BRUNING BANK
FALL 2026

IN THIS ISSUE

Planning Ahead


FRED D. BRUNING

I have recently learned that around 40-50% of small business owners expect to retire within the next decade. It made me start thinking that business retirements could greatly affect our local economies and the local communities the business serves.

Here are a few things I also found interesting. Small businesses employ about 62 million people in the US, representing about 45% of the private sector employees in the country according to the Small Business Administration. Of the 6 million small businesses in the US, numerous businesses have up to 100 employees, and 4.5 million are owned by baby boomers or Gen X.

It made me think that the founders of these small businesses need to consider succession now and not wait until they're ready to retire. There will be repercussions to communities when a small business closes. It affects both the employees and the communities.

"It's a tragedy when these businesses don't transfer to the next generation of entrepreneurs", said Erik Salazar, Co-Founder and CEO of Iconic, a merger and acquisition firm, specializing in small and mid-size businesses.

We have many people in our bank that can help with starting conversations when transitioning a small business to a family member or a community member. It takes great communication skills and planning ahead along with a thoughtful process to protect everyone. We can help with all of the above. There will be many questions to be asked and answered during the planning process. An example question could be, "do we sell for cash or on a contract with the buyers?". Many other questions will be important to answer.

Talking to an attorney, a banker, an accountant, or a family planner is a good idea to plan for the future before retirement time comes. Many of our locations have experience helping families and businesses make a plan on how to pass on the business to the next generation. Passing a valuable business to another owner takes planning and time but is good for our local communities. We are here to help you through that process.

-Fred D. Bruning, Chief Executive Officer

"Supporting small businesses is about strengthening communities."

- Dan Rather -

Jerry's Journey

JERRY CATLETT

As I reflect on my time at Bruning Bank, the word that keeps coming to mind is gratitude. I feel truly blessed to have spent so many years with an organization that values relationships, community, service, and doing things the right way.

This journey has shaped me both professionally and personally, and it is something I will always cherish and never take for granted.

First, I want to say thank you to my coworkers. A bank is only as strong as the people who serve within it, and I have been fortunate to work alongside people who care deeply about our customers, our communities, and one another. Banking is not always easy work, but the dedication, teamwork, good humor, and pride shown by our employees are what make Bruning Bank such a special place.

I also want to thank our customers. Your trust is the foundation of everything we do. Whether you come to us with a question, a challenge, a plan, or a dream, you allow us to be part of something important in your life, your family, your farm, or your business. We know that trust is earned over time, and we are grateful for the confidence you continue to place in Bruning Bank.

I am also sincerely thankful to our shareholders and Board of Directors. For more than 33 years, I have been given the opportunity to participate in many parts of the bank's work, growth, and mission. Those opportunities have allowed me to learn, contribute, lead, and work with people who truly believe in and live our mission to "Build and Maintain Wealth."

I deeply appreciate the trust, support, and confidence that have made those opportunities possible.

When I think about what makes Bruning Bank meaningful, I think about all of these groups together: coworkers who care, customers who trust us, and shareholders and directors who have helped make this mission possible. Each has played an important role in my experience here, and each deserves my sincere thanks.

So, in the simplest and most heartfelt way, thank you. Thank you for the relationships, the opportunities, the lessons, the encouragement, and the privilege of serving through Bruning Bank. I am grateful to be part of this organization and look forward to watching Bruning Bank continue to "Build. Grow. Thrive."

Blessings of Fall and Farm Safety

Growing up around agriculture has given me a deeper appreciation for Fall. It is the season when all the hard work of the year begins to pay off. I enjoy the Fall harvest - watching combines roll through the fields and seeing grain bins fill up is a reminder of the dedication, faith, and teamwork that make farming possible. Harvest is one of the busiest times of the year, but it is also one of the most rewarding as we see the results of months of hard work.

I also enjoy seeing the leaves change into bright shades of red, orange, and yellow, signaling that harvest time has arrived. And, of course, Fall wouldn't be complete without college football and volleyball, which bring families, friends, and communities together.

As we enjoy everything Fall has to offer, it is also important to remember farm safety. Long hours, large equipment, and busy roads mean everyone has a role to play. Farmers should take breaks when fatigue sets in, while motorists should slow down, stay alert, and be patient when sharing the road with tractors and combines. A little extra caution can help ensure that everyone returns home safely at the end of the day.

For me, Fall is a season to celebrate God's blessings, the beauty of His creation, the rewards of hard work, and the importance of looking out for one another during the busy harvest season. I hope this time of year reminds you to be grateful for the many blessings to enjoy this time of year and to do our part to keep our farming communities safe.

- Sonny Manley, President- Hebron

Join Us For Jerry's Retirement Celebration

After 43 years in banking, Jerry is retiring! Congratulations on your retirement and we wish you the best in all you do!

Please join us in celebrating Jerry on
Friday, October 16, 2026, 9:30 AM - 11:30 AM at the Bruning location.
104 E Main St., Bruning, NE
Refreshments will be provided.

Jerry has been very instrumental to the success of Bruning Bank. He has dedicated over 40 years to the banking industry. He is a strong advocate of community banking by actively participating in giving back to area communities, has demonstrated the importance of relationship banking and provided a wealth of banking knowledge to teammates. Please join us in celebrating his retirement.

Why Do Big Banks Keep Trying to Sound Local?

I was watching TV the other night and there was a commercial for a large national bank. The ad kept emphasizing that they make their customers "feel like" they are at a small bank, and this made me realize there is a certain irony in modern banking. Many of the largest national banks have built their brands around size, scale, and technology. Yet, when they advertise to customers, the message often sounds surprisingly familiar: "We know you.", "We are here for your community.", "We understand local business." It's kind of funny, after striving to get bigger, the biggest banks are working hard to sound smaller.

For those of us who believe in community banking, that's not frustrating, it's flattering. It means the market still recognizes something important- customers want more than transactions, they want trust, they want relationships. They want a banker who knows their name, understands their business, remembers their family, and can make thoughtful decisions based on more than if a loan request fits within a "box" defined by a corporate committee.

Large banks have tremendous resources, but technology and size do not automatically create local understanding. A national call center can answer a question, if you can get through to talk to someone. A local banker can often understand why the question matters. That is where community banks have a powerful advantage. We can pick up the phone, walk across the lobby, meet at a business, or sit down at a kitchen table when the situation calls for it.

The banking world will keep changing. Products will evolve and technology will improve. Competition will come from banks, credit unions, fintechs, and companies we can only imagine. But the basic question customers ask will remain remarkably simple: "Do you know me, and are you here when I need you?" Community banks are built to answer yes, we sure do. At Bruning Bank, this is not something we are trying to imitate, it's who we are.

- Todd Clabaugh, President- Kearney

Stay One Step Ahead of Elder Fraud

Fraud targeting older adults is not new, but today's scams are faster, more convincing, and harder to spot than ever before. Criminals use phone calls, text messages, social media, fake websites, and even artificial intelligence to create a sense of urgency, trust or fear—then pressure victims to send money or share sensitive information. The financial impact can be devastating: The Federal Trade Commission reported that older adults lost more than $3 billion to fraud in 2025, while the FBI has warned that complaints and losses among victims over 60 continue to rise.

Understanding the warning signs is one of the best ways to protect yourself or someone you care about. Below are several of the most common fraud types currently targeting seniors, along with the tactics scammers use to make their stories feel believable.

Romance Scams Targeting Older Adults

Romance scammers prey on people they think might be lonely. Fraudsters create a fake online identity, often on a dating app, to get close to a victim and gain their trust. According to the FTC, these fraudsters make up excuses as to why they can't meet in person, such as they're traveling abroad, working on an oil rig or in the military, and ask for money for things like medical expenses, plane tickets, or visas.

The FDIC warns that these attacks are sometimes also "pig butchering" scams, where fraudsters build a connection over months and then present victims with fake investment opportunities. They encourage victims to open accounts on online investment websites and instruct them to transfer money via wire transfer or send cryptocurrency.

Grandparent Scams

A fraudster will pose as someone's grandchild or other loved one, saying they are in the hospital or in legal trouble and need immediate funds—while emphasizing not to call anyone else. While this is a long-running scam, the FTC has found that these scams have gotten more sophisticated as fraudsters use AI to scrape the internet for personal details about the target or even clone a grandchild's voice from audio they pick up from their social media videos.

Impersonation Fraud

Scammers will text, email, or call pretending to be a trusted institution, like a bank or credit card company or government agency. The FBI warns that they convince a person to download malicious software, send money, or disclose personal, financial or other sensitive information that they can then exploit for financial gain.

Fake Tech Support Pop-up Scams

These scams start with an alert—often a fake pop-up ad but sometimes a text message or call—that something is wrong with a person's computer. They ask for remote access to the person's computer and then demand payment in the form of gift cards, a wire transfer, a bank transfer, cryptocurrency or a payment app.

How to Stay Protected

The details of each scam may differ, but most have the same warning signs: unexpected contact, urgent demands, secrecy, and unusual payment requests. If a call, message, or online relationship asks for money, account access, gift cards, cryptocurrency, or personal information, pause before acting. Contact a trusted family member, your Bruning Bank location, or the organization directly using a phone number you look up yourself. A few extra minutes of verification can prevent a costly loss—and help protect older adults from scammers.

- Leigh Anne Roberts, Compliance, CRA,BSA/AML Officer

5 Essential Online Banking Alerts

Managing your money doesn't have to mean constantly logging into your account. With custom digital banking alerts, you can set simple rules once and let your phone or email do the work for you. Here are five key alerts available in your online banking menu to help keep your account secure, avoid unexpected fees, and track your cash flow effortlessly.

Account Balance Below Threshold *(Balance Category)*
Acts as your early warning system before an accidental overdraft or non-sufficient funds (NSF) fee occurs. Setting a custom threshold, such as $100, gives you time to transfer funds or pause extra spending.

Card Transaction Over Threshold Amount *(ATM/Debit Card Category)*
Your front line of defense against debit card fraud. By setting a threshold, such as $50 or $100, you'll receive instant notifications for major purchases so you can report suspicious charges immediately.

Online Banking Password Was Changed / Invalid Log In Attempt *(Security Category)*
Critical for stopping account takeover attempts. If an unauthorized user attempts to guess your password or alter your login credentials, these instant security alerts give you immediate notice to lock down your account.

ACH Deposit (Credit) Transaction *(Transaction Category)*
Takes the guesswork out of direct deposits, paychecks, or tax refunds. You will know the exact moment incoming funds hit your account—no need to repeatedly refresh your transaction history.

Fee Was Charged to an Account *(Other Category)*
Ensures total transparency with your money. If a maintenance, wire, or incidental fee posts to your account, you will receive immediate notification so you can review it or contact customer support.

Alerts can be enabled in the Bruning Bank Mobile App under more options, or the Online Banking website under the Alerts tab. Need assistance setting up alerts? Visit or call any Bruning Bank location.

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

New Employee Spotlight

HANNAH BAASCH

Hannah Baasch joins Bruning Bank as the Project & Development Coordinator. Hannah grew up in Doniphan, NE, and attended the University of Nebraska–Lincoln. She brings seven years of experience in finance and banking. In her free time, Hannah enjoys weightlifting, caring for her collection of houseplants, creating digital content, tackling home improvement projects, and spending time with family, friends, and her three dogs. She is excited to join the Bruning Bank team in Grand Island and looks forward to contributing to the bank's continued growth and success.

LIZ WOODWARD

Liz joins Bruning Bank in Grand Island as a Relationship Associate. She grew up in Waterville, VT and recently relocated to Aurora, NE where she brings more than eight years of banking experience. Liz has a young daughter and in her down time, she enjoys being outdoors in nature, horseback riding, and serving her community as a volunteer firefighter.

Microsoft Technical Support SCAMS

Microsoft will **never** proactively reach out to you to provide unsolicited PC or technical support. **DO NOT ENGAGE** with these calls or pop-ups. **Report these scams immediately.**

Why a Password Manager Belongs in Your Everyday Toolkit

If you're still reusing the same password across your email, banking, and shopping accounts, you're not alone — but you are at risk. The average person now juggles more than 100 online accounts, and memorizing a unique, strong password for each one simply isn't realistic. That's where a password manager comes in.

What It Actually Does: A password manager is a secure, encrypted vault that stores all your login credentials behind a single master password. Instead of remembering dozens of passwords, you only need to remember one — the manager handles the rest, auto-filling your credentials when you log in.

Why It Matters: It closes the reuse gap. One of the most common ways accounts get compromised is credential stuffing — attackers take a password leaked from one breach and try it on other sites. If you reuse passwords, one breach can cascade into many. A password manager generates a unique, complex password for every account, so a breach on one site can't unlock the others.

It raises your baseline security without extra effort. Most password managers can generate long, random passwords (think 16+ characters of mixed letters, numbers, and symbols) that would be nearly impossible to guess or brute-force — and impossible to remember on your own. The manager remembers so you don't have to.

It helps you spot fraud. Many password managers flag reused, weak, or breached passwords and will alert you if credentials tied to your accounts show up in a known data breach — giving you a head start on changing them before they're exploited.

It reduces phishing risk. Password managers auto-fill credentials only on the legitimate, saved URL for that account. If you land on a lookalike phishing site, the manager simply won't offer to fill in your password — a subtle but effective built-in check.

Getting Started: Most reputable password managers offer browser extensions and mobile apps that sync across devices, and many integrate with two-factor authentication for an added layer of protection. The setup takes minutes; the payoff is a meaningfully smaller attack surface for your digital life.

Bottom line: A password manager isn't just a convenience — it's one of the highest-impact, lowest-effort steps anyone can take to protect their accounts.

- Andy Hill, Chief Information Officer

Keeping the Bank in Tune

A few months ago, I had the opportunity to listen to a twenty-minute speech, which in my opinion was one of the most memorable I've heard in a long time. Country music star Eric Church delivered an inspiring commencement speech in May at the University of North Carolina, comparing life to a six-string guitar. His message was simple: when all six strings are in tune, beautiful music is possible. When even one string is neglected, the harmony is lost. While his remarks were directed toward graduates, the lesson applies to individuals young and old as well as businesses including community banks.

Successful banks, like successful people, rely on a combination of essential elements working together. Strong financial performance is important, but long-term success requires balance across multiple areas of the organization. When one area begins to drift out of tune, the effects can be felt throughout the entire bank.

The first-string Church discussed was **Foundation**. In banking, our foundation is trust. You, our customers, entrust us with your deposits, your business and your dreams. Sound lending practices, strong risk management, and unwavering integrity form the bedrock of that trust. Markets change, technology evolves, and regulations increase, but a reputation built on trust remains a bank's most valuable asset. It was 1891 when the foundation of Bruning Bank began and it has endured the test of time.

The second string represents **Family**, reminding graduates that relationships require daily attention. Community banking operates on a similar principle. Our customers are more than account numbers or loan relationships. They are families purchasing homes, entrepreneurs starting businesses, and farmers investing in the next generation. Building and maintaining relationships is not reserved for annual reviews or loan renewals. It happens every day through conversations, service, and genuine interest in our customers' success.

The third string focused on **Partnership**. Banking is fundamentally a partnership business. Whether working alongside customers, colleagues, community organizations, or business advisors, success is rarely achieved alone.

The fourth string symbolized **Ambition and Resilience**. This string represents the balance between pursuing goals and recovering from failure. Church urged graduates to actively pursue their ambitions, embrace setbacks, and tune the string after challenges to maintain momentum. At the same time, the bank must remain ambitious enough to pursue growth, innovation and adapt while maintaining our core mission.

The fifth string represents **Community**, a concept that sits at the heart of community banking. Our role extends beyond transactions and balance sheets. Banks help finance local businesses, support schools and nonprofits, sponsor community events, and provide leadership throughout the markets we serve. Strong communities create strong banks, and strong banks help create strong communities. The relationship is inseparable.

Finally, Church highlighted the importance of **Individuality**. Every bank has a unique story, culture, and core values. In an increasingly competitive environment, authenticity matters. Customers continue to value local decision-making, personal service, and a genuine understanding of their communities. This is what we strive to do every day at Bruning Bank.

Perhaps the most important lesson from Church's speech was his reminder that every string eventually drifts out of tune. The key is regularly evaluating where adjustments are needed and having the discipline to make them. When these strings remain in tune, the result is more than financial success.

It is a bank that creates lasting value for customers, employees, shareholders, and the communities we proudly serve. This is what Bruning Bank has consistently done for 135 years, we wish you all the best as you keep your six strings of life in tune.

- Kyle Anderson, Sr. Exec. Commercial Lender (NMLS #894656)

BRUNING Insurance Agency

KATHY ROBERTS

KRISTEN MONTEFORTE

DANI DUNKER

JOAN DURHAM

HAVE YOU MET YOUR DEDUCTIBLE?

As the end of the year gets closer, a lot of people have met their health insurance deductible. They might schedule some procedures or surgeries that they had been putting off since their deductible has been met. NOTE: Money spent on medical bills ACCUMULATES over the year to meet the ANNUAL deductible and ANNUAL out-of-pocket limits. The deductible resets each year. Unfortunately, property insurance deductibles don't accumulate with each claim. Property deductibles are PER OCCURRENCE. This means that every claim turned in will be subject to the policy's "per occurrence" deductible.

Here's a couple examples:

1) Dani has a $3,000 per occurrence deductible on her home insurance:
In April, strong winds blew a few shingles off the south slope of her house. She turned in a claim. The cost to replace/repair the shingles was $2,800. Her claim was closed with no payment.
In May, a storm from the south blew in and pelted Dani's house again! She turned in another claim. The adjuster found damage to the south slope but no damage anywhere else. The cost to replace the south slope was $4,000.
Unfortunately, the contractor hadn't repaired the damage from the April storm. Since insurance had already allowed $2,800 for repairs on the south slope, they could only allow an additional $1,200 for the additional damage from the May storm AND the $3,000 per occurrence deducible applies again, so claim is closed with no payment. Dani now must pay for the south slope replacement herself.
In August, Dani's home was hit by yet another storm. She loves living in Nebraska! She hadn't even had a chance to make the repairs from the first two storms! And this storm brought softball size hail that came straight down for 15 minutes! One of the larger pieces punctured the roof and she had water damage on her kitchen ceiling. She turned in another claim. The roof required total replacement plus repairs needed to be made for interior water damage. If her damage was $28,000 and the $3,000 deductible applies, how much will she get paid on this claim?
Answer: $21,000. $28,000 minus her $3,000 per occurrence deductible = $25,000. But then, the $4,000 in repairs from prior unrepaired damage also gets deducted. Dani probably should have had a contractor look at her roof before turning in the first or even second claims. The roof wasn't leaking from the April and May storms, and there was still a lot of storm season ahead. If she had waited to report a claim, then she would have been charged just one deductible, and could have saved herself $4,000!

2) In March, a bad ice storm swept through the county. As Kathy backs out of her garage, a huge chuck of ice falls on her car and cracks her windshield. Flustered… she grumbles, closes the garage door, and proceeds to back out. But she forgot about the new basketball hoop they had installed for the grandkids. Crunch! Now she has damaged the back of her Acadia. Then, while driving to work (on icy roads) that same day, she slides into a stop sign crunching the front headlight.
All three of these incidents happened on the same day - in the same vehicle.
Two incidents would be considered collision claims because she hit something. The damage to the windshield would be a comprehensive claim. The damage to the Acadia will be fixed at the same time.
If Kathy's collision deductible is $1,000 and her comprehensive deductible is $1,000, how much will she be out of pocket?
Answer: $3,000. There were three separate incidents, so the deductible would apply to each of them. While they happened on the same day, the causes were all different. Kathy probably should have called in sick after the chunk of ice fell and broke her windshield!

Kristen was the lucky one and didn't have any accidents or storm damage this year! She wants to remind everyone, when we suggest waiting to report a claim or suggest that you get an estimate before we report a claim, it's NOT because we don't want to report the claim. We are trying to save you from the unnecessary frustration and out-of-pocket costs – as portrayed in the examples given.
Joan says to stop by if you have any questions or if you would like us to review your insurance coverage and deductibles.

Hopefully, you enjoyed this fun explanation – at Dani & Kathy's expense!

- Your Bruning Insurance Team: Kathy, Kristen, Dani & Joan
Bruning Insurance Agency

Crop Insurance Reminders

HARVEST *To help avoid any issues if you have a claim*	• Keep good field notes, load records, combine records, and settlement sheets for each section. • Keep irrigated and non-irrigated production separated if you want to keep optional units. • Authorization is required before you co-mingle grain in bins. • Contact us immediately if you think there may be a loss or with ANY questions prior to or during harvest. • Report production when harvest is complete. • The end of the insurance period for Corn, Milo, and Soybeans is December 10th. Contact us if you can't get the crop harvested by that date. • The crop insurance premium is due September 1st. Interest will be added starting October 1st.

PLANTING WHEAT FOR 2027?	• **September 30:** Deadline to sign-up, change, or cancel 2027 Wheat Multi-Peril Crop Insurance coverage. • Final planting date in most counties in **Nebraska** is **October 15th.** • Final planting date in most counties in **Kansas** is **October 31st.** • Report your acres and plant dates to us by section and practice as soon as planting is completed. - Deadline is **November 15th** (NE) - **December 15th** (KS).

We are here to assist you with all your crop insurance needs, so please contact us with any questions.
Happy Harvest!

Your Crop Insurance Agents
- Kathy, Jeff, & Dani

Prescription Drug & MA/MAPD Open Enrollment For coverage starting January 1, 2027: **October 15th - December 7th**	Open Enrollment is one of our busiest times of the year. To help us provide you with the best possible service, please give our office a call before stopping in. A quick phone call helps us prepare for your visit and ensures we can make the process as smooth as possible.	**Health Insurance Open Enrollment** For coverage starting January 1, 2027: **November 1st - December 15th**

Be On Alert for Mail Scams

The other day, I received what appeared to be an official notice warning that my option to obtain a home warranty would expire soon and urging me to act immediately. The letter included details about my mortgage loan, including the loan date, the bank's name, and the loan amount.

When you get a mortgage loan, or any loan secured by real estate, one of the documents you sign is a Deed of Trust. This publicly recorded document gives the lender a security interest in the property until the loan is repaid. Some businesses search public records online and use that information from the Deeds of Trust to market products or services borrowers do not need, such as mortgage protection insurance or a home warranty. As a mortgage lender, I recognized the letter as a marketing solicitation, and it went directly to the shredder.

While Bruning Bank Mortgage Officers have been warning borrowers to expect postcards, letters, or even vouchers shortly after closing on a mortgage, my recent experience revealed that the practice is expanding beyond new loans. The online record searchers seem to be digging deeper into public records to find older Deeds of Trust and solicit more people. All borrowers, with either new or old mortgage loans, should be on alert for these documents. Warning signs include requests for immediate action and demand for payment. The bank's name is usually printed in bold letters, as if to suggest the bank is initiating, requiring, or recommending the requested action or service. Somewhere in fine print, it states there is no affiliation with the bank. Be assured that Bruning Bank does not mail these types of documents and you should be very wary of them.

If you've received mail that appears to be related to your mortgage and are unsure whether it is legitimate, please contact your Bruning Bank Mortgage Officer before responding or sending payment. We are always happy to help answer questions and assist with your mortgage needs

-Jami Smith, Mortgage Loan Officer (NMLS #1075059)

BRUNING & HEBRON

TRACI FANGMEIER
NMLS#948013
402.768.7473
tfangmeier@bruningbank.com

BROKEN BOW

JANICE NOZICKA
NMLS#474132
308.872.2757
jnozicka@bruningbank.com

CECE KILLINGER
NMLS#1529848
308.872.2757
ckillinger@bruningbank.com

HOLDREGE

MICHAELA NIELSEN
NMLS#894658
308.995.3880
mnielsen@bruningbank.com

KEARNEY

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

GRAND ISLAND

JAMI SMITH
NMLS#1075059
308.314.2880
jsmith@bruningbank.com

EQUAL HOUSING LENDER

Investing in Future Bankers

Bruning Bank was pleased to welcome Halle McCaslin as a summer intern. Originally from Broken Bow, Halle was already a familiar face to many of us, and she fit seamlessly into our team from her very first day.

During her internship, Halle spent time shadowing several departments to explore different career paths within the bank. She also worked extensively in the teller line, gaining hands on experience assisting customers with deposits, withdrawals, and daily transactions. Many of our customers already knew Halle, which helped her feel right at home and quickly become part of the Bruning Bank family.

After a fast two months, it was hard to say good bye as she returned to Lincoln to finish her degree. We are grateful for her contributions and excited to see where her future in community banking leads.

Bruning Bank has proudly partnered with the Nebraska Bankers Association (NBA) and the University of Nebraska–Lincoln for many years to support the NBA internship program. Since 2006, the program has placed 190 students in banks across Nebraska, and about one third of those interns now work in banking full time.

By partnering with the NBA and other internship programs within our state, Bruning Bank is honored to be a part of the success. Two of our current full time employees began their careers with us as summer interns, and several other Bruning Bank interns have gone on to work for other banks across the state.

Hosting interns is one of the ways we invest in the next generation of bankers. We are committed to providing meaningful, hands on experiences and introducing students to the many opportunities available in community banking careers. Our interns quickly become part of the Bruning Bank family—and we're proud of the role we play in their professional journeys.

-Shantel Daake, Loan Officer (NMLS# 1550238)

Intern Spotlight

HALLE MCCASLIN

Halle McCaslin has had the opportunity to intern at the Broken Bow location this summer. Halle grew up in Broken Bow, and currently attends the University of Nebraska Lincoln, where she is majoring in Agribusiness, completing the Banking and Finance option through the Nebraska Bankers Association. Halle has loved being back in her hometown seeing familiar faces, while also gaining hands on experience in many different areas of the bank. Throughout the summer, she has learned about the decision-making process of completing agricultural, commercial, and consumer loans, while also gaining great exposure to the deposit side of banking. Outside of her time at the bank, she enjoys spending time at her family's ranch, going to the lake and river, and making memories with friends and family. Halle is so grateful for the opportunity to spend her summer at Bruning Bank, and for everyone who has helped her learn and grow throughout this experience!

Your Signature, Your Way

Gone are the days of hunting for a working pen, printing stacks of paperwork, or making a special trip to the bank just to sign one page. Bruning Bank is excited to introduce eSign—a faster, easier, and secure way to sign deposit documents wherever it's most convenient for you.

Now, managing your money moves at the speed of life. Whether you are opening a new account or updating your current deposit services, you can complete your paperwork securely from your couch, your tractor, or your favorite coffee shop.

With eSign, you can skip the paperwork hassle for:

- **Checking Accounts:** Complete your signature card electronically and get your everyday banking started with ease.
- **Savings Accounts:** Securely authorize your new nest egg with just a few taps.
- **Certificates of Deposit (CDs):** Lock in your competitive rates without ever leaving home.

Why Our Deposit Customers Will Love eSign

- **Instant turnaround:** No printing, scanning, or mailing required.
- **Bank-grade security:** Your digital signature is fully encrypted and safe.
- **Eco-friendly banking:** Save trees and cut down on paper waste.
- **Total freedom:** Sign on your phone, tablet, or laptop anytime.

How It Works (It's Simple!)

1. Open: Click the secure link sent straight to your email inbox.
2. Review: Read through your electronic deposit documents.
3. Sign: Tap or click to adopt a dynamic digital signature.
4. Done: Hit submit, and a copy is instantly saved for your records.

At Bruning Bank, we are committed to giving you modern tools while preserving the hometown service you trust. Contact our deposit team today to open your next checking, savings, or CD with eSign.

- Kristen Swartzendruber, Deposit Services Administrator

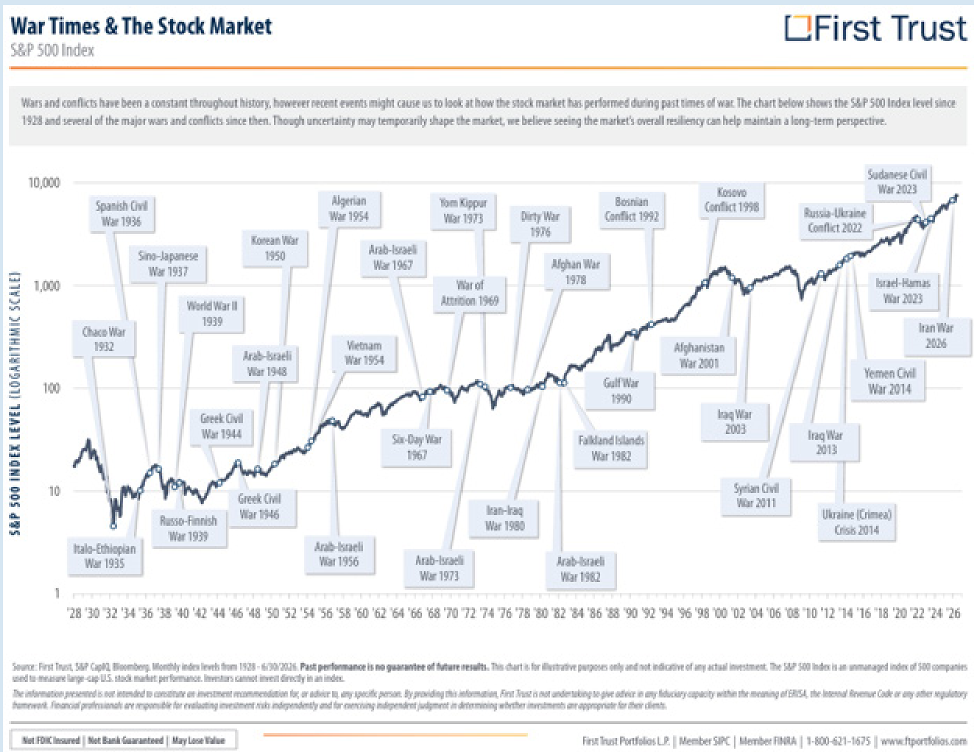
BRUNING
WEALTH MANAGEMENT

The Markets and Wars (and AI)!

DAVE FROOK, CPFA®
VICE PRESIDENT &
LPL FINANCIAL PLANNER

I didn't want to write about the Iran War. I had several other topics I wanted to write about. But the thought of someone reacting negatively with their investments kept nagging at me so I gave in. It's the end of July and I hope the Iran conflict is over by the time this article goes to print this Fall. The markets have been mostly gaining, which may seem counterintuitive, and could also be a harbinger for "overexuberance". I don't want to see people make investment decisions based on feelings – it typically doesn't end well.

First Trust has an excellent graph depicting "War Times & The Stock Market". It says, "Wars and conflicts have been a constant throughout history, however recent events might cause us to look at how the stock market has performed during past times of war. The chart below shows the S&P 500 Index level since 1928 and several of the major wars and conflicts since then. Though uncertainty may temporarily shape the market, we believe seeing the market's overall resiliency can help maintain a long-term perspective."



The point of the graph is don't sell your investments because of short-term volatility. There is always going to be some crisis in the world driving volatility. And the opposite is true. It seems the markets keep shrugging off a variety of news to continue climbing. With a high concentration of a handful of companies driving stock market values, and you guessed it, AI the main driver, I think there is a healthy concern that the stock market could be overvalued and investors are overexuberant, investing just because the markets continue to climb rather than basing investment decisions on business fundamentals. No one knows when the markets will correct and for how long, but there's one truism about investing, markets don't go up forever. And conversely – and typically more scary when they're down – is they don't stay down forever. So, as you've heard me say over the years, it's not "timing the markets", but "time in the markets" that makes the most sense. Don't panic sell when the markets drop (selling low) and don't buy just because the markets are climbing (buying high). Invest for the long term and most importantly, invest with a plan.

Where is Home?

My twin girls are five and my son is three this year. When I wake them up toward the end of the week, they usually ask, "Is it 'Stay at Home Day'? They attend a very nice childcare facility and school during the work week. But when the week drags on, they want to stay at home for some family time. This makes me happy they want to spend time with us. Usually, we do a pancake breakfast, and everything gets sticky. Or we do a movie night and stay up a little too late and get popcorn everywhere. Then we go to church on Sunday and go out to eat, and that can be a deal. Either way they say to embrace the mess and enjoy your kids while they want to be around you and be at home.

When someone asks, 'Where is home for you?' - how do you respond? I think it is usually one of two ways; where you grew up and/or where you live now. I am very blessed to say both have the same answer for me now. My wife agreed to move to my 'home' (where I grew up) to raise our family early in the relationship. I have lived in a lot of places, but I feel at home in our little village of Bruning. What makes it 'Home'? Some say it's wherever you hang your hat, but most say it's where your heart is. Wherever you call home, Bruning Bank is always here to help you purchase, refinance, or use your home's equity for a line of credit. We keep our servicing in-house so you can always call us directly about your business.

When I was a younger man, I always wanted to go out, not stay at home. Didn't have much hung on the walls, only condiments in the fridge and possibly a refreshing beverage. I did have a good couch and TV because I do like movies. Home was usually a small apartment where I slept while I wasn't working or out doing things. Then I met my future wife, Carley. Her house had decorations, a yard, a dog, plates and cups that matched, and real food in the fridge. She would say things when we were dating like, 'Come over and I will cook dinner and we can stay in tonight.' I thought it was weird or a trap. But really, she loved her home and was comfortable just being there with her dog Tucker. I found it was a lot cheaper than 'going out' as well.

Then, we got married and bought a house together. She let me put up a Star Wars poster and keep a couch and a TV. Together we painted things how we wanted them, landscaped, grew a lawn, put together a patio, and hung more things on the walls than I ever thought possible. We even got a freezer to put meat in since we stayed home long enough for it to thaw out and grill. We didn't have kids yet so we did go out to movies and hung out with friends whenever we could. Then, COVID happened, and I was very happy we had a nice patio so we could be with friends. COVID did help me appreciate the nice home we had together.

In the year 2020, we lost my grandpa Frank, and my wife was offered a job in Thayer County. We thought this was someone telling us to move closer to my roots. The day after we moved into an apartment, the doctor told us we were having twins. My wife looked at me shortly after and said we needed to find a home. The apartment wasn't big enough for our family. We were very blessed and that Saturday I randomly walked into the realtor's office, and he said that he just put a sign in the yard of a nice house that was perfect for our growing family. We took it and had a few months to make it our home before the twins came along. More paint, carpet, and more wall hangings. I have never seen so many and they keep growing. The kids kept us home more than I was used to and at first, I felt like I was locked up. But the kids kind of grow on you. That and transporting children takes a lot of packing and planning. Like COVID, this made me look at all the things I like about my home and find more ways to enjoy it.

We moved one more time to Bruning and live in the town close to the farm where I grew up. After three kids and a couple unexpected surgeries, I am really starting to like staying at home more than I ever did. I have my chair, shows on TV, food, and a Dr. Pepper in the fridge. I feel like I am getting old, but I haven't told anyone to 'get off my lawn' yet. My wife has done the most at making any house we live in a 'home'. Even the little brass turtle or weird chair she finds at the thrift store just makes some corners look warmer. The kids have all the bikes and water toys they love. We have great neighbors that come over to sit on the patio while the kids play. I still like to go out once in a while, but a lot of weeks go by when I don't leave town. I have everything I need in my house and a village which makes me and my family happy now. We are blessed.

I think the Lord has been trying to teach me a lesson for the last few years with kids and all the weird medical things I have had happen. As a Christian, you love Jesus, love your family, love your home, and love your community. Maybe that is the secret to happiness. I know I wouldn't have gotten through all this without my family, friends, neighbors, and especially my wife. I have also learned to hang things on the wall, flip pancakes, and BBQ meat. All these things you start to enjoy when you are home long enough. This is where home is for me and where my heart is. I know it was a long answer but if you asked, this is what I would tell you. Also, I have a couple secrets to making pancakes if you ever run into me.

- Adam Frank Bruning, Loan Officer

JIM SCOTT DAY

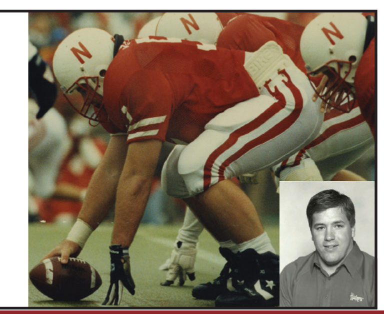
Thursday, September 3, 2026

Join us as we celebrate Jim being inducted into the Nebraska Football Hall of Fame!

Where: 803 South D St, Broken Bow, NE

Time: 3:00 PM - 5:00 PM

Drinks and refreshments provided.



BRUNING BANK
P.O. Box 100
Bruning, Nebraska 68322
Address Service Requested

Prsrt Std
U.S. Postage
PAID
Permit No.4
Bruning,
Nebraska

Member FDIC
EQUAL HOUSING LENDER

Mark Your Calendar

SEPTEMBER:

- **3 -** Jim Scott Day at Broken Bow location, 3:00 PM - 5:00 PM. More information on Page 11.
- **7 -** CLOSED in observance of Labor Day
- **11 -** Tailgate Grill Out at Grand Island location, 11:00 AM - 2:00 PM. Will also be accepting nonperishable food item donations for Heartland United Way.
- **15-17 -** Husker Harvest Days in Grand Island
  - Registration for Husker Harvest Days can be completed at https://www.huskerharvestdays.com/

OCTOBER:

Cybersecurity Awareness Month
- **12 -** CLOSED in observance of Columbus Day
- **15 -** Prescription Drug Plan Open Enrollment Begins
- **16 -** Jerry Catlett's Retirement Celebration- Details on Page 2.
- **20 -** Get Smart About Credit Day
- **31 -** Halloween Trunk or Treat- Details vary by community

NOVEMBER:

- **1 -** Health Insurance Open Enrollment Begins (for coverage beginning January 1st)
- **1 -** Daylight Savings Time Ends
- **11 -** CLOSED in observance of Veterans Day
- **26 -** CLOSED in observance of Thanksgiving Day

DECEMBER:

- **10 -** Dr. Kohl in Bruning
- **11 -** Dr. Kohl in Holdrege

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