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Honoring the Past, Investing in the Future



FRED D. BRUNING

I recently had the opportunity to attend the UNL Ag Banking and Finance Banquet. This program was developed 20 years ago from a vision. This major is focused within the Agribusiness major through the College of Agriculture Sciences and National Resources. It combines business, economics, and agriculture sciences and is designed to prepare students for a career in ag banking. It started as my assistant and I were worried about what our industry's future would bring if we did not encourage our youth leaders to be trained and educated to become bankers in Nebraska. We met with Dr. Ron Hanson and UNL leaders with an idea of starting this major. It has been very rewarding to see it grow and expand each year.

After attending this banquet, I am so happy with how many students are currently in the program and how many go through the major. They work closely with the Nebraska Bankers Association to gain scholarships and internships at banks across the state of Nebraska. We have learned that over 200 students have completed banking internships across the state. This comes at a wonderful time as numerous banks across the state have bankers who are at the age of retirement. Those bankers have a wealth of knowledge and experience to share with future bankers who we all need to invite to stay in Nebraska.

Speaking of a wealth of knowledge and experience; I would like to thank Jerry Catlett and his wife Jill for their years of service in our communities. In October, Jerry retired from Bruning Bank. We celebrated his dedication to community banking as he has served the banking industry for 43 years. We were thankful to have him at Bruning Bank for over 33 years. Jill retired from education after 25 years. Both are to be commended for giving back countless hours to banking and education. We wish them both good health and happiness in their new chapters.

I hope we all continue to lead with a vision of helping our young people return to rural Nebraska. As we see our youth leaders head off to college, trade schools, or the work force, remind them that coming back to rural Nebraska is rewarding. We all need to be welcoming and encouraging about coming back to our rural communities. Good things and ideas can happen when we all work together for the growth of our small towns in Nebraska.

-Fred D. Bruning, Chief Executive Officer

"Tell me and I will forget, teach me and I will remember, involve me and I will learn."

- Ben Franklin -

Ken's Keynotes



KEN MEHLIN

Thirty-one years ago, when I started my first banking job in Elm Creek, I had no idea about the path I was about to take. Each stop on the path gave me valuable experiences, good and not so good, that I use almost every day. I met so many great people, bankers and customers, along the way, that shaped my beliefs about banking and taught me how to work with people both inside and outside of the bank.

As I mentioned, my first stop was in Elm Creek as a newbie with no banking experience. I learned about all areas of the bank, as we only had four employees in the branch. I was a teller, proof-machine operator, credit analyst, and loan officer. Sometimes, I was also the janitor and snow-removal expert. Elm Creek still has a place in my heart, as I met a lot of great people that I still consider friends.

My wife, Cindy, is a physician's assistant, which sometimes determined my path. After Elm Creek, we moved to Holdrege, so Cindy would be closer to her work as we were starting our family. I worked with John Boehler, Kyle Anderson, and Nancy Hoeck in those days as a junior lender. These bankers are now a part of Bruning Bank in Holdrege, so it has been nice to reconnect with them over the past eight years.

We next moved to Seward, as an opportunity arose for my wife. I was very fortunate to find a great bank in Seward to work as a trust officer, tasked with starting their trust department. As part of the trust department, I had my Series 7 and 63 licenses to be able to trade stocks. I also retained some lending duties, as I had a few customers who moved with me from Holdrege.

Next, as our family continued to grow with three girls, we moved back to Elm Creek so Cindy could stay home with them. I will always appreciate that bank for giving me the opportunity to become the branch president/lender, which gave my wife the ability to stay home with our girls.

Then, we moved to Kearney where I worked in a bank as a commercial/agricultural lender. As that bank became more corporate, I knew I needed to get back to a true, community bank, which is when I came to Bruning Bank. I started at the Kearney location in 2018 as the Location President, then became the Chief Credit Officer in 2019. After Jerry Catlett's retirement, I am now the President and Chief Operating Officer.

I would like to thank Fred Bruning, Jane Tonniges, and the Bruning family for having confidence in me. They are truly the best group of owners I have ever worked for. I would also like to thank Jerry Catlett for his support and helping me have a smooth transition over the past six months. Bruning Bank has a great staff to help me on this new path. I look forward to working with our staff giving the best customer service to all of you!

- Ken Mehlin, President, COO

That's a RED Flag: Recognize & Report



Scammers are good at making their stories sound believable. They may pretend to be a bank employee, a government official, a family member, or even someone you know. While the stories may change, there are warning signs that can help you recognize a scam before it costs you money.

R — Requests that seem unusual. Be cautious if someone asks for your banking password, a verification code, or personal information you weren't expecting to share. A request to move money to another account for "safekeeping" is another major warning sign.

E — Extreme urgency. Scammers often try to create panic by claiming your account has been compromised, a payment is overdue, or you will face serious consequences if you don't act immediately. They want you to react before you have time to question the situation.

D — Demands for secrecy or unusual payments. If someone tells you not to talk to your bank, asks you to keep a transaction secret, or insists you pay through gift cards, cryptocurrency, or a wire transfer, stop and take a closer look. These are common tactics used to make money harder to recover.

A convincing phone number, familiar name, or professional-looking message doesn't guarantee that a request is legitimate. Scammers can make calls and messages appear to come from trusted sources, so it's important to verify before taking action.

If you notice a red flag, pause before sending money, clicking a link, or sharing information. Contact the person or organization directly using a phone number you know is legitimate. If something claims to be from Bruning Bank and you're unsure whether it's real, give us a call or stop by.

When in doubt, check it out! At Bruning Bank, we're here to help protect our customers and the money they've worked hard to earn. If something doesn't feel right, don't hesitate to reach out. Sometimes, taking a moment to ask a question can make all the difference.

- Megan Lempka, Relationship Specialist, Mortgage Loan Administrator

Bruning Bank would like to remind all customers that by mid-January 2027, you will be receiving 1099s and other important tax documents. **Please watch your mail closely.**

Kids and Money





I have four kids. They are getting to the age in life where they need a checking account because mom or dad is not always there to dole out $20 bills in their time of need. Now, setting up a checking account and learning how to use a checking account are two separate issues and an issue we are still working through in my household. For example, we are having a discussion whether the $56 in-game PlayStation purchase for your favorite *Fortnite* character's banana suit was a good use of money?!?

My kids, like a lot of kids, are always on the go with activities and events, and sending cash with them for lunch, snacks, or entry fees usually gets forgotten. That's where a debit card comes in clutch. I imagine most everyone is familiar with a debit card and the fact it is tied directly to your checking account allowing you to access those funds instantly. But with this ease of access can come pitfalls, such as running out of money without realizing it, which leads to another discussion in our household. Below are a few tips that I have experienced as a parent of a child just learning to make and manage money.

1. Online Banking – If my child has a checking account, I set them up with Bruning Bank's Mobile App. This allows them to check their balance and monitor purchases and charges.

2. Alerts – Through Bruning Bank Online Banking or the Bruning Bank Mobile App, I can set up alerts that monitor their accounts and will notify me when their balance falls below a certain threshold or when their debit card is used over a certain amount (i.e. $56 on a banana suit). There are tons of options on the alerts page, and they can be tailored for each individual account.

3. Add each child's debit card to the MyCard section on your personal Bruning Mobile App. This will allow you to turn a card off in the event it is lost or stolen. It also lets you shut off any transactions you do not want to allow such as online transactions, preventing the banana suit purchase.

4. Review their checking account statement with them each month. This gets them familiar with their statement, how it reads, and promotes financial literacy.

5. Teach them to save. If they can earn some money, a good rule of thumb is the 50/30/20 rule. Fifty percent for needs (i.e. food at activities, entry fees, etc.), 30% for fun (the banana suit), and 20% for savings for a rainy day. At Bruning Bank, you can also set up a savings account along with a sweep function that automatically transfers funds to a checking account if that checking account were to go negative.

6. Let them fail. If they choose to spend too much on a game, banana suit, or even food in a single day, which results in them not having money for the rest of the week, they need to learn how to deal with it.

These are just a few tips that I have learned teaching my kids to handle their money responsibly. But I know that I still have much to learn and teach my kids. But hopefully we now understand that an in-game, *Fortnite* banana suit purchase is not a wise use of money.

-Luke Thorell, President- Holdrege

New Employee Spotlight



LISA BELL

Lisa joins Bruning Bank in Broken Bow as a Relationship Associate. She grew up in Avoca, NE and attended college at Northwest Missouri State University and Rockhurst University. Lisa has worked in both banking and non-profit sectors. She and her husband, Nate, have two boys, Luke and Logan, who are both attending the University of Nebraska - Lincoln. In her free time, she enjoys baking, gardening, and reading.



HAPPY RETIREMENT, JERRY!

On October 16, 2026, we celebrated Jerry Catlett's retirement after 43 years in the banking industry!

Throughout his career, Jerry's dedication extended far beyond banking. Through his leadership, involvement in numerous boards and organizations, and commitment to the communities he served, Jerry has made a lasting impact.

We're incredibly grateful for his years of service, leadership, and dedication to Bruning Bank. It was wonderful to celebrate this milestone with Jerry, his wife Jill, and so many who have been part of his journey.

Congratulations on your well-deserved retirement, Jerry! We wish you and Jill all the best in this exciting next chapter!

What Great Bank Service Feels Like



At Bruning Bank, we believe good customer service starts with something simple: treating people like neighbors. Customers want convenient banking tools, but they also value a familiar voice, a quick response, and honest advice from someone who understands their needs and what they are trying to accomplish.

What Customers Appreciate Most

• Personal attention: Taking time to listen and understand what matters to you.

• Quick follow-through: Returning calls, being available when needed, and doing what we say we will do.

• Clear answers: Explaining options and ideas and what the next steps are in the process.

• Convenient access: Offering useful online and mobile tools, backed by local people ready to help.

• Help when it matters: Taking on tough questions or problems and working toward a solution that fits what you are trying to accomplish.

Our Promise to You

Technology will continue to change how people bank, but great service will always come down to trust, respect, and follow-through. Our goal is to make every interaction easy and productive, whether you stop by a branch, call us, or bank online.

That is the Bruning Bank difference: local decisions, personal service, and relationships built to last. Thank you for trusting Bruning Bank with your business.

- Todd Clabaugh, President- Kearney

HOLIDAY GIVING OPPORTUNITIES

As the holidays are fast approaching, many of us find ourselves reflecting on how fortunate we are and wanting to give to those who are in need. Bruning Bank is a community bank and we take pride in serving our communities. During the holiday season, we invite our communities to join us in helping those in need through giving opportunities at each of our bank locations.

BRUNING

Place toiletry items, toys, or winter clothing in our lobby for Blue Valley Community Action.

HEBRON

Place toiletries, gift cards, trash bags, etc. in our lobby for the Hope Crisis Center.

BROKEN BOW

Select an ornament from our tree with items listed for families in need via Healing Hearts and Families.

HOLDREGE

Bring donations for Toys for Tots to the lobby or drive-up window.

KEARNEY

Provide monetary donations for Good Fellows. Please bring donations to the lobby or drive-up window.

GRAND ISLAND

Bring donations for Toys for Tots to the lobby or drive-up window.

Shop Smart, Stay Secure



The holiday season is here—and so are cybercriminals looking to take advantage of the shopping rush. With new technologies like AI becoming increasingly popular, protecting your personal and financial information is more important than ever.

Top Tips for Safe Holiday Shopping

• **Shop on Secure Websites:** Look for "https://" and verify website addresses before entering payment information.

• **Keep Devices Updated:** Install software updates to help protect against security vulnerabilities.

• **Use Strong Passwords & MFA:** Create unique passwords and enable multifactor authentication whenever possible.

• **Avoid Public Wi-Fi:** Use a secure connection when shopping or accessing financial accounts.

• **Beware of Phishing & Fake Deals:** Be cautious of suspicious links, unfamiliar retailers, and offers that seem too good to be true.

• **Monitor Your Accounts:** Review transactions regularly and set up account alerts to help catch suspicious activity.

A New Concern: AI Agents & Your Banking Information

AI agents are increasingly being used to make purchases and complete tasks on behalf of consumers. While convenient, providing these tools with your payment information and online banking credentials can create serious security risks.

An AI agent using your valid login information may be difficult for banks to distinguish from you. Never share your online banking passwords or security codes with AI tools. Before authorizing an AI service to make purchases or access financial information, understand what permissions you're granting and how your information may be used.

Stay one step ahead of scammers! Protect your information, monitor your accounts, and think carefully before giving technology access to your finances.

For additional resources, visit the CISA Holiday Shopping Safety Guide.

- Andy Hill, Chief Information Officer

Reminder: ARC and PLC Election and Enrollment Dates

• 2026 Election and Enrollment - Sept. 16 through Dec. 11, 2026
• 2027 Election and Enrollment - Nov. 2, 2026, through March 15, 2027

If producers do not submit their 2026 election by Dec. 11, 2026, their election remains the same as their 2025 election for crops on the farm, and the farm is ineligible for payments for the 2026 program year. Contact your FSA office to make elections and complete the enrollment process.

Why a Written Marketing Plan Matters



Over the past several years, many producers have questioned the accuracy of USDA crop estimates—especially when national reports do not reflect what they are seeing in their own fields. If you have shared that frustration, you are not alone.

It is natural to form a market outlook based on local conditions, conversations with neighboring producers, and the crop prospects across our state. Those observations are valuable, but they represent only part of a much larger picture. A market that appears bullish locally can quickly turn bearish when a USDA report introduces broader supply, demand, or production data.

Producers must weigh many variables while managing the daily demands of a farm or ranch. As a result, forward marketing may receive less attention than it deserves. Yet in volatile markets, delaying decisions—or relying solely on instinct—can expose an operation to unnecessary risk.

This may be the right time to consider working with a crop marketing firm. If that is not the best fit, designate someone within the operation to develop and manage a formal marketing strategy. The essential point is to create a written plan with clear goals, decision points, and actions—not simply an idea that remains in your head. More producers are turning to marketing professionals because they value the structure, perspective, and accountability that specialized expertise can provide.

Do not let another marketing year pass with the intention of doing better next time. Make marketing a priority now. Whether you manage the plan internally or partner with a trusted adviser, put the strategy in writing, review it regularly, and follow through. Opportunities to market grain will arise, but capturing them requires preparation and execution. In volatile markets, disciplined decisions can make a meaningful difference to the long-term strength of your operation.

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

BRUNING
Insurance Agency


KATHY ROBERTS


KRISTEN MONTEFORTE


DANI DUNKER


JOAN DURHAM

A Little Claus for Laughter

It sure seems like just last week we were writing our insurance article for the end of 2025; yet here we are and it is the end 2026! Where does the time go? We recognize that our insurance articles can be serious and filled with lots of doom and gloom; they don't always give you that warm and fuzzy feeling. This year, we'd like to leave you with a few "holiday funnies" that we hope bring you a smile or even a chuckle.

1. Did Rudolph go to school?
No, he was elf-taught!

2. What part of a turkey is musical?
The drumstick!

3. What happens if you eat Christmas decorations?
You get tinsel-litis!

4. Why don't you see Santa in the hospital?
Because he has private elf-care!

5. What was Santa nicknamed when he lost his underpants?
Saint Knickerless!

6. How do you know when Santa is in the room?
You can sense his presents!

7. Why didn't the lobster share his Christmas treats?
Because he was shellfish!

8. Why didn't Rudolph get a good school report?
Because he went down in history!

9. What do you get if you cross a snowman with a shark?
Frostbite!

10. What do you call a snowman in the summer?
A puddle!



May your holiday season be filled with joy and laughter. We look forward to working with you again in the New Year.

- Kathy, Kristen, Dani & Joan
Bruning Insurance Agency

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Be Prepared- Planning for 2027

Are you an old school paper planner person? Do you have a calendar hanging on the kitchen wall where the telephone used to be? Have you moved everything into the calendar app on your cell phone, tablet, or computer. No matter which way you prepare for the upcoming year, we wanted to make sure you have all the important crop insurance dates.
Below are a list of dates you may want to be sure are on your calendar. Manually add them to the calendar of your choice or clip it out on the dotted line and stick it to your refrigerator or tuck it inside your planner.
Have a happy and healthy holiday season.

Your Crop Insurance Agents
- Kathy, Jeff, & Dani

2027 Multi-Peril Crop Calendar

Initial Plant Dates

April 5 Corn (*KS*)
April 10 Corn (*NE*)
April 16 Milo (*NE*)
April 25 Soybeans (*KS & NE*)
April 26 Milo (*KS*)

Final Plant Dates

April 15 Oats
May 25 Corn (KS & *NE*)
June 15 Soybeans & Milo (*NE*)
June 20 Soybeans (*KS*)
June 25 Milo (*KS*)
Oct. 15 Wheat (*NE*)
Oct. 31 Wheat (*KS*)

Sales Closing

March 15 Row Crop
Sept. 30 Wheat

Acreage Reports Due

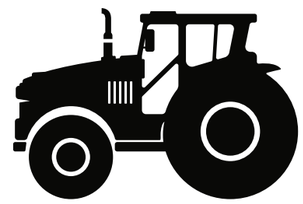
July 15 Row Crop Acreage
Nov. 15 Wheat Acreage

Production Reports

April 29 2026 Row Crop Production
Nov. 14 2027 Wheat Production

Premium Due

Aug. 1 Wheat Premium Accrues Interest
Oct. 1 Row Crop Premium Accrues Interest



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Your Low First-Mortgage Rate May Be Worth Keeping



Interest rates are everywhere in the news—and today's rates are very different from those available in 2021. If you already have a low first-mortgage rate, refinancing your entire balance to pay for a renovation may not be the best option. A second mortgage could be just the solution you're looking for!

A second mortgage lets you borrow against the equity in your home while leaving your existing first mortgage in place. The proceeds can be used for projects such as a kitchen update, bathroom renovation, roof replacement, addition, or debt consolidation.

Depending on your goals and financial qualifications, this approach may offer several advantages:

- Keep the rate and payment structure of your current first mortgage.
- Borrow only the amount needed.
- Choose a financing structure that fits your budget and timeline.
- Use available home equity to invest in the property you already own.

Of course, a second mortgage adds another monthly payment and uses your home as collateral. The right decision depends on your available equity and financial situation.

If you think a second mortgage might fit your need for additional financing, contact one of your trusted Bruning Bank Mortgage Loan Officers. With their help, you can discuss your goals, review your available equity, and determine whether a second mortgage could be a good fit without disturbing your low first-mortgage rate.

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

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Give us a call or visit bruningbank.com to explore your HELOC options!

BRUNING & HEBRON



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EQUAL HOUSING LENDER

Assistant Village Idiot



I go deer hunting with my friend Phil that has twin older sisters. He told me one day he referred to them as 'Boss' and 'Sass' as a kid and still does to this day as grown adults. My twin girls are now five, and every day I see them slipping into these rolls. Frankie- Boss- told me on a Sunday that we were going to get pumpkins after church. Nobody cleared this with me, she just told me what we were doing. Charlee- Sass- does and says whatever she wants. She is stubborn and if you tell her 'No', she will find a step stool and get it herself. Then there's Liam, he is three, and Captain 'No'. I can't get him to do anything unless I say we are going outside to play or go to the farm. And if I insist on doing anything they all ask, "Where's Mom?" Which someone said is basically the equivalent to my kids asking, "Can I speak to your supervisor, I don't like what I am hearing."

I moved to the Village of Bruning about a year ago. Since my children treat me with such respect at home, I am now the 'Village Idiot'. One definition of a village idiot from Google AI- Informal Community Member: Individuals labeled this way often survived through charity, begging, or simple odd jobs within a rural village. If this were a position description and my home was the business, I would fit the job perfectly. I even think our CEO of the house would hire me.

I do a lot of begging. 'Please wash your hands and go potty. Please stop hitting each other. Please be quiet in church. Please eat some food.' At times I feel like an auctioneer repeating myself and negotiating how many bites of meat and vegetables to eat at supper. If mom is gone sometimes, I must tell them that mom made the food. They won't eat what the village idiot makes.

I have lots of odd jobs. I brush teeth, tie shoes, find socks, and get more ranch. I do a lot of tidying little things up and picking up trash. Don't get me started about the bathroom messes I see. I asked for a floor drain in the kids' bathroom during the remodel. I really wish I had it to just hose everything down some days.

I survive on charity. Sometimes at a moment the kids will give me one of their snacks or ask if I want to try some of their ice cream. One day Charlee didn't finish her breakfast and asked if I was hungry. I do love it when they give me a hug and say, "I love you daddy," And occasionally, they will tell me I made good food, especially my ribs.

This brings me to another Google AI definition of a Village Idiot I thought fit well: Unsolicited Entertainment: In folklore, they sometimes functioned as a target for local ridicule or casual amusement by townspeople lacking other forms of entertainment. I think this is a job requirement of being a dad. I can be goofy and have fun with the kids. I can play tuba on their belly button and make up silly songs with them. I can even make a great monkey face; I will teach you if you want to learn. But I am sure this just enforces my role as the 'big, dumb animal' and I love it.

I was talking to the Bruning Village Superintendent the other day. His name is Jay, with the same sense of humor, and I have known him my whole life. He asked me how I like moving back to Bruning. I said I am now fulfilling my lifelong dream of being 'The Village Idiot'. Then Jay crushed my dreams and said he already had that title in this village. So now I am deputized as the 'Assistant Village Idiot'- but I'll take it.

No matter what role you have in your community, be proud of it. I am blessed to live in the Village of Bruning. Everyone has their role. I am proud to be the Village Idiot of my household if my kids are happy and healthy and my home CEO/Supervisor approves of my job. But please, don't ask them about my approval ratings.

-Adam Frank Bruning, Loan Officer

Is Grumpy Grandpa the Grinch or Our Secret Santa?



We all know someone who might seem to be grumpy from time to time even around the holidays. Maybe they have a way of expressing themselves that doesn't always come across as warm and fuzzy. They might not be the first to spread holiday cheer, or the first to start singing carols at Christmas time.

But perhaps we shouldn't be too quick to label them a "Grinch". Maybe they are more of a "Secret Santa".

Sometimes, behind that gruff exterior is a heart full of kindness, generosity, and love. That Grumpy Grandpa can also be the person who shows up when someone needs a hand, quietly helps without expecting recognition, or makes sure others are taken care of without taking credit. They may not always express their feelings correctly, but their actions speak volumes.



So, this winter, before we label someone the "Grinch", let's look a little closer. If we keep an open mind, we might discover that the unexpected kindness, helping hand, or simple gesture that makes our day a little brighter might just come from someone we least expect.

Perhaps that grumpy exterior is hiding a loving and generous heart. And maybe, just maybe, our Grumpy Grandpa isn't a "Grinch" at all. He might be a "Secret Santa" in disguise!

-Sonny Manley, President- Hebron

BRUNING
WEALTH MANAGEMENT

Estate Planning: A Gift to the People You Love



DAVE FROOK
CHIEF WEALTH OFFICER

Many people assume estate planning is only for the wealthy or can be put off until "someday." Unfortunately, life does not always give us that opportunity.

Earlier this year, my brother passed away unexpectedly without a will. His estate was modest, but settling it has been far more difficult, time-consuming, and expensive than it needed to be. In addition, we discovered that assets passing through his estate affect our mother's Medicaid eligibility while she resides in a nursing home, creating challenges no one anticipated.

His passing reinforced an important lesson: every adult should have a current will and regularly review beneficiary designations on retirement accounts, insurance policies, and other financial assets. Beneficiary designations often override instructions in a will and can help assets transfer more efficiently to intended heirs. Unfortunately, outdated wills and beneficiary forms are one of the most common estate-planning issues we encounter.

Working with clients that require advanced planning, one thing we have learned is estate planning isn't really about money. It's about making life easier for the people you leave behind and ensuring your estate is efficiently transferred to the people you love and the organizations you care about. A simple will and a periodic review of account beneficiaries can provide clarity, reduce costs, and help avoid unintended consequences during an already difficult time. It may be one of the most meaningful gifts you leave your family.

If you have questions about your estate plan or would like a beneficiary review, we'd be happy to help. Comprehensive financial planning includes estate-planning discussions, and we can coordinate with your attorney, connect you with trusted local legal resources, or leverage advanced planning specialists available through our professional network. Our goal is to help ensure every piece of your plan works together as intended.

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A CFO's Perspective on Interest Rates



Interest rates have certainly given us plenty to talk about over the last few years. Whether you are borrowing money, managing a business or farm, or simply trying to earn a good return on your savings, rates have a real impact on everyday financial decisions.

One interesting development over the past year has been the difference between short and longer-term rates. In late October 2025, the Federal Reserve lowered its federal funds target range to 3.75% to 4.00% and were trending downward. In September 2026, the Federal Reserve raised this rate back up to the target range of 3.75% to 4.00%. While currently trending upward, the rate remained the same year over year.

Longer-term rates have moved quite a bit more. The 10-year U.S. Treasury yield stood at 5.00% on October 26, 2026, compared with 4.02% a year earlier. For borrowers and financial institutions alike, that serves as a good reminder that not all interest rates move together.

From my perspective as a bank CFO, trying to predict exactly where rates will go next is less important than being prepared for different possibilities. At the bank, that means carefully managing our liquidity, investments, loans, and deposits so we can continue serving our customers in a variety of rate environments.

The same idea works for your own finances. Whether you are considering a loan, deciding what to do with extra cash, or planning your next major purchase, it is usually better to make a decision that works for your financial situation today rather than trying to perfectly time the interest-rate market.

Interest rates will change. Good financial decisions should be able to weather those changes.

- Ryne Philippi, Chief Financial Officer

The Gift That Keeps on Giving

Timeless Lessons from Clark W. Griswold Jr.





Christmas Vacation is, by all objective measures, the greatest Christmas movie of all time. I cannot begin the holiday season without watching Clark Griswold and his family bumble toward Christmas Eve. Somewhere in the chaos, there are a few lessons worth taking to heart.

Live Within Your Means

With the best of intentions, Clark gets ahead of himself and spends his entire Christmas bonus on a swimming pool before he ever receives the money. Though the plan of surprising his family in spectacular fashion are admirable, spending money that he didn't have created undue stress during an already stressful time of year. Living within your means allows you to enjoy giving without wondering how to pay for it in January.

Plan for the Unexpected

Clark didn't plan for extra guests, home repairs, or a combustible Christmas tree. Our own surprises may be less entertaining, but they can be just as hard on the budget. Set a little money aside when you can. Even a modest cushion gives you some breathing room when an unexpected expense arrives. Cousin Eddie, unfortunately, requires a different kind of preparation.

Communication Is Key

Mr. Shirley eliminates Christmas bonuses without telling his employees. Clark commits to a swimming pool without consulting his wife. A few conversations could have saved everyone quite the Christmas Eve.

At home, on the farm, or in business, talk openly about money and make sure everyone understands the plan. If income changes or a payment looks difficult, start the conversation early so you have the benefit of time to consider your options. Some surprises are best under the tree.

Don't Forget to Give Back

Despite his frustration with Cousin Eddie, Clark offers to help provide Christmas presents for Eddie's children. He sees a need and does something about it. We see that same generosity throughout our communities, whether it's supporting a fundraiser, delivering a meal, or checking on a neighbor. Find a way to help that fits your circumstances. Sometimes the gift someone needs most is a little of your time.

Remember What's Important

Clark nearly lets his pursuit of the perfect Christmas ruin the one he actually has. We all work hard to provide for our families. This season, take time to enjoy them. The meal may run late and the house may be crowded, but there's still plenty to be thankful for.

From all of us at Bruning Bank, thank you for your business, friendship, and trust.

Merry Christmas from our family to yours.

-Phil Wieck, Vice President- Grand Island (NMLS #1271138)

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Mark Your Calendar

DECEMBER:

- **4** - Holdrege Holiday Open House
- **7-11** - Cookies in Broken Bow
- **9** - Grand Island Holiday Open House
- **10** - Dr. Kohl in Bruning
- **11** - Dr. Kohl in Holdrege
- **11** - Bruning Holiday Open House
- **11** - Hebron Holiday Open House
- **17** - Kearney Holiday Open House
- **24** - Closing at NOON in observance of Christmas Eve
- **25** - CLOSED in observance of Christmas Day
- **31** - Closing at 2:30 PM in observance of New Year's Eve

JANUARY:

- **1** - CLOSED in observance of New Year's Day
- **18** - CLOSED in observance of Martin Luther King Jr. Day

FEBRUARY:

- **15** - CLOSED in observance of President's Day