

# BRUNING STATE BANK

*Your Country Bank Since 1891*



Bruning · Hebron · Broken Bow · Holdrege · Kearney



## *Make It Happen or Watch It Happen...*

I applaud Jana Tietjen, the Hebron Chamber of Commerce Director, for starting a discussion with juniors and seniors in Hebron concerning their ideas on what they would like their community to be. I believe it is a good effort, and should be pursued by everyone in rural America. I would suggest that maybe we turn this around a bit and involve parents and high school kids early on to identify what their communities should be, so that they can come home after college.

Almost all of our rural communities are built with rural and town families' efforts to improve their churches, schools and towns. Success does not happen by expecting someone else to do it for us.

I predict that rural America will be the Garden of Eden for all of us that live in many of these Midwest small towns and communities. Our little town of Bruning has been very successful in having parents and children plan for their return.

I think we need new efforts to continue these programs, so young people know early on that their efforts, and those of their parents will make coming home a reality.

The best statement I have heard from a President came from John F. Kennedy when he said, "Ask not what your country can do for you—ask what you can do for your country." (Community)

Too often we have discouraged young people to return and we think higher education is the only avenue for success. Waving that diploma doesn't insure success, it is just another avenue towards it. Innovation and hard work are necessary for success. There is an old German saying that goes: Everything cometh to him who prayeth if he worketh while he prayeth.

*Banker Frank – Frank L. Bruning  
Board Chairman Emeritus*

## *Service To Others...*

It is my pleasure to congratulate and thank our Bank President and Chief Operating Officer Jerry Catlett for his two years of service as Chairman-elect and Chairman of the Nebraska Bankers Association, a trade organization for Nebraska banks. Jerry has given his time and talent to work tirelessly with rules, regulations, and laws that affect banks, which, of course, in turn have an effect on our customers.

Of the approximately 180 banks in Nebraska, most are family-owned and managed. In the course of his duties with the NBA, Jerry has visited most of these banks to get their insight and input on issues affecting not just their banks, but their communities, as well.

Jerry also has expended countless hours in the Nebraska State Capitol, working with the State Department of Banking, FDIC, state legislators, and Governor Ricketts on not only banking issues, but matters which impact communities such as sales tax, real estate taxes, income taxes, and rural housing, to name a few. Much time was also spent in Washington, D.C., working on federal issues touching banks, as well as our rural communities.

I also want to thank our staff for their involvement in our communities, churches, school, and civic groups. Our communities are only as strong and prosperous as the people who give their time and talent to school boards, town boards, Chamber of Commerce, coaching, working with youth groups and teaching Sunday School, and much more.

All of our banking communities can be proud of our staff and others that take time to give back. Thank you to Jerry and others for "giving back". While we might not say it often enough, we all appreciate your willingness to volunteer for the common good!

*Fred D. Bruning –  
Chief Executive Officer*

*The service we render others is the rent we pay for our room on earth.  
- Wilfred Grenfell*

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## Jerry's Journal...

We wished Happy 20<sup>th</sup> Birthday to the "National Teach Children to Save Day" on April 28, 2017 by making classroom presentations to our local schools. Bruning State Bank and our staff have been involved in making financial education presentations to local schools since inception in 1997. Special "Thanks" to the current and past bank staff members that have been involved in these presentations. Bruning State Bank has formed bonds with teachers and administrators to help advance financial literacy in our districts.

"National Teach Children to Save Day" was initiated by the American Bankers Association (ABA) as an outreach program for member banks, like Bruning State Bank, to have tools and presentations ready to use and not have to develop curriculum from scratch. These tools are available to grade levels K through 12<sup>th</sup> grade. Our staff has interacted with students at all grade levels. Our bank has not been alone in this effort as many area banks have been involved and offer this to students and schools as well. We are deeply grateful for the efforts from each banker.

Just coming off a role with the Nebraska Bankers Association (NBA), I've had the opportunity to participate and hear from several bankers that they are going to do more to increase the financial literacy for all students and adults. A noble goal.

As we see the financial demands and the pace of life accelerate, we see a lack of financial progress being made. This is a skill that can be learned. Yes, mobile and tablet applications (apps) can provide some very cool tools. These tools are great for measuring and tracking spending, and providing all your balances and performance in real time. The real lesson from "National Teach Children to Save Day" is to instill students and adults with a philosophy to achieve financial success, thus providing everyone a chance to do more for others and their communities.

This group of bankers (me included) would like to go against the grain by offering a philosophy that creating wealth is good thing for America and Nebraska. By doing so, it provides opportunities for everyone. Creating wealth does not mean becoming a billionaire, it is a simple decision to spend less than you make. This may not be the popular thing to do. Most of the time the popular thing, is not the right thing!

Happy 20<sup>th</sup> Birthday to "National Teach Children to Save Day", we wish you many more years to celebrate!

*Jerry Catlett –  
President, Chief Operating Officer*

## Playball!!!...

The American Legion was chartered by Congress in 1919 as a patriotic veteran's organization. Focusing on service to veterans, service members and communities, the Legion evolved from a group of war-weary veterans of World War I into one of the most influential nonprofit groups in the United States. Membership swiftly grew to over 1 million, and local posts sprang up across the country.

Today, membership stands at over 2.4 million in 14,000 posts worldwide. Over the years, the Legion has influenced considerable social change in America and produced many important programs for children and youth. One of those influential programs was established on July 17, 1925. The Legion created the American Legion Baseball program. Today, more than 50 percent of Major League Baseball players are graduates of the program. About 82,000 youths play on Legion-sponsored teams each year.

As you may or may not know, Bruning State Bank is the proud sponsor of the Holdrege American Legion Junior Baseball team. Over the past five years Bruning State Bank's commitment to the Legion Baseball program here in Holdrege represents just one of the many ways the bank supports the community and the youth here in Holdrege. The Holdrege Legion Baseball program has had a long and rich history spanning several decades, and Bruning State Bank is honored to be a part of this successful program. I would encourage you to visit the Holdrege Legion Baseball website at <http://holdregelegionbaseball.webs.com> for the Junior and Senior schedule this summer and consider coming out to the ballpark to watch and support our Bruning State Bank Jr's.

Best of luck to both the Junior and Senior Holdrege Legion Baseball teams on your upcoming season! See you all at the ballpark!

*Kyle L. Anderson -  
Holdrege Senior Vice President*

Bruning State Bank visited the local classrooms and brought students into the bank for the *National Teach Children to Save* program. We enjoyed visiting with around 150 students!



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## Facing Trouble...

As of the first of May, I have been involved in loaning money to farmers for 40 years. During that time I have seen the bad times (the financial crisis of the 80s) and the good times (\$7.00 corn and \$14.00 beans). Through all of this, you get to observe the skills and characteristics that have helped fuel people to success, but also to failure.

When times are good, these factors seem insignificant to the point of being ignored by some. As we all know, all business (including agriculture) is cyclical. When the economic conditions weaken, those who are good business and risk managers weather the downturn much better and in some cases can actually take advantage of the downturn, using the weak conditions to further improve themselves.

The factors leading to success and failure are as varied as the many different personalities and characteristics each individual has. But there are some common themes including: Working hard, working smart, having a budget, living with in your budget, being willing to adapt to change when the economic conditions warrant it, being willing to learn new things, and there are many more.

Many times those that fail have become complacent. When the farm economy is good and your business is doing well, it easier to do the minimum, taking the road of least resistance. Continuing down that path will affect your operation in a negative way when the profit margins narrow. Those who are successful seem to be willing to do whatever they have to, to succeed.

Sometimes what you have to do is not what you want to do, but it's your responsibility to step up and make the changes, even if they're unpopular for you and your family. We are at that point today. I know many of our long time farming customers have been through this before, and from their past successes and failures, they have a good idea of what they have to do to keep on course. Unfortunately, many of the younger farmers haven't been through adversity.

Having said all of the above, I will leave you with the thoughts of Oliver Wendell Homes:

"If I had a formula for bypassing trouble, I wouldn't pass it around. Wouldn't be doing anybody a favor. Trouble creates a capacity to handle it. I don't say embrace trouble. That's as bad as treating it as an enemy. But I do say meet it as a friend, for you'll see a lot of it, and had better be on speaking terms with it."

*Darrell Raum -  
Chief Credit Officer*

## Storm Warning! The Thunder Rolls and The Lightning Strikes!...

SO...Are you singing songs in your head now? Great songs by Hunter Hayes and Garth Brooks!

Unfortunately, storm season is really here again! We start listening for storm warnings with thunder and lightning, possible hail, strong winds, and the potential for tornadoes. We worry about the storms and the damage they may cause.

Just a few things to think about:

### PROPERTY INSURANCE:

Do you have adequate coverage to repair or replace your home, out-buildings, vehicles, irrigation pivots, and other items? Do you know and understand your wind and hail deductible?

When major wind and hail damage does occur, you may notice that the out-of-town roofing contractors show up in your town. Be cautious when an unknown contractor calls you or knocks on your door offering to do a free inspection on your home. Be sure to ask for "local" references or contact our office for known contractors in our area.

If you do need to have damage repaired: Be sure you read and understand any contract prior to signing! Don't assign all benefits and rights on the claim to a contractor as this could eliminate your involvement in the repairs, repair cost, and claim handling. **KNOW WHAT YOU'RE SIGNING BEFORE YOU SIGN!**

Make sure the contractor is well-known, has their own liability insurance, provides a guarantee for their work, and will be available in the future should there be problems with their workmanship.

**Stop by our office or give us a call to  
review your insurance coverage!**

We hope everyone has a safe summer!

*Kathy Roberts, Brian Hulse,  
Kristen Monteforte, & Gail Anderson  
Insurance Agency*

Not FDIC Insured. Not a guarantee of the Bank. Not a deposit of the Bank.  
Not insured by any federal government agency. May go down in value.



## Happy Father's Day 2017!

We will have treats on **Friday, June 16** at all locations  
for any Dads who stop in or come by the drive-up!

# Simply Just Ask...

Our Bank can provide a lot of resources. You simply have to ask. As Personal Bankers and Customer Service Representatives, we love to help and educate our customers on all of the products and benefits they receive from each one. We go to work every day to assist customers in managing their accounts and with banking needs in any situation.

Bruning State Bank has a list of products in place. The benefits of these products can make banking easy and convenient. We just want our customers to know that these products are in place to prevent any problem that may arise.

Here are a few common products and features that benefit our customers:

**SWEEP** - Don't want to risk paying those fees when your account goes negative? Talk to your personal banker about setting yourself up with "a sweep." There is no fee for this type of transaction. Whenever your account goes negative, the balance will get moved to your checking account from savings. If you don't like the idea of having a sweep linked to your checking account, then the only way to ensure that your account doesn't go negative is to keep a budget and update it daily.

**ONLINE BANKING** - A safe, sophisticated encryption system of banking allowing individuals to perform banking activities via internet. The advantage is you can complete transactions, make payments, and transfer money all from the comfort of your computer. You are not confined to banking hours, which means you can do your banking when it suits you.

**BILL PAY** - An online service that allows you to pay your bills through Bruning State Banks Online Banking. You can set up one-time payments, schedule future payments or create recurring payments from your checking account. The payments can be made electronically or by a check that we send.

**MOBILE DEPOSITS** - An easy, secure and convenient way to deposit checks directly into your account using your mobile device. Take photos of the front and back of the check and submit.

**CARD VALET** - An App that notifies customers as soon as a transaction has been made on your debit card. Preferences and alerts can be set that can quickly detect and take steps to prevent fraudulent activity. This product also allows you to shut your card off and on.

**MONEYPASS** - An app that locates surcharge-free ATMs near you with the Money Pass ATM locator.

**APPLE PAY, ANDROID PAY, AND SAMSUNG PAY** - A secure platform that allows you to pay for goods and services simply by placing your mobile phone device near a cash register instead of swiping a credit card or giving out your payment information.

**POPMONEY** - A personal payment service that eliminates the hassles of checks and cash. You can send or receive money by email or text.

These days there are a host of products and tools that Bruning State Bank offers to help you secure a better financial future. You'd be crazy to miss out on them. So, take some time out of your day, give us a call to make an appointment. We can teach you or answer any questions you may have on these products. You may be surprised to see how happy you end up! We are here to serve you!

*Gayleen Maurer, Lacey Stroup,  
and Nancy Hoeck  
Customer Service, Holdrege*

## Bank anytime, anywhere...

*Bruning State Bank is available at your fingertips by mobile or online!*

Search 'Bruning State Bank'  
in your app store,  
look for this icon,  
and select download!



- Check your account balance and review transactions.
- Transfer money between accounts.
- Deposit your check by taking a picture with your phone or tablet.
- Pay your bills without the hassle of writing a check and getting to the post office.
- Use Pop Money to send funds to someone with the use of their mobile number.

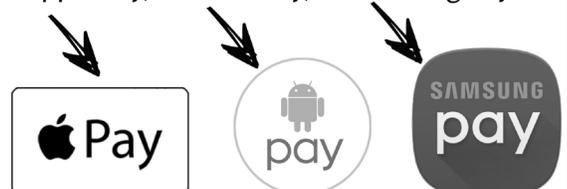


Search 'Card Valet' in your  
app store and download!

Manage your BSB debit card with Card Valet!

- Instantly lock (& unlock) your card if it goes missing.
- Set up notifications and limits.
- Get purchase alerts in real time.

Pay with your phone by loading your  
Bruning State Bank debit card into  
Apple Pay, Android Pay, or Samsung Pay.



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## Repaying College Student Loans...

It is that time of year when many students are graduating from college and entering the workforce on a full-time basis. Some students will be fortunate to have little or no college loans while others will have much more.

I ran across the following information from the Consumer Financial Protection Bureau web site (<https://www.consumerfinance.gov/paying-for-college/repay-student-debt/>) about how college students can find their options for repaying student loans.

A tool on their website provides information and advice on how to optimize paying off student loans, based on some basic information about the student's situation. While they can't give exact advice for the student's exact situation, they hope it can point them in the right direction and help them learn about their options.

In order to use this tool, it is helpful to have a list of your loans and required monthly payment amounts. If you don't have this information, you can get a list of all federal loans made to you by visiting the National Student Loan Data System and selecting "Financial Aid Review." Click each individual loan to see who the servicer is for that loan (this is also the company that sends you a bill each month).

To learn more about your private student loans, take a look at your credit report or contact your school's financial aid office.

*Craig Pope –  
Hebron President*

Please join us for a...

### **Fraud Prevention Seminar**

Discussion about protection against  
**Identity Theft and Senior Fraud**  
and who to turn to if you have been scammed.

**Wednesday, June 14, 2017**

**10 a.m. - 12 p.m.**

**Hebron Majestic Theatre**

Presented by: Ryan Sothan  
Consumer Protection & Anti-Trust Division  
Nebraska Attorney General's Office

Sponsored by:  
Bruning State Bank, Thayer County Bank  
and Hebron Chamber of Commerce

## Recent "Ransomware" Computer Attacks...

During the past week, there has been many reports of malicious cyberattacks on computers utilizing Microsoft operating systems. The most notorious recently has been the malware dubbed "WannaCry" ransomware. Here is a brief outline of how this has occurred and some practical advice on steps to take to avoid falling prey to this insidious attack:

What is it? Malicious malware commonly delivered to a computer via e-mail links. The criminal will sometimes mimic a legitimate or authentic e-mail address to attempt to fool the user into opening an infected e-mail and to click on a malicious link. The malware then seizes control of the computer by locking up or freezing the computer rendering it inoperable. The computer owner or user is then unable to access the contents or to use the device. A screen appears informing the user that control of the machine is being "held hostage" until a fee (ransom) is paid to an account listed. Typically, the payment is required to be made in some type of currency or other items of value designed to make detection very difficult. Most recently, the WannaCry malware demands payment via Bitcoin (electronic currency not controlled or issued by any government and not subject to normal payment system rules) but other examples of ransomware have used payment via Apple gift cards or prepaid debit cards.

How do I avoid losing my computer records? The best steps to take to protect yourself against losing control of your records and your computers are fairly standard and straightforward. They are:

1. Back up your device frequently to a storage medium not connected directly to the Internet. This can either be a storage disc maintained apart from your computer or device or alternatively, you may choose to use, for a fee, a backup service offered by a third party or utilize cloud storage. While there is a cost, the backup programs can be used automatically and require little maintenance by the user.
2. Be very selective about what e-mails you open. If you do not recognize the sender – don't open it! Never click on links in an e-mail unless you are sure of the sender.
3. Always, ALWAYS, keep your device up to date as far as security or software patches or updates. This is especially critical with devices using Windows or other Microsoft operating systems. You may set the device to update automatically but make sure the updates are successfully being installed.
4. If your device becomes infected and your records are at risk, you will need to decide if the ransom being demanded is cost effective for you. There may be circumstances where you may elect to pay the ransom demanded, but there are two unpleasant circumstances that may follow: The criminal may destroy your records anyway even if you pay and by paying you are encouraging this crime and the people that launch these attacks.

In conclusion, keep your devices up to date, be careful to back up your records correctly, and always be wary about e-mails you receive.

*Douglas King –  
Kearney President*

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# College Savings...

It's graduation time. My daughter Sophia is graduating from Fillmore Central High School. And if you'll allow me this "proud dad" moment, Sophia has a 4.0 GPA, was honored for being in the top 4% of all Nebraska graduates, and is at the top of her class. Sophia will attend University of Nebraska Kearney in the fall majoring in Nursing. Her plan is to become a Neonatal Intensive Care Unit (NICU) nurse.

Of course, I have college tuition on the mind. We started saving for college shortly after Sophia was born. We used a 529 College Savings Plan. But then life through us a curve ball, followed by a screwball, and a spitball. And low and behold Sophia's graduating and we don't have near as much in her 529 account as we planned.

If you have a new baby or a grand-baby you want to help with college costs, a Nebraska Education Savings Trust (NEST) 529 Plan is a great way to go. My professional financial planning opinion is to make sure you have your personal debt under control, have an emergency fund, and you are saving for retirement as first priorities. Then start saving for college. The earlier you can start and the more you can save the better. You might find yourself in circumstances where you are not able to contribute for a time, and the prior year's savings really help.

If you find yourself with a graduate or a high school student without much savings there are still ways to help. Fill out the Free Application for Federal Student Aid (FAFSA) form as soon as possible. If you have a High School Junior, you will be able to fill out the FAFSA form this October. It's important to complete it early because it is somewhat on a "first come, first serve" basis.

It's not too late to start a 529 Plan (all states have 529 plans and are not limited to your child attending school in the same state). Most states have state income taxes and even if you have a current college student, you can funnel money through a new 529 plan to save money on state taxes. And as long as the money is used for qualifying expenses, the money you withdrawal from the plan is not subject to capital gains tax.

There are many scholarships available if you put in the work to find them and apply. My wife (bless her heart), Jolene, and Sophia spent countless hours searching for and applying for scholarships. It pays off.

Education tax credits can help offset the costs of education. The American Opportunity (Hope Credit extended) and the Lifetime Learning Credit are education credits you can subtract in full from the federal income tax, not just deduct from taxable income, according to the IRS.

Shifting and gifting assets to your child may make the capital gains from selling assets taxable at your child's lower tax rate. Check with your tax advisor to see if this is a strategy that you can implement.

If you are a small business owner there are advantages to hiring your child and establishing an Employer Education Assistance Program. This program allows up to \$5,250 a year in tax-free dollars to employees attending college. If you employ many people, be aware you must establish the plan for

everyone (much like a 401(k) plan). Which may not be a bad idea for employee retention (but that's a different subject).

The bottom line is the earlier you start saving the better, but it's never too late. Congratulations to all the high school graduating seniors in the class of 2017. We wish you all the best in your future endeavors. I implore you to become financially literate, budget and investment savvy, so that you may build and maintain wealth – so that you may be charitable and good citizens. If you ever have questions about personal finance, use Bruning State Bank and our Wealth Management team for a resource.

*David Frook –  
Financial Planner*

Securities offered through Securities America, Inc. Member FINRA/SIPC. David Frook, Registered Representative, Advisory Services offered through Securities America Advisors, Inc., David Frook, Investment Advisor Representative, Bruning State Bank and Bruning State Bank Wealth Management are unaffiliated with Securities America., May Lose Value, Not FDIC Insured, No Bank Guarantee, Not a Deposit, Not Insured by Any Federal Government Agency

## What If....?

No one is as "ten-foot-tall and bullet-proof" as we may imagine we are. So, what if something should happen to you, making you unable to manage your own financial affairs? Have you put plans in place to take care of that unfortunate eventuality?

A few things you may want to consider might include who you may want to serve as your financial power of attorney, your health care power of attorney, your personal representative in the event of your death, or even guardians for your young children, if such is the case. If you don't choose, that decision will be made for you by the courts. And if you have made those difficult selections, congratulations! You have taken that difficult first step, but it is only the FIRST step.

Now, do you have all the arrangements made to make certain they are appropriately named to be able to assist? For example, are your accounts titled as they should be? If your bank accounts are in only your name, not jointly, and you pass away, those assets are considered "frozen", until the personal representative of your estate is appointed. And if, for some reason, your nominees are unable or unwilling to serve, what then? It might be a good idea to have a corporate fiduciary appointed as successor.

A corporate fiduciary might serve as trustee for a trust (revocable or irrevocable, as a personal representative for estates, as a "power of attorney", or as farm manager for landlords who would like to be relieved of the hassle involved in marketing a crop, keeping up with the paperwork and staying aligned with today's federal farm rules and requirements.

But remember "agency" (naming someone to act as your agent or give them your power of attorney) ends at death. As you are considering these "what-ifs", you may want to visit with your attorney as you review all the options.

If any of the foregoing is of interest to you in your particular situation, please give us a call or stop in to visit about alleviating some of your concerns. Bruning State Bank Trust Department has caring, competent people who could serve as your corporate fiduciary. Our Trust Department is represented in four of our locations, and we would be happy to visit with you!

*Trust Department*

# Financing Options through a HELOC...

As the weather gets warmer and the days get longer, you might be thinking about all the projects you want to accomplish around the house. Do you need new windows or want to modernize your kitchen? A Home Equity Line of Credit (HELOC) may be the financing option you've been looking for.

A HELOC is a revolving line of credit secured by your house. If you have an existing mortgage, the HELOC will be in a second position and you'll continue to make your current mortgage payments. You can borrow against the HELOC for 5 years. Interest is due monthly based upon the principal balance that has been borrowed. You are not charged interest for any unadvanced principal. Principal pay downs are not required during this 5 years, but you can make payments as you see fit. Since this is a revolving line of credit, any principal paid back will increase the available credit. For example:

*Jack & Donna have a HELOC with a credit limit of \$30,000. On July 1<sup>st</sup>, they advance \$10,000 and make monthly interest payments on that \$10,000. Their available credit is \$20,000. On November 1<sup>st</sup>, they make a principal payment of \$5,000. Their available credit is now \$25,000 and they begin making interest payments on \$5,000.*

What many people don't know is that HELOCs aren't just for house projects – if you have equity in your home, you can use it to finance many different things, such as an auto purchase or wedding expenses. Generally, interest paid on a HELOC is tax-deductible, but please contact your tax preparer to ensure you qualify for this.

Stop by one of our branches or contact a Bruning State Bank mortgage lender to learn more about how this product can work for you!

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

NMLS #473773 

## Thank you for your contribution...

Bruning State Bank President, Jerry Catlett, finished his term as Nebraska Bankers Association Chairman in May. Jerry's two year service as NBA Chairman-Elect and Chairman was celebrated at the NBA Annual Convention!



*Catlett handing off the gavel to the 2017-18 NBA Chairman, Kris Holoch.*

# Crop Notes...

## PLANT DATES:

- May 25:** Final planting date for corn in most Nebraska & Kansas counties  
**June 10:** Final planting date for soybeans in most Nebraska counties  
**June 15:** Final planting date for soybeans in most Kansas counties  
**June 15:** Final planting date for milo in most Nebraska counties  
**June 25:** Final planting date for milo in most Kansas counties
- July 1:** Wheat multi-peril crop insurance premiums are billed. Interest begins accruing August 1<sup>st</sup>.

**July 15:** Deadline to report 2017 corn, milo, soybean & oats acres for multi-peril crop insurance. Acres reported need to match acres reported at the FSA office. Be sure to review share percentages. ALL acres must be reported – INCLUDING newly added cropland acres, late planted acres, and uninsurable acres.

## REPLANT: CONTACT US PRIOR TO REPLANTING OR DESTROYING ANY CROPS!

Authorization is required prior to destroying or replanting your crop! **Please check with us first!**

Remember to use the INITIAL planting date (NOT the replant date) when certifying replanted acres at the FSA office.

**WHEAT HARVEST:** CONTACT US RIGHT AWAY IF YOU THINK THERE MAY BE A LOSS ON WHEAT! Report your harvested bushels once harvest is complete.

## CROP HAIL COVERAGE:

Storm season is here! Do you have your hail coverage in place? Don't wait for the STORM!

Stop by and see us to discuss coverage options and get protection today!

Deadline to sign up for Production Hail coverage for 2017 row crops is JUNE 15<sup>th</sup>!

For those of you with a continuous policy: Please report your crop acres as soon as planting is completed. An adjuster is unable to work a loss until acres have been reported.

*Kathy, Jeff, Shari, Craig, Brian,  
Zach, Janet & Ryne  
Bruning State Bank Insurance Agency –  
Crop Insurance agents*

Not FDIC Insured. Not a guarantee of the Bank. Not a deposit of the Bank.  
Not insured by any federal government agency. May go down in value.

# BRUNING STATE BANK

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*Your Country Bank Since 1891*



## **Technology Update...**

Looking at the calendar the other day, I realized I am close to starting my 17th year in banking. To some of my colleagues in our various branches that barely covers half their careers but I'm getting precariously close to having more years of working in a bank than not in my life. It got me to thinking about the early days and how my job as well as banking as a whole have changed. For instance, back in the day we would get questions about balancing a statement, why it took so long to get an order of checks, or if I would be so kind as to come over and help a customer get their cat out of the cupboard (sadly this actually happened, we were and still are a full service bank). Now many of the questions revolve around Online banking, setting up various services for customers that live across the country, and of course Mobile phones. Today in the Technology Update we will take a brief moment to talk about security on your mobile device as well as to highlight services that we offer to help you do your banking on the go.

To begin, fraud of all kinds will continue to grow, it is a big business and pays well so it is important to keep yourself and your accounts safe. One thing we always tell people is that most mobile devices offer some kind of Caller ID and you should use it. We often tell people that if you don't know the number that is calling you, please do not answer. If the number is legit, the person calling will often leave a message and you can get back to them. We have heard of a scam where a fraudster will call a person, ask if that person can hear them and when the person says yes, the fraudster records that yes and then uses it as authorization to charge their account or card. You can protect yourself simply by not answering. There are also apps for devices that keep track of telemarketers and

know fraudulent numbers and when the call comes in to your phone, will tell you not to answer. These apps are usually free and work quite well. The same goes with text messaging, if you do not know the number that is sending the text, simply delete it.

You should also consider using the built-in security that your phone has available. Most phones will allow you to either use a PIN number or your fingerprint to lock and encrypt your phone. Even if someone steals it, they would be unable to access any of your information and could actually wipe all of the data off the phone in most cases if they unsuccessfully enter a PIN too many times.

Just using these two suggestions should make your phone much more secure. As a reminder, and we talk about this in another article in this newsletter, we also offer Mobile banking as well as a new product called Card Valet that will allow you to keep an eye on your account and your debit card anytime you want via your cell phone. Please consider taking a few minutes to download both apps and if you have any questions, our Customer Service Representatives would be glad to answer any questions you may have. If you need suggestions about extracting your cat from a cupboard, we used equal parts cat food and calming voice, he came right out.

Tech Term of the Month: Cryptocurrency – a form of digital currency where encryption is used to regulate the creation and transfer of funds. Think Bitcoin but just keep in mind that even with the encryption the lack of regulation makes the currency very volatile.

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