

MERRY
CHRISTMAS
&

Happy New Year!

BRUNING STATE BANK

From Your Country Bank

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Bruning · Hebron · Broken Bow · Holdrege · Kearney



Wisdom...

There's an old saying, "Wisdom comes with age." But sometimes it doesn't ever come.

Think about it. A lot of us have thought that as we got older, we should know all the answers; many of us STILL think so. But I say we don't even know all the questions!

I just returned from the National Ag Conference in Kansas City. I started attending these in 1962, so over the years, I have learned a lot. But it was quite a revelation to our age group to learn that our knowledge of young people and their needs and abilities was far behind the learning curve.

A young Kansas banker gave a program on how the young and middle-aged group like to be treated. I was amazed at the ability and knowledge of all age brackets.

For years, we have all gone on, repeating what Dad taught us, then making a few changes. The young group has deeper thoughts, challenging some of the old ways, making changes, taking what we already know and infusing it with technology. I came away from this meeting with a real appreciation for these young people. What an asset to rural banks!

One of my 60-year-old customers called with a good thought for all of us. He was thinking back to the 1980s, when things were not going well for him, nor for his lenders either. He said, "Frank, what you need to do is hook up one of your older loan officers with a young loan officer so they can share the old ideas and problems. The young officers can share the thoughts and needs of the young, and the older one can share all of the pitfalls of past difficult times."

I think that's a great idea, and one that we already have in place. We have a group made up of two to three generations in each location, each with their own experiences and understanding. I believe that this is a must. Business should be driven by customer needs, and having the insight of several age groups of employees can only enhance the likelihood of understanding those needs.

*Banker Frank – Frank L. Bruning
Chairman of the Board*

"With age comes wisdom, but sometimes age comes alone." – Oscar Wilde

Renovations...

As we finish up our major remodeling project in Bruning, I want to take a moment to explain why we undertook this process.

We believe our customers like to bank where they feel welcome, and that the Bank should be like a living room when you enter, with comfortable furniture, flooring, and space.

Our employees are appreciative of a functional working area and a modern lobby in which to greet you, as well as nice office areas for privacy.

Our shareholders are proud of what their families have built together over the past 124 years, holding true to the tradition of running a sound and respectable bank. We believe they are pleased with the structures we have in all locations and are excited about serving our customer base in these nice facilities.

The new lobby in Bruning has been extended but was a part of the Bank's original area when Frank built it in 1966, as was the teller line. The lobby now has larger windows and more light, along with a handicap-accessible door. You will also find a redesigned teller line with an additional customer service office.

In 2016, we will celebrate 125 years of banking, still family-owned with three generations currently working here. I happen to be the 4th generation; and my father, Frank, has been in the Bank for 51 years. Darlene Reinsch has worked here for over 60 years. Both still come to the Bank to work on a flexible schedule.

In 1990, we started the Hebron location, then added Broken Bow in 2005, and Holdrege in 2010; now in 2015, we have opened a branch in Kearney. All were start-up branch locations, and are doing well serving their communities. We are thankful to have great staff who we empower to manage as they would manage their own banks.

We contribute to all these communities by donating time, talent, and money, and by being active and supportive of each trade area. We appreciate all of our customers, and want to thank each of you for being loyal, supportive, and now, complimentary on our newly remodeled facility. Thank you also for your patience and understanding during the renovation process. We hope you enjoy it as we do!

Fred D. Bruning – President

"Change does not change tradition. It strengthens it. Change is a challenge and an opportunity, not a threat." – Prince Philip of England

Building for the Future...

Exciting times are happening in the Hebron community with three major building projects taking place!

Stastny Community Center. Discussion began in 2003 to build a new community center in the northeast corner of Hebron but lack of funding stood in the way of it becoming a reality. However, in 2012, Jane Stastny Brinegar passed away and bequeathed the sale proceeds of 412 acres of farm real estate to the City of Hebron to be used solely for the purpose of building and maintaining a community center. With the help of a steering committee and City Council, we now have a community center that seats 500 people with a paved parking lot for 150 cars. In addition, the City Council has placed a sizable portion of the funds in a reserve account to help offset some of the utility, maintenance, and other ongoing expenses of the building and grounds. Construction was completed this fall and already has 30+ events scheduled.

Thayer County Health Services Expansion. On August 2, Thayer County Health Services held a groundbreaking ceremony for the 2015 Rehab and Wellness Project, marking the beginning of a renovation and expansion project that will be completed in four phases over the next 22 months.

Phase I of the project is the new Korff Family Rehab and Wellness Center, a 17,000 sq. ft. addition funded by a \$6.9 million dollar gift from the Glenn Korff estate. The new wellness center will also provide a fitness facility for residents of Thayer County. The projected completion date for Phase I is August 2016. Phase II of the project will then be the renovation of the current Rehab Services area into a modern kitchen and cafeteria.

Phase III of the project will move the Specialty Clinic to where the kitchen and cafeteria are currently located; the Emergency Room will move across from the nurses' station, and the Labor and Delivery area will become two Labor and Delivery suites for new mothers and their newborns. Phase IV will add an additional operating room to the Surgery area, allowing physicians to have more flexibility and availability to perform surgeries at the hospital in Hebron. Patients will be able to have more procedures done locally, reducing their travel time to receive care.

Thayer Central Schools Expansion. Construction will soon begin on building additional classrooms on the south side of the intermediate school building for the primary school students. This will replace an obsolete school building in need of a fire sprinkler system and major updates. The District projects to spend approximately \$3.5 million, concentrating first on student safety and unifying campuses, followed by building classrooms in the spring of 2016. Immediate safety improvements in 2015 include the installation of keyless door entries and door buzzers in all the school buildings, and the installation of cameras, stop signs, barricades, and speed bumps in the parking lot. While other issues still need to be addressed, such as tornado shelters and a safer way for children to cross the parking lot between buildings during school hours, these renovations are a great start.

It is very exciting to see community improvement projects that will attract people and businesses to our community. But let's not forget that two of the three projects wouldn't have been possible without the generosity of Jane Stastny Brinegar and Glenn Korff, both of whom bequeathed a part of their estate to the City of Hebron and Thayer County Health Services.

Craig Pope – Hebron Branch President

Dr. Tom Tonniges...

Please join the Bruning State Bank staff family in expressing our deepest heartfelt sympathies to the Tonniges and Bruning families on the passing of the most esteemed Tom Tonniges, M.D., or as he was affectionately known, "Dr. Tom."

Dr. Tom was married to Jane (Bruning) Tonniges, who is the daughter of Frank and Mary Bruning. Jane's brother, Fred, is our Bank President. Dr. Tom's children are Chris, Emily, and Elizabeth (Betsy) and his grandchildren are Rachel, Zachary, Hallie, Chloe, and Elise. I know they all miss him dearly. Please keep them close in your thoughts and prayers.

What a courageous four year battle he and his family waged against Amyotrophic Lateral Sclerosis (ALS), a progressive neurodegenerative disease that affects nerve cells in the brain and the spinal cord. His dignity and intelligence never wavered. They raised awareness, lots of funds for research, and support for other families dealing with the terrible disease.

I had the opportunity to know and work with Dr. Tom for many years. I was fortunate to observe his philanthropy, acts of kindness, and teaching moments, and to hear the stories of the children he treated from simple diseases to cancer and beyond. At our Bank's Staff Christmas party a few years ago, a member of the entertainment group recognized him in the crowd and asked for the floor microphone to inform us of how Dr. Tom had saved the life of her child. Powerful stuff!

Dr. Tom made huge impacts on many lives in Nebraska and around the world in his medical career. Most of us don't get the opportunity to make big things happen as Dr. Tom did. Yet what I admired most about him was that he not only did the big things to save and improve countless lives, but he also did the little things we can all do when no one is watching; he did the right things. We all have the opportunity to do the little things in great ways, with no one watching.

We all have a new guardian angel – thank heavens it is Dr. Tom!

*Jerry Catlett –
Senior Vice President, CFO*

Holiday Open Houses

To show our appreciation for your business, we invite you to stop in for Cider & Cookies!

Bruning

Friday, Dec. 11
8:30 AM - 4:30 PM

Hebron

Friday, Dec. 11
8:30 AM - 4:30 PM

Broken Bow

Friday, Dec. 11
8:00 AM - 4:30 PM

Holdrege

Friday, Dec. 11
9:00 AM - 3:00 PM

Getting The EDGE...

I recently had the privilege of speaking to the EDGE class here in Holdrege. EDGE stands for Enhancing, Developing, and Growing Entrepreneurs, and it is primarily directed towards small business owners. The EDGE class of 2015 is made up of ten small business owners with a mix of new start-ups and existing businesses.

The PK Partnership of Phelps and Kearney County acts as the host for the 12-session class. PK Partnership of Phelps and Kearney County is a public-private consortium of area professionals with a deep interest in helping businesses succeed in South Central Nebraska. PK Partnership's mission is to provide educational opportunities within the Phelps and Kearney County area for potential and existing businesses. The Nebraska EDGE program was established to offer entrepreneurial classes in communities across the state of Nebraska creating stronger, more viable businesses. Wanting to offer the EDGE class locally, area leaders from Phelps and Kearney County came together in 2006 to form PK Partnership and graduated the first EDGE class in 2007.

The 12-week class exposes participants to all aspects of owning and operating a business. Students gain insight into valuable topics such as financing, accounting, legal business structures, marketing, and insurance. At the end of the 12-week session, participants graduate and walk away with an updated business plan. This is an invaluable resource for not only start-up ventures but existing businesses as well.

Bruning State Bank has been a proud supporter of the PK EDGE class and view it as an extension of our bank's mission statement which is to assist our clients to "Build and Maintain Wealth." I applaud all past EDGE graduates as well as the current EDGE class for their vision and fortitude in being the best they can be. This class will not only make their businesses grow, it will also make the communities they conduct commerce in stronger at the same time.

*Kyle Anderson –
Holdrege Branch Vice President*

"Positioning Your Business For Success"



Remember, Dr. David Kohl will be speaking in our area twice in December! We hope you can join us for one of these presentations:

Tuesday, December 15th
1:00 p.m. - 4:00 p.m. - Bruning Opera House
Sponsored by Farmers & Ranchers College,
along with donations from Bruning State
Bank, UNL Extension, and area
agri-businesses.
No RSVP necessary.

Wednesday, December 16th
8:30 a.m. - 11:30 a.m. - Sun Theatre in Holdrege
Sponsored by Bruning State Bank.
RSVP appreciated.

Volatility Is Here To Stay!

If you have been paying attention to the crop and livestock prices lately, you know what volatility is like. Up one day and down the next three days. It can be frustrating to a producer who still may have his or her crops or livestock to sell.

What can a producer do about volatility? My answer is volatility is here to stay and you need to have a plan to stay in the game – a plan that mainly consists of knowing what your costs are to raise a bushel of grain or a calf crop. Every producer's breakeven is different due to variable costs such as cash rent, living expenses, debt leverage, etc. One producer's breakeven may be \$3.50/bushel on corn while the next producer may have a \$4/bushel breakeven on corn. You must know what your breakeven is so you can put a plan together for pricing your commodities in a volatile market. If your breakeven is \$3.50/bushel and current prices are \$3.60/bushel, then it may be the right time to sell some crop at a small profit that will allow you to stay in the game.

I have a lot of producers tell me their weakness is marketing, and with volatility, I am afraid marketing will get ignored even more. I didn't say marketing is an easy job, but you must have a plan in place to help in marketing of your commodity. Everyone has become a good grower of commodities and we are seeing all-time highs in commodity production. With all-time highs of commodity production, there comes more volatility. Throw in another factor called Mother Nature and it increases the volatility even more. Producers can produce the commodity but must become better marketers.

As harvest winds down, it is time to start – if you haven't already – to put together a plan. Don't wait too long. Is our opportunity to price commodities now, next month, or three months from now? No one knows the right time now, but if you don't have a plan, you will never know.

*Jim Scott –
Broken Bow Branch Vice President*

OPEN ENROLLMENT

Do you need **health insurance**?



*For coverage to
be effective Jan. 1,
the deadline is Dec. 15!*



Do you want to make changes to your current
healthcare coverage?

Are you unsure about your options?

Give our agency a call! We'd be happy to help!

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Hello, Everyone...



My name is Jake Bruss from Clatonia, NE. I have been working as an intern with Bruning State Bank, primarily with the Bruning State Bank Insurance Agency, since the end of September. My welcome here continues to be great due to all the employees in every department. With lots of "good mornings" and great manners, the Bank has taken me in and has been teaching me the Bruning Way.

All of the things I am doing are very interesting. The thought process you need just to write a quote for someone requires such fine detail. Talk about multi-tasking, I've learned that it's a necessity. You go from working on one kind of policy, but then someone calls or walks in and you need to shift your gears and be able to think about what that customer is needing.

Crop insurance is also interesting. Interning at this time of year, I assist with entering bushels per acre to see if we needed to turn in a claim for the farmer. I have worked with home, farm, auto, crop, and health insurance policies and they all are a challenge at times! What I have done and am looking forward to doing as my internship moves along is exciting.

The insurance world is as different as many think it to be. It is unbelievable how much there is to know, but I have a wealth of knowledge around me with Kathy, Brian, and Kristen. They are well respected individuals and are willing to help anyone with questions. They are excited about adding Gail to their team to try to make the work load lighter for Brian and Kathy.

An internship is for learning and growth. I am getting the full experience not only working in the Bank but also working with Reiss Bruning taking care of cattle. I have done beyond what I was expecting to be doing. Coming into the insurance world was very nerve wracking, but I can now say with the knowledge I am gaining from working with such great people, I am enjoying my experience. Bruning State Bank and Bruning State Bank Insurance is not only a great place to be employed, but a place that is truly concerned about helping you protect all of your assets.

Jake Bruss – Insurance Agency Intern

Join us in the tradition of holiday giving!

Bruning/Hebron – Place new or "gently used" toys under our Christmas Trees for *Blue Valley Community Action*.

Broken Bow – Add gifts to our Holiday Gift Box or Tree for *Healing Hearts & Families*.

Holdrege – Place a new toy under our Christmas Tree for *Toys For Tots*.

Transition from LPO to Branch...

Effective November 16, 2015, the Kearney office will officially change from a Loan Production Office (LPO) to a Branch of Bruning State Bank. The types of loan and lease products we offer will not materially change, but the level of service to our customers will be enhanced.

While most transactions today utilize electronic delivery, some transactions still occur as cash or checks. Having a full-service branch in Kearney now can provide a useful option for our current Broken Bow and Holdrege customers wishing to obtain or deposit cash or crop or livestock sales proceeds, for example. In addition, our branch will open new accounts and accept deposits and payments on loans and leases directly instead of passing them on to Bruning.



We will still be slightly different from a traditional branch though. Among the interesting variances is the installation of a cash handling machine. This machine, essentially a functioning robot, will handle all cash deposits and withdrawals, carrying out many transactions that a teller typically does. The machine is complex and very capable. Using very little space, it serves as a vital tool to handle many customer needs.

Since much of our leasing activity originates away from Kearney, we are more apt to still need and utilize correspondent bank services for transferring or wiring money and for receiving payments in ACH or other electronic payment method. But being a branch offers the opportunity for us to seek commercial accounts with local businesses. We plan to enhance the Bank's current merchant services as well as use the remote capture technology for commercial customers located away from Kearney and even in Kearney where convenience is valued highly by the customer.

We are presently completing interior decorating and upgrading of our interior office space. You may notice our outside signage changing as well. More information will come soon on our ribbon-cutting and open house celebrations. We are thankful for the opportunity to serve the Kearney area with a higher level of personal service that is part of the long-standing Bruning State Bank culture and tradition.

*Douglas King –
Kearney Branch President*

Long-Term Care Insurance Offers More Choices...

As healthcare costs increase, long-term care insurance companies offer more options.

A 2012 report from the American Association for Long Term Care Insurance found that the majority (56 percent) of new claims under these policies are for home care – not nursing home care (31 percent) as many consumers believe. While nursing home care definitely ranks at the high end of the long term care cost spectrum, long term care insurance (LTCI) may also help cover the cost of in-home services from nurses' aides, home health aides and therapists or services in an assisted living facility.

LTCI may alleviate the potential burden of one of you becoming the primary caregiver for the other in the event of chronic illness or disability. If you have hereditary conditions that may be passed on to your children, purchasing LTCI for them when they turn 18 may help prevent them from being ineligible for coverage later in their lives.

Premiums paid for LTCI policies can be deducted as medical expenses only to the amount by which your total medical expenses exceed 10 percent of your AGI. For taxpayers 65 and older, this threshold will be 7.5 percent through 2016. The policy must: 1) be guaranteed renewable, 2) not provide for a cash surrender value or other money that can be paid or borrowed, 3) provide that refunds, other than on insured's death or cancellation of the contract, and dividends be used only to reduce future premiums or increase future benefits, and 4) generally not pay or reimburse expenses that would be reimbursed under Medicare.

The amount of qualified long-term care premiums you can include is limited. You can include the following amounts as medical expenses on Schedule A (Form 1040), according to the IRS:

Taxpayer's Age at Year End	2014 Deductible Amount
Age 40 or younger	\$370
Age 41 to 50	\$700
Age 51 to 60	\$1,400
Age 61 to 70	\$3,720
Age 71 or over	\$4,660

Health care costs, including long-term care services provided in the home or in an assisted or skilled facility, can greatly impact your retirement finances. A 2012 study from the Center for Retirement Research at Boston College found that 54 percent of middle-income adults and 44 percent of high-income adults are at risk for a lower standard of living in retirement. Those rates would be even higher if they took healthcare and long-term care into account, the center said.

As with every product, long-term care insurance has its pros and cons but a large number of Americans haven't even considered this product as part of their overall retirement planning. One of the biggest complaints against some long-term care policies has been their price tag. While most policies can potentially save their holders a great deal in medical costs, they can still be expensive.

Some people are simply confused about what the insurance is and how you can purchase it. So in an attempt to clear up some of the confusion, companies are beginning to simplify their policies and the process to buy the insurance. Companies are also teaming with more employers to add long-term care coverage to the list of employee benefits. This is similar to the way that group life insurance has become a staple of many companies' benefits plan.

One final criticism comes from people who purchase long-term care policies and end up never needing them. While this is an obvious risk you take when purchasing any insurance, companies are now working to increase the benefit of having the insurance. Long term care policies are also becoming more flexible and more able to tailor policies to an individuals needs and are working to become more of an investment option, in some cases they may even combine an annuity feature.

With all of the improvements and added features of long-term care policies, more Americans may begin to take another look at this product. And while long-term care insurance isn't for everyone, it may be a great addition to your retirement plan. You should always work with a financial professional before purchasing the insurance. Long-term care insurance may be worth considering, as the cost of medical care doesn't seem to be slowing down any time soon.

*David Frook –
Financial Planner*

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unnecessary penalties.
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Leaders and Mentors...

Not everyone gets the chance to be close to and learn from a leader who is looked up to by many. Though I certainly don't consider myself a leader or someone who is looked up to, I have had the good fortune of being able to work with and learn from one of them. As you might guess, that leader is Frank Bruning.

This year at the American Bankers Association Agricultural Bankers Conference, I got to sit down with three leaders who have made a very large impact on agriculture. Each of them have contributed in a different way. Those three are: Frank Bruning, Chairman of the Board of the Bruning State Bank, Dr. Barry Flinchbaugh, Professor Emeritus at Kansas State University, and Dr. David Kohl, Professor Emeritus at Virginia Tech.

Dr. Flinchbaugh has been a professor at Kansas State University since 1971. He is a director of the Kansas City Board of Trade. He considered an expert on domestic food and agriculture policy. He has helped shape the farm policy over the past several decades. He lectures throughout the country on agricultural policies. He is looked to for advice by many of our members of Congress whenever the Farm Bill is being rewritten.

Dr. Kohl is considered by many to be the leading agricultural economist in the United States. He travels throughout the United States and Canada speaking and putting on educational seminars on the ag economy and farm financial management. Beyond this, Dr. Kohl and his family own and operate a "value added" dairy in Blacksburg, Virginia.

All of these "Living Legends" have different life experiences, but they all have the respect and admiration of those whose lives they have touched over time. I don't know of a Kansas State ag program graduate whose eyes don't light up when you bring up Dr. Flinchbaugh's name. Similarly, I have had a number of farm couples over the years say they are willing to travel many miles to get the opportunity to listen to Dr. Kohl speak and he has meant so much to them. And I have had countless bank customers and bank acquaintances tell me they would not have been as successful as they are today if it weren't for Frank Bruning giving them some good advice or believing in them enough to make them a loan when belief may have been the biggest part of their collateral.

The setting of this meeting with these three individuals was very informal. It came about after an evening awards presentation. By the way, the evening awards presentation was for an award given to someone who is committed to the ag industry and has made a large contribution to ag banking. The first award was given out in 1997 and was given to none other than Frank Bruning. The annual award was named after Frank and is called the "Bruning Award," which is now in its 18th year.

The conversation that evening revolved around various ag topics and politics. Dr. Kohl took on the role of facilitator asking both Dr. Flinchbaugh and Frank questions to keep the conversation moving along. It was enjoyable to hear Dr. Flinchbaugh talk about the political powers in Washington and I was amazed at how connected he is to the power players there. This was in contrast to Frank who would bring every topic back to how it impacted his customers and the rural community.

At the end of the evening, everyone who was there knew this had been a rare and special gathering. I wish you could all have

had the opportunity to experience their conversation. I hope you have had the good fortune of being able to spend a little time with at least one of these three individuals.

*Darrell Raum –
Senior Vice president*

Welcome...

Bruning State Bank is excited to welcome new bankers to our team!



Mollie Schoenholz recently joined us as a Customer Service Representative in Bruning. Mollie grew up in Winfield, Kansas, and graduated with her degree in Agribusiness from Kansas State University. For the last three years, she has worked in Wichita as an analyst for an agricultural lending company.

She recently moved to Bruning in October and married Lon Schoenholz in November. Mollie is looking forward to meeting new people in the Bruning area. Stop in sometime to meet Mollie and welcome her to BSB and to Nebraska!



Gayleen Maurer has joined our Holdrege branch as a Personal Banker. She is a true "Holdrege Hometown Girl," having grown up, graduated, married, and raised her family in Holdrege. Gayleen and her husband, Steve, have two children. Their son, Garrett, lives in Grand Island with his wife, Kylee, and two-year-old daughter, Elena. Their daughter,

Janessa, is a freshman at Southeast Community College in Lincoln. After graduating high school, Gayleen studied Business Administration at Central Community College in Hastings and at UNK. Gayleen has always had a love for entrepreneurship. She has owned, operated, and sold a professional pet grooming business as well as Serenity Hand & Foot Spa. Gayleen started these businesses from the ground up and is proud they are still in operation. Most recently, Gayleen worked as a Personal Banker. She brings to our team three years of banking experience and 24 years of experience as a business owner!



Mary Nova is excited to be part of our new Kearney location – now a full-service branch! Mary is a Business Banker with 22 years of banking experience in the Kearney area. She grew up in Gothenburg, Nebraska, where she attended high school, and then went on to Kearney State College. She and her husband,

David, have three children. Their older son, Deric, lives in Seattle, their daughter, Darci, lives in Kearney and has two children, and their younger son, Nicholas, also lives in Kearney. Mary loves spending time with her two grandchildren, Tahlayla and Trelton. Stop in soon to our new Kearney office to say hello to Mary!

Jerry's Journal...

As my journey continues as Nebraska Bankers Association (NBA) Chairman-Elect, I'm learning how much I don't know and recognizing that learning never stops. Education is a huge part of the NBA.

Bank visits included stops in Omaha, Broken Bow, Swanton, Fairbury, Daykin, Seward, York, Utica, Bassett, Ansley, and North Platte. In October, the NBA held area bankers meetings to update our members on current banking issues pertaining to legislative and regulatory changes. We heard from Nebraska State Senators from across the legislative districts. It was a busy schedule as we held seven meetings in five days with sessions in Lincoln, Omaha, Norfolk, O'Neill, Kearney, North Platte, and Scottsbluff. It was nice to see so much of this great state and to meet new friends and reconnect with old ones.

Another great benefit to this volunteer position has been the opportunity to interact with students. Along with Mike Pate (NBA Chairman) and Richard Baier (NBA President), I recently made presentations to University of Nebraska College of Business Administration students at both the Lincoln and Omaha campuses. We met very impressive young people from all around Nebraska and the world. We had great interaction and the questions posed about banking and the future opportunities for younger bankers were exciting to participate in. The NBA also hosted a Career Fair at the University of Nebraska-Kearney with 11 member banks, as well as the Nebraska Department of Banking and Finance, participating in recruitment efforts.

As in previous articles, I want to continue to highlight what our trade association offers to its members. Providing education opportunities for both current staff and potential future staff is a top priority. Let's start with current bank staff; our association holds workshops, webinars, and conferences on many common banking issues. For example, topics include Individual Retirement Accounts, Loan Documentation, Regulatory Compliance that includes the new TRID (Truth in Lending Act and Real Estate Settlement Procedures Act Integrated Disclosures), Truth in Savings, Bank Secrecy Act, and many more. The NBA has between 5,000 and 6,000 students per year attend some form of industry training. The NBA is the main source of training for our staff here at Bruning State Bank.

For potential bank staff, the NBA has worked with UNL to develop a specific college degree. Eleven years ago, Frank Bruning, Fred Bruning, Sarah Miller, and George Beattie (former NBA President) approached Dr. Ron Hansen in the Agricultural Economics Department to start an Ag Banking & Finance major, with the NBA providing scholarships to future loan officer trainees. To date, around \$550,000 of NBA member funds have been awarded to students. There is no other public/private banking partnership in the country that works as successfully as this program.

Education is huge part of my volunteer role; thankfully, I'm the one getting the education.

*Jerry Catlett –
Senior Vice President,
Chief Financial Officer*

Fraud Prevention for the Holidays...

Some people already have their Christmas shopping done and their gifts wrapped, but for most of us, it is time to get started! We would like to share a few tips for using your debit card this holiday season.

If you have a deposit account with us, your account is constantly monitored for fraudulent transactions. If any transaction looks suspicious, you will receive a phone call from our Fraud Detection service. With this system, it is very important that they are able to contact you as quickly as possible. Please make sure we have a current phone number for you! If you have a cell phone number, that would be best. The number they will be calling from is 1-800-253-8969. You might want to put that number in your contacts so you will recognize the number if they should call you.

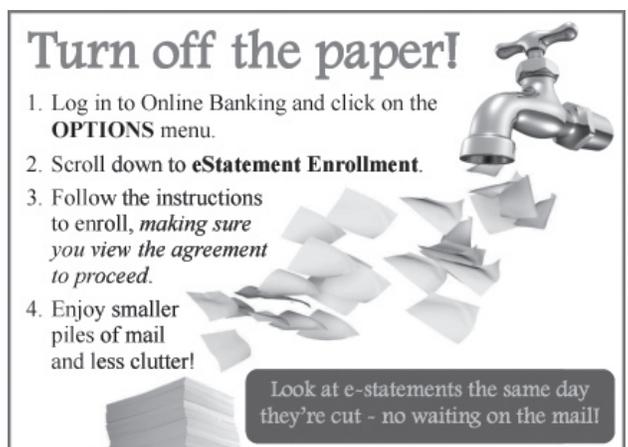
The Bank has set maximum daily dollar limits on your debit cards for ATM withdrawals and point-of-sale purchases. We do this for your protection. If you are going to make a large purchase or several purchases in one day (over \$1,000), please call us in advance! With officer approval, we may increase your limit for a period of time or until the transaction clears.

Also, for your protection, we block all foreign transactions on your debit card. If you will be traveling out of the country over the holidays, please let us know if you would like us to remove the block so you can use your debit card while you are away.

As always, we strongly encourage you to watch your account activity. If you haven't signed up for Online Banking, this might be the time to do so. You will have access to your account at any time and can spot fraud sooner than waiting for your monthly statement to arrive in the mail. Speaking of statements, e-statements can also be of help. They are available online as soon as they are produced, making it easier to stay current. If you really want to stay up-to-date, set up Alerts in Online Banking to receive text or email notifications about any activity on your account.

Finally, it is always a good idea to think of your budget before you begin shopping. And remember, Christmas is really about the gift of love – there is no better gift you can buy.

*Karin Dominy –
Customer Service (Hebron)*



Turn off the paper!

1. Log in to Online Banking and click on the **OPTIONS** menu.
2. Scroll down to **eStatement Enrollment**.
3. Follow the instructions to enroll, *making sure you view the agreement to proceed.*
4. Enjoy smaller piles of mail and less clutter!

Look at e-statements the same day they're cut - no waiting on the mail!

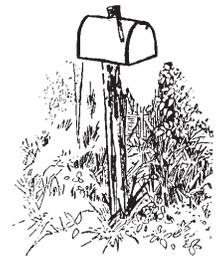
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Technology Update...

The holiday season is fast approaching, and if you are anything like me, you probably haven't even started your Christmas shopping yet! I myself am hoping to find some good deals on Black Friday. Holiday shopping can get a little hectic but keeping track of your bank account doesn't have to be. The easiest way to keep track of your financial status while you are out and about this holiday season is by using our Mobile Banking app. If you don't already have our Bruning State Bank app installed on your smartphone, you can easily download it from the iTunes store or the Google Play store.

By using our Mobile Banking app you can see all of your pending and most recent transactions. You can easily transfer money between your Bruning State Bank accounts and even pay bills. Using our app can help you locate the nearest Bruning State Bank branch or ATM. Also don't forget you can use our app to deposit checks.

I hope Santa is nice to all of you this year but remember, the best gift is being able to spend time with our family and friends. I hope everyone has a great holiday season!

Tech Term of the Month: Geo-fencing. Geo-fencing is the use of GPS, Wi-Fi, and/or Bluetooth signals to know when a mobile device is in a certain virtual boundary. Mobile apps rely on this technology for many purposes. Stores can send you a special offer when they know you are close by. Smarthome features can adjust your thermostat and turn on the lights when you enter your house. And of course, there are geo-fencing apps to help you track your kids if you really want to know where they are at all times.

*KaDene Deke –
Assistant Network Administrator*

Holiday Banking Hours

Thursday, December 24 (Christmas Eve) - Open until Noon

Friday, December 25 (Christmas Day) - Closed

Saturday, December 26 - Closed

Thursday, December 31 (New Year's Eve) - Open until 2:30 p.m.

Friday, January 1 (New Year's Day) - Closed

Saturday, January 2 - Closed

End of year cut-off time will be 2:30 p.m. on December 31

