. He had a way of welcoming and building great relationships with people.

Miss you Dad, you taught me a lot about people, farming, cattle, and banking. I often think of one of your favorite quotes by Will Rogers, "I never met a man I didn't like." Remember to think about the ones you love and reach out more!

-Fred D. Bruning, Chief Executive Officer

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"What we have once enjoyed, we can never lose. All that we love deeply becomes a part of us."

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- Helen Keller -

# Jerry's Journey



JERRY CATLETT

I am moving closer to the retirement door with each Bruning Bank Newsletter! My wife Jill is also retiring and when you read this, she'll be officially done with her teaching career. A local Bruning business owner- and most importantly a Bruning community advocate, that will remain nameless for his protection, has a lot of wisdom. One of his best comments, "If you want a great school or a great community, you have to fight for it". Jill, in the 33 years of our living in Bruning and being part of a school district that has always fought to do what is best for the individual student, the district, and the community. I've been an advocate for Bruning and Bruning Davenport Unified, however, I have not come close to carrying the water that Jill has for the students and the district. It has been a difficult couple of years to watch the district start trending off the strong course and leadership we have been blessed with for many years. Our school is rated "Excellent" by the Nebraska Department of Education. A rating and most importantly a culture that supports all students with opportunities and most importantly accountability. Life is not easy for any adult and when we just pass or push students through, you need to be questioned and held accountable. So, as Jill has continued the fight for accountability of each student in the district, watching the response as a long-time advocate is frustrating. However, Jill has left the school and students better than she found them. Facts are a hard thing to avoid and in time the facts will be evident. Jill, "Congratulations" on a job well done.

Recently I was asked to speak at the University of Nebraska Kearney (UNK) College Business and Technology (CBT) Honor Night Convocation- the night before spring commencement. It was an honor to be asked and humbling to address the top 25 CBT Students with their families, friends and the UNK CBT faculty and staff that has helped them get there. I was asked to provide a few things that I've learned during my career. Here are the lessons I shared with them.

1. **Never stop learning, because the only constant is change.** Information is moving faster than ever. And here's the thing- this is the slowest it's ever going to move from here on out. Keep learning on purpose.
  2. **Learn the fundamentals—the basic business and technology “blocking and tackling.”** Remember, “Knowledge is not understanding”.
  3. **Technology is relentlessly deflationary.** Things will keep changing, and the cost of trying new tools will keep dropping. Use that to your advantage.
  4. **Surround yourself with great people—relationships matter.**
  5. **You're going to make mistakes—learn from them and move on.** Don't beat yourself up forever. Own it, fix what you can, apologize when you need to, and then keep going. A lot of success is just respectful perseverance, learning, adjusting, and showing up again with a little more wisdom than you had last time.
  6. **Be a truth-teller—kindly, but clearly.**
- Many pages would need to be added to this newsletter, not nearly long enough to list all the lessons I've learned from my mistakes and the names of all the people who have helped me through this journey.
- Thank you.

- Jerry Catlett, President, COO

## Mark Your Calendar

### JUNE:

- 15 - National Elder Abuse Day
- 18 - Father's Day Treats - All Locations
- 19 - CLOSED in honor of Juneteenth Freedom Day
- 18-20 - Midsummer Festival - Holdrege
- 28 - National Insurance Awareness Day

### JULY:

- 24-26 - Bruning Days

### AUGUST:

- 21 - National Senior Citizen's Day
- **BACK TO SCHOOL** - Call or visit us before school starts!

# Deposits in Kindness - Rewards in Trust



Before working in banking, I was a preschool teacher, which was truly a rewarding and purposeful experience. Guiding children through their early growth stages, supporting their development and witnessing all the meaningful milestones of their success is a kind of fulfillment rooted in care, patience and purpose.

I didn't expect to find a similar sense of purpose in banking, a field many see as purely transactional. What I have come to realize is how much the culture of a bank can transform the work – both for customers and those who serve them.

At Bruning Bank, I have learned banking isn't just about transactions, it's about trust built in small consistent ways.

Much of what I've learned has come from the people around me. My colleagues have shown me what it means to lead with class, kindness, and professionalism. They've been teachers in the best sense -shaping not just how I do my job, but how I show up for others.

At Bruning Bank I have also learned perspective. Sometimes customers walk in carrying stress, frustration, financial uncertainty. Learning not to take those moments personally but respond with professionalism and understanding has become one of the most valuable lessons.

I work on the deposit side of services. At Bruning Bank every transaction becomes a kind of emotional deposit: we take a moment to listen, engage in small talk getting to know our customers. These conversations mean more than just a small polite talk, we genuinely want to know our customers, their stories, and personalities. I've learned that sometimes going beyond my job responsibilities isn't extra – it's essential, and it's what often makes the greatest difference. Whether it's helping an elderly customer reset his phone and Face ID for him to access his online banking or take time to investigate customer's

personal online interaction to prevent them from becoming a fraud victim. It's not complicated work, but it takes patience and care. Those are the moments you realize – it's not only about speed and accuracy, but also making sure our customers feel supported. And that's where our job goes way beyond transactions and becomes personal. Even small gestures like giving out Dairy Queen ice cream during summer months create a moment of warmth, turning a bank visit into an exciting experience for kids and adults.

Serving the need of an ag community adds another layer of meaning. At Bruning Bank I learned to understand the rhythm of people's lives, work, and challenges they face. When the service becomes more than just assistance- it becomes connection within shared community.

Last December I attended the Agriculture and Beyond Workshop in Kearney, where Dr. David M. Kohl shared a point that stayed with me. He predicted that in the rapidly growing AI and tech-driven world, personal relationships will become a key advantage for smaller community-oriented banks as larger banks will move toward greater automation. That reinforced my belief that banking is not just a system, but an art that is built on personal connection.

After just a little over a year of working at Bruning Bank, I've come to understand that the role that would seem transactional becomes deeply personal when guided by culture rooted in care. At the end of the day, one of the most valuable assets we build here is trust and sense of security, which in turn makes our jobs feel purposeful and rewarding.

- Natalia Govier, Relationship Specialist



Pictured: Helen Forster received the 2026 Excellence in Customer Service Individual award at the Broken Bow Chamber Banquet.

# More Than a Game: The Power of Community Momentum



I'm fortunate to have a sister who serves as a Vice President for NCAA Men's Basketball, which gave me the opportunity to attend the Men's Final Four in Indianapolis, Indiana.

This four-day Final Four event is expected to generate an estimated \$400 million in economic impact for the city of Indianapolis.

We also saw Husker fans show up in a big way in Oklahoma City for the first and second rounds of the March Madness tournament. The Mayor of Oklahoma City

was so appreciative that he shared a heartfelt thank-you message on social media to Husker Nation.

So, what do basketball and banking have in common? On the surface, not much—but events like these highlight how community momentum can drive real impact for local businesses, organizations, and families.

Each of our communities has facilities, attractions, and events that strengthen our local economy, helping our towns remain stable today while creating opportunities to grow tomorrow. Do your part by attending your local events to support your community's growth.

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

# Keeping Banking Human



Artificial intelligence is a term that feels modern, but the idea behind it has been around far longer than most people realize. Long before today's voice assistants and chatbots, scientists and mathematicians were already asking a bold question: can a machine be made to imitate the way humans think, learn, and solve problems?

We recently asked an AI professional to speak at a Bruning Bank function with our leadership team. I learned AI, along with virtual reality, can replicate a human's voice, appearance, and personality. How can a machine replicate a human's personality?!? By spending time with the machine and telling it how you would react in certain situations, the machine can learn how you would handle specific situations over time. The machine would need the

human to interact with it, so it could continue to learn and adapt to a human personality.

As good employees are hard to find, could we "clone" a good bank employee to interact with customers? Their voice, personality, and video appearance may be able to help customers find solutions to easy problems without talking to a human. It seems pretty scary and very futuristic, but it may not be as far away as we might believe.

The good news for Bruning Bank customers is that humans will always be a significant part of our customer experience, even though we are currently using AI to fight fraud behind the scenes. AI is helping us find unusual trends or transactions that don't fit the customers' profile, flagging them for a human to review. Bruning Bank is open to new technologies to help our customers Build and Maintain Wealth.

- Ken Mehlin, Chief Credit Officer

# How Will You Spend It?



My wife and I were recently fortunate enough to be invited to attend the West Central Nebraska Fellowship of Christian Athletes Legacy Dinner in Kearney last month.

The keynote speaker of the night was Dan Meers, better known as KC Wolf, the Kansas City Chiefs team mascot. Dan's career spanned 35 years as KC Wolf until his retirement in June

of 2025. He delivered a very inspirational message covering the highs of his career that included attending five Superbowls, a half-time selfie with Taylor Swift without getting tasered, and walking several brides down the aisle dressed as KC Wolf.

He covered the lows that included him suffering spinal injuries while practicing a stunt on the zip line which broke his back, seven ribs, and his tailbone. He also recently lost his biggest fan, his wife, to a courageous battle with cancer in 2025. His message was hilarious and upbeat while making you teary eyed at the same time.

Of the many takeaways I took from his message the one I wanted to share was his analogy of "life is a coin and you can

spend it any way you wish, but you can only spend it once." He admitted that many times in these struggles he felt helpless but not hopeless. His faith in God along with his relationships with friends and family helped him through the toughest times in his life. Dan gives back through multiple charitable functions and has helped bring smiles to people's faces in Haiti, India, Philippines, Dominican Republic, and Kenya to name a few, living out his example of the coin, you can only spend it once.

Working at Bruning Bank I felt Dan's message really resonated with the culture of our bank. Every year we have the Pay it Forward Program that our employees can participate in. The bank gives them \$250 to help a person or family in need or to give to a charity of their choice. It has 100% participation every year and leaves a lasting impact on the employees and the beneficiaries of the funds.

In closing I will ask you this, life is short, how will you spend your coin?

### Sidenote:

Meers used his experience as KC Wolf and his struggles to author a book titled *Wolves Can't Fly and Mascot on a Mission*. He donates 100% of the proceeds to charity.

- Luke Thorell, President- Holdrege

## New Employee Spotlight



### JAMIE COOKSLEY

Jamie grew up in Atkinson and moved to Broken Bow in 2018. She graduated from Wayne State College with a bachelor's degree in chemistry health sciences and UNMC Omaha with a bachelor's degree in clinical laboratory science. Jamie is married to her husband, Casey, and they have one daughter, Hetty Mae. She enjoys spending time outdoors helping on the family ranch where they raise Shorthorn and Hereford cattle, riding her horse Piper when time allows, reading books, and visiting family to spend time with her siblings, nieces and nephews. She is excited to join Bruning Bank at the Broken Bow location.



### BROOKE MELTON

Brooke joins Bruning Bank as an Operations Associate at the Holdrege location. Brooke has been in the banking industry for nearly 14 years. She grew up in the Alma area and graduated from Alma High School. She has three children and enjoys attending their various activities. Brooke also enjoys going on walks with her dog, sports, the outdoors, and traveling. She is excited to join the Bruning Bank family!



### SARA MALCOM

Sara joins Bruning Bank as a Relationship Associate at the Holdrege location. Sara is a Holdrege native and is happy to be creating banking relationships in her hometown. She graduated from the University of Nebraska at Kearney in 2022 with her degree in Finance. Sara and her husband, Ethan, enjoy family walks and board game nights with her stepdaughter, Tenleigh. The family also enjoys spending time with their two cats, Spike and Winston, and two dogs, Cookie and Apollo.

## Staying Safe from Smarter Fraud



The digital tools that make banking more convenient — mobile apps, instant transfers, online account access — have also opened new doors for cybercriminals. And in 2026, those threats are more sophisticated than ever. Here's what you need to know to protect yourself.

### Scams Are Getting Harder to Spot

Gone are the days of easy-to-detect fraud emails riddled with typos. Attackers are now using AI to craft highly convincing emails, messages, and even voice calls that can fool both customers and employees. Deepfake technology has advanced to the point where it can fool voice authentication systems, helping criminals impersonate bank representatives to extract sensitive information. If something feels off — even slightly — trust your instincts and call us directly using a known number or look one up at [www.bruningbank.com](http://www.bruningbank.com).

### Your Credentials Are a Target

Banking will see an upward trend in fraud, credential theft, and phishing in 2026. Cybercriminals are after your usernames,

passwords, and account numbers — and they're patient and creative about how they get them. Never share login credentials via email, text, or phone, and use strong, unique passwords for your banking accounts. Enabling multi-factor authentication adds a critical extra layer of defense.

### Third-Party Breaches Can Affect You Too

You don't have to be directly targeted to be impacted. A recent ransomware attack on a marketing and compliance vendor compromised sensitive consumer information — including names, Social Security Numbers, and dates of birth — for roughly 824,000 customers across at least 80 banks and credit unions. Monitoring your accounts regularly and signing up for transaction alerts is one of the best ways to catch unauthorized activity early.

### What We're Doing to Protect You

Bruning Bank invests continuously in fraud detection, encryption, and security monitoring. But cybersecurity is a shared responsibility. Stay alert, keep your contact information up to date with us, and report anything suspicious right away. Together, we can stay one step ahead.

Questions about account security? Contact us any time — we're here to help.

- Andy Hill, Chief Information Officer

## CONTACT INFORMATION

**Please make sure your contact information (phone number, email, address) is up-to-date.**

We want to make sure your banking experience is seamless. Please check your information.



KATHY ROBERTS



KRISTEN MONTEFORTE



DANI DUNKER



JOAN DURHAM

## Severe Thunderstorm Warning... Navigating Storm Damage Repairs



Storm season is here! Unfortunately, storm season started in March this year with some large, damaging hail, strong winds, and some tornadoes.

We wanted to share an article from FMNE Insurance Company that has some good information on how to proceed if your property is damaged in a storm.

Unfortunately, an increase in the number of storm-related claims may lead to an increase in the number of unscrupulous roofers and contractors who are willing to take advantage of homeowners. It is very important for you to be cautious when dealing with contractors who offer to repair your home.

Here are five tips to keep in mind following storm damage:

- **Consult with your insurance agent or adjuster on whether an estimate from a contractor is needed.** If you do need an estimate, request they be detailed and itemized to help you make an informed decision. If something is not outlined in an estimate, follow-up with the contractor to confirm what is included. Before any repairs start, be sure to show the estimate to your adjuster for approval, or to determine if additional estimates are needed.
- **Only do business with licensed contractors with good references.** Reputable contractors will have no issues with you doing research on their company. In addition to online research, ask your insurance agent or claims adjuster if they have had good experiences with the contractor in the past.
- **Never pay for work up front, nor make any payments in cash.** Trustworthy contractors will not require payment until the work is finished. Payment should be made with a check or credit card-never cash-so record exists of the transaction.
- **Never sign a contract with spaces left blank.** Leaving an unused space on your contract could result in other parties filling it in later with terms you would not have agreed to.
- **Don't feel pressured.** If in doubt about anything you are being asked to sign by a contractor, don't be afraid to ask questions. Take time to do your research, and if you are unsure about anything in the agreement, WAIT until you've had an opportunity to look it over more carefully and discuss it with your insurance agent or adjuster.

Be aware that some "work authorizations" or "work orders" may contain a provision that gives the contractor all rights and benefits to the insurance claim. Once the claim is assigned to the contractor, the contractor becomes the owner of the claim, and the homeowner loses all rights under the insurance contract regarding the claim. In fact, your insurance company may be prohibited from even discussing the claim with you once an assignment of benefits is signed.

Dealing with the aftermath of a storm can be a stressful time and we are here for you when you need us. Do you have questions about your coverage? Questions about a claim and the claims process?

Just give us a call or stop by our office and we are happy to help.

Have a safe & happy summer!

- Kathy, Kristen, Dani & Joan  
Bruning Insurance Agency



## 2026 Crop Insurance

Most of us love the spring and summer months. However, warmer temperatures bring possible severe weather; thunderstorms with high winds, large hail, and also tornadoes.

Are your crops covered if there is weather-related damage?

Hail insurance covers hail damage, but also includes some coverage for damage from fire, lightning, theft, vandalism, and malicious mischief while the crop is in the field and while in transit within 100 miles of the first place of storage. "Green Snap" and "Wind" coverage can also be added to your hail insurance policy on corn – but the deadline to add coverage is June 15th. "Green Snap" provides coverage if the corn stalk is severed below the ear. "Wind" provides coverage if the stalk is blown over but doesn't snap the stalk, making it more difficult or even impossible to harvest.

### Multi-Peril Crop Insurance Reminders

This is a very busy time of year for our farmers, so just a few reminders:

<b>Final Planting Dates for most of our area counties in Nebraska &amp; Kansas</b>	<b>Acreage Reporting Deadline (Oats &amp; Row Crops):</b>	Final planted acres & plant dates <b>MUST</b> be reported by <b>July 15th.</b>
Corn: May 25th (Both NE & KS)	<b>Wheat Premium Due:</b>	<b>July 1st</b> (interest will start accruing on August 1st)
Grain Sorghum: June 15th (NE) June 25th (KS)	<b>Losses:</b>	Remember to contact us <b>RIGHT AWAY</b> to report any damage! Contact us <b>BEFORE</b> you replant, before you chop for silage, and before you destroy any crops.
Soybean: June 15th (NE) June 20th (KS)		

We are ready to assist you with ALL your crop insurance needs.

Thank you to all our farmers for all that you do!

Your Crop Insurance Agents  
- Kathy, Jeff, & Dani

# Saving For The Future



My oldest daughter, who will be 13 soon, recently opened up a checking account and got her own debit card. We've had many discussions on how she can earn money until she is old enough to get a "real" job. Most of her income comes from babysitting her five-year-old brother, which benefits both her and me! Now that she has a debit

card, we've also had several discussions about saving some of the money she earns. She has created some short-term goals (like buying a cell phone) and intermediate goals (like saving for a car), but we have not talked much about long-term goals. Most 13-year-olds are not thinking about saving for a house, but that conversation should happen sooner than you might think.

First-time homebuyers are only required to put 3% down for conventional financing. However, the more you put down, the lower your monthly payment will be. Even saving small amounts every month can help! The sooner you start saving, the more you will have when you are ready to buy. Don't forget about closing costs – for conventional financing, closing costs cannot be wrapped into the loan.

One final note: Make sure to get prequalified before you begin looking for a home. I tell a lot of people, just because you can afford it on paper (meaning you qualify for that amount), it doesn't mean you should. You may qualify for a \$2,000 per month mortgage payment, but are you comfortable making that payment every month? Knowing how much you have saved and how much you are comfortable with paying every month are both very important when looking to purchase a home.

Our dedicated Mortgage Loan Officers want what is best for you. Reach out to us and we can help you achieve your long-term goal of home ownership!

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

## Home Happens Here.

Make summer memories—with a place to call home.

Get prequalified online!

Visit [bruningbank.com](http://bruningbank.com) to get started!

## Planning Renovations?

Explore your HELOC options!

Give us a call or visit [bruningbank.com](http://bruningbank.com) to explore your HELOC options!

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# Happy Birthday, USA



In 2026, the United States marks its 250th birthday—a moment that calls for celebration, but also deep reflection. From the signing of the Declaration of Independence in 1776 at Independence Hall in Philadelphia, the United States began as a bold experiment in self-government—one that has been shaped ever since by sacrifice, struggle, and renewal.

This anniversary is not only about political milestones or national achievements. It is also about the countless individuals who helped make freedom possible, including the brave men and women who gave their lives in defense of it.

Over 250 years, the country has changed in profound ways. It has expanded westward, welcomed millions of immigrants seeking new beginnings, endured a Civil War that tested its unity, and fought to extend rights and dignity to all its people. Movements for civil rights, voting rights, and equality have pushed the nation closer to its founding promise, even as challenges remain. America's story is also one of innovation and

resilience. From industrial growth to the digital revolution, it has been a place where ideas take shape and reshape the world. Yet amid progress, it is important to remember that each generation inherits both opportunity and responsibility—to protect the freedoms secured by those who came before.

In communities across the country, the 250th anniversary is also a local celebration. In cities and towns like Bruning, Hebron, Broken Bow, Holdrege, Kearney, and Grand Island, people come together through parades, school programs, museum exhibits, concerts, and neighborhood gatherings. These local events help connect national history to everyday life—reminding residents that America's story is not only written in distant capitals, but also in hometown streets, classrooms, and communities.

As the nation reaches this 250-year milestone, it stands in gratitude for those who sacrificed so much, including those who never returned home. Their courage allows future generations to live, dream, and speak freely. The anniversary is therefore not only a celebration of how far the country has come, but a commitment to honor that legacy by continuing to uphold and strengthen the freedoms for which so many gave their lives.

Happy 250th Birthday America!

-Sonny Manley, President- Hebron

## Summer Fan



How excited was the gardener for spring? So excited he wet his plants.

I love spring and summer. I like to spring turkey hunt to get out into nature and see things start to green up little by little. It reminds me of Bob Ross dabbling the green paint on his 'happy little trees'. My wife likes fall and I can see why. The leaves start to change and the temperature cools

off. Harvest is in full swing and there are pumpkin lattes to drink while you pick your pumpkins at the pumpkin patch. To me, fall is when everything dies and dries up. Everything gets brown, the fields are empty, and I hear the dull drone of grain bin fans.

I think June is probably one of my favorite months. The trees are full, the grass is green, it's not too hot yet warm enough for no jackets and sandals. I heard an interview with Jimmy Buffet one time. They said, "What is the best thing about being Jimmy Buffet?" He replied, "I only travel to warm places and I never have to wear socks." That would be a dream come true for me, but I do love all the seasons here in Nebraska.

I remember when I was a kid and we got out of school for the summer. It seemed like everything slowed down a bit. I would go work with my dad on the farm and work with my 4-H heifers. We had a bus in Bruning that went to the pool once a week. There was baseball, Fourth of July firecrackers, 4-H camp, and the fair. In between we would find ways to hang out with friends and convince our parents to take us to Linda's in Hebron. Linda's was our locally owned Dairy Queen-like business. In fact,

I think it was our goal as children to consume as much ice cream and candy as was legally allowed by our parents in the summer. We probably did it in the back of a pickup bed driving around without a seat belt as well. Life was simple and we thought we were in heaven.

Now being a parent, I try to make my kids free time as simple as possible and hope they enjoy summer. We moved into Bruning last fall and now we have lots of neighbor kids that come over to play outside whenever they see another kid leave the house. Water balloons, popsicles, mudpies, and 'can we go to the park?' There are so many things for kids to get involved in now, I don't know how parents do it. When I was a kid there were three things I remember about the summer; baseball, 4-H projects, and detasseling. I never did detassel, but I did rogue beans before they had Roundup Ready beans.

As I write this my twins are five and my son is three. Just young enough not to be involved in a lot during the summer. They keep us busy because they are healthy and full of energy. I have to remind myself that this is a blessing when I get hit by a water balloon and worry about my cell phone. Life has been interesting for me in the last couple of years and I need to stop and smile a little bit at my family circus. Eat the mudpie, have a tea party, give a horsey ride, and make some popcorn while watching Frozen for the 47th time. It was the little things like this that I remember as a kid during the summer. I need to stop the mower and spend a little time doing these silly things before they grow up and have three different summer sports and camps. To quote Ferris Bueller, "Life moves pretty fast. If you don't stop and look around once in a while, you could miss it."

- Adam Frank Bruning, Loan Officer

## Charitable Planning



DAVE FROOK, CPFA®  
VICE PRESIDENT &  
LPL FINANCIAL PLANNER

We work in many different planning scenarios – helping our clients plan for retirement, creating solutions for income distributions, protecting assets, risk management, etc. One of the most rewarding elements of financial planning is when we have an estate planning client that is charitably minded and we can help them identify personal and family values, goals and dreams, and then turn them into action. It's been said there are four things you can do with your wealth: you can spend it, leave it to your heirs, give it to charity, or pay it to the government in taxes. Sometimes people don't realize how much they or their heirs will pay in taxes – greatly reducing the size of their gifts. And many people want to spread their wealth amongst family and charities (we don't find people that are passionate about giving their wealth to the government).

Many people are searching for meaningful, purposeful, and thoughtful distribution of wealth through philanthropy. Whether you're motivated by legacy building, tax efficiency, family involvement, or community support, charitable planning can help you make a lasting difference while optimizing financial outcomes.

While many of our clients have accumulated significant wealth, there is often a misconception that one must be a decamillionaire to be philanthropic. For many people, simply having more assets than you need for retirement income or needing personal and business tax deductions is enough to be a donor.

In order for gifting to be tax efficient the charity or benefactor must be a U.S.-based non-profit entity under the IRS 501(c)(3) code. There are thousands of charities such as alma maters, large public foundations, medical research, orphanages, hunger-relief, the list goes on and on. My personal favorites are right in our backyard – churches, community foundations, food banks, and daycare. Community foundations are great vehicles for a single source for donations that in turn support many organizations right in the communities we live in. I've seen DAFs that provide scholarships to local students, gifts to your library, schools, daycare centers, senior centers, religious, economic development, and community-action programs. Small rural towns are in great need of charitable donations. I love it when I see people that grew up in a small town and become successful in a larger city give back to their hometown.

There are many charitable planning strategies and vehicles and here is a 30,000 foot view of a few of the most used.

**Donor-Advised Funds (DAFs):** qualify for immediate income tax deduction (within IRS limitations) and assets grow tax-free. They are popular for their simplicity and flexibility in grantmaking and do not require a large donation. They do not require public reporting.

**Private Foundations:** provide greater control and may be a platform for family governance but are much more complex. Many times, they require staff with salaries to operate. They are often used for multi-generational philanthropy and in some cases naming rights. They may gift to DAFs. Despite the "Private" in the name they are public entities that have public reporting.

**Charitable Remainder Trusts (CRTs):** offer a solution for clients with highly appreciated assets or simply a need for retirement income but have enough wealth to comfortably last through retirement years. These vehicles are irrevocable trusts that receive an immediate tax deduction. A highly appreciated asset avoids capital gains and may be reinvested in a more diversified portfolio. At the donor's end of life or the end of the trust term, the remaining assets support the charities you designate – not surprisingly often a DAF.

As you consider your estate planning, I encourage you to talk to us about how we can help you create strategies that are a "win-win" for you, your family, and your community. We have internal resources as well as relationships with local tax and legal advisors. We can be the Financial Director for your family coordinating between all your advisors to simplify your financial goals.

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## Equipment Decision: Buy, Lease, Repair, or Wait?



For farms and small businesses, equipment decisions are rarely simple. A new tractor, truck, trailer, skid steer, or delivery vehicle, can improve efficiency, reduce downtime, and help serve customers better. But the timing of that decision matters. Before you buy, lease, repair, or wait, step back and look at the full financial picture.

### Start with the real need.

The first question is not always, "Can I afford it?" Sometimes the better question is, "What problem am I trying to solve?" If a piece of equipment is causing repeated downtime, limiting production, creating safety concerns, or costing too much in repairs, replacement may be worth considering. On the other hand, if the equipment is still dependable and only used occasionally, repairing it or waiting may be the better financial choice.

### Compare more than the payment.

A monthly payment is important, but it is only one part of the decision. Consider the total cost of ownership, including: purchase price or lease cost, interest expense, repairs and maintenance, fuel or energy costs, insurance, taxes and depreciation, resale value, and downtime if the equipment fails.

### Buy, lease, repair, or wait?

Buying may be the right choice when the equipment will be used often, has a long useful life, and fits into your long-term operation. Leasing can be helpful when technology changes quickly, cash flow needs to be preserved, or you prefer predictable payments. Repairing may make sense when the equipment still has useful life left and the repair cost is reasonable compared to replacement. Waiting is wise if the current equipment is working and cash flow is tight.

### Look at cash flow before making the move.

For many farms and businesses, equipment purchases happen during busy seasons when the need feels urgent. This makes it even more important to review cash flow before signing. Ask- will this equipment help generate additional income? Will it reduce expenses or labor needs? Can the business handle the payment during slower months? Are there other major purchases coming soon?

### Talk with your banker early.

Whether you are considering a major purchase or simply weighing your options, it is helpful to involve your banker early in the process. Your banker can help you compare financing structures, think through repayment timing, and understand how the decision fits with your overall financial plan.

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

## Protecting Your Accounts: Fraud Warning Signs



At Bruning Bank, your financial security is always a top priority. While fraud attempts continue to evolve, staying informed and regularly monitoring your accounts can help you spot trouble early and protect your hard-earned money.

One of the most important things to watch for is unexpected account activity. This may include withdrawals,

debit card transactions, or online payments you don't recognize. Sometimes fraudsters start with small "test" charges to see if an account is being monitored, so even minor transactions should be reviewed carefully.

Be alert for suspicious calls, emails, or text messages claiming to be from your bank or another trusted business. These messages often create urgency and may ask you to verify account information, passwords, or one-time security codes. Remember,

Bruning Bank will never ask for sensitive information through unsolicited calls, texts, or emails.

Another common warning sign is changes you didn't request, such as updated contact information, new debit cards, or altered login credentials. If something looks unfamiliar, it's worth checking right away. Fraudsters often attempt to lock customers out of their own accounts once they gain access.

It's also important to be cautious online. Fake websites and phishing emails can look legitimate, but often contain spelling errors, unusual links, or generic greetings. Always access your accounts by going directly to the Bruning Bank website or mobile app.

Reviewing your accounts regularly and reporting suspicious activity promptly allows our team to take quick action. If something doesn't look right, contact your local Bruning Bank location—we're here to help. Working together, we can take strong steps to protect your finances.

- Todd Clabaugh, President-Kearney



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# CONGRATULATIONS

— TO THE CLASS OF 2026 —

Bruning Bank wishes you the best with your future plans!

Your story is yours to write- capture your journey, chase your dreams, and always highlight **what matters most.**

**And remember, no matter where your story goes, we will be here for you.**

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