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Bruning  
Hebron  
Broken Bow  
Holdrege  
Kearney Loan Production Office

# BRUNING STATE BANK

*Your Country Bank Since 1891*



## Stress, Stress, and More Stress!

The recent May storms in Thayer, Fillmore, and surrounding counties made us really aware of all the troubles that the storm dumped on locals.

We go through life complaining about small things like kids not responding to society, losing a ball game or even what to do to improve our goals in life. It made me wonder if all these "little daily trials" help to prepare us for the BIG catastrophes in life. In southern Thayer County, the damage was extremely bad, losing homes, livestock, and a terrible loss of topsoil and crops. There were not only financial losses, but real trauma to those folks who actually experienced those losses.

As I said earlier, someone upstairs may be using those daily experiences to prepare us with smaller losses as we progress through life so we're conditioned to handle the terrible situations like losing a family member, worsening health, and even financial and personal disasters.

As a member of the Grand Generation, I can recall back to the 30s – it seemed like the survivors stayed put and toughed it out, and in that process, gained both mentally and financially. It might be easy for me to say, since I haven't experienced all those losses, but I have been in a position to watch those people who did really battle through bad times. One comment that is always made after a severe loss of property and crops is, "Thank heaven I still have my family, and that's what counts!"

So with my best wishes for the survivors, I have a piece or two of advice. Accept help from neighbors and friends in the spirit in which that help was offered. You are not alone. I remember my Senior Loan Officer here saying that there are two types of humble people: Those who ARE humble and those who WILL be.

I have to be careful about what I say in these newsletters. There was a lady in Omaha who used part of my article for her church newsletter. Now I have no intention of infringing on the clergy, but I DO remember "from whence cometh my help." Again, best wishes to all!

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

*"No man is an island." – John Donne*

## Happy Father's Day...

As Father's Day is approaching, I feel I am lucky to still have my father involved and active in our family operations.

My father, Frank L. Bruning, was recently presented the 50 Year Banking Award from the Nebraska Bankers Association. This award was presented to three individuals in Nebraska for serving the financial industry for 50 years. I thought you might be interested in reading a little bit about my father's banking career.

Frank first became involved in banking when he joined the Board of Directors for Bruning State Bank in 1962. In the fall of 1964, he officially became an employee of the Bank at the age of 38 to assist his father, Fred H. Bruning, who was declining in health and had also served the banking industry for 50+ years. In 1965, Frank was elected President to carry on the leadership for his father. Frank became Chairman of the Board of Directors in 1987 and still holds that position today.

During his career, he has seen and guided the Bank through significant economic ups and downs and amazing transformations in technology. When Frank entered the Bank, its asset size was \$3.8 million and there were a total of five employees, including Amy Reiss, Frank's mother-in-law and Darlene Reinsch who has worked here over 62 years. The Bank joined the FDIC in 1963, and in 1964, an electronic bookkeeping system was installed, the only machine of its kind in Thayer County at the time. Frank oversaw the building of the new bank in 1966, to which five additions have now been made. Since that time, Frank has played an important role in expanding the Bank, which now has 64 employees, an asset size of nearly \$350 million, and three branches in great communities, along with a new loan production office.

Other than his years spent serving in the U.S. Marines or on campus at UNL earning his degree in animal science, Frank has spent his entire life in Bruning. He has a deep appreciation for his family heritage and history in both banking and in agriculture. All those who know and work with him appreciate his wisdom, wit, advice, and foresight. He thoroughly enjoys seeing and encouraging the next generation on a regular basis as he continues to come into the bank and stop by the farm every day.

Maybe you feel your father gives too much advice or won't let go of the reins, but I encourage you to appreciate your father's presence and influence while you can – I know I do! Happy Father's Day to all of the dads near and far.

*Fred D. Bruning – President*

*"My father gave me the greatest gift anyone could give another person, he believed in me." – Jim Valvano*

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# Water, Water EVERYWHERE!

Unfortunately, recent natural disasters have caused a lot of damage in our area. Please think about your own insurance coverage as you consider the following questions:

Question #1: Flood waters entered my home...do I have coverage?

A standard home or renter's insurance policy does NOT provide coverage for flood, earthquake, or routine wear and tear. A separate flood insurance policy must be purchased. A limited portion of your loss may be covered if you have a sump pump system and it fails to remove all the water. A "qualified" sump pump system includes ALL of the following items: a sump pit, a sump pump, and a drain tile system around your home.

Question #2: Rain or surface water seeped into my home...do I have coverage?

A standard home insurance policy does NOT provide coverage for seepage as this is considered a maintenance issue. A flood insurance policy would NOT provide coverage for seepage unless the seepage was caused by a flood.

Question #3: Wind damaged my roof allowing rain inside...do I have coverage?

Wind damage is a peril covered on a standard home insurance policy. The roof was damaged by a covered peril, so there would also be coverage for the interior water damage.

Question #4: A water pipe burst and water flowed all over my floors...do I have coverage?

Sudden and accidental bursting of plumbing systems is a covered peril on home insurance policies that are providing either named peril coverage or special peril coverage. Basic coverage homeowner's policies do not provide this coverage.

Question #5: Sewer water backed up into my home...do I have coverage?

Some home insurance policies include limited coverage for sewer back-up. However, some policies require this coverage be specifically added for coverage to apply.

Question #6: My car, camper, or motorcycle was flooded...do I have coverage?

Comprehensive coverage is required for coverage to apply.

Don't wait for disasters to happen to find out about your insurance coverage. NOW is the time to review your coverage! Please review your current insurance coverage to make sure you have the coverage you NEED and the coverage you WANT before the next natural disaster strikes. Contact us today to review and update your insurance coverage or to get a quote.

*Kathy Roberts, Brian Hulse  
& Kristen Monteforte –  
Insurance Agency*

# It's Groundhog Day Again.....

If you watched the movie "Groundhog Day," you will remember how the main character, played by actor Bill Murray, woke up every morning and it was Groundhog Day all over again. In some respects, we in agriculture are waking up again to a time when grain prices are low and we can't project enough income to cover our ever-increasing production and living costs.

Murray, who played an arrogant Pittsburgh TV weatherman on assignment covering the annual Groundhog Day Celebration in Pennsylvania, finds himself in a time loop, repeating the same day again and again. After repeating the same mistakes over and over, he begins to re-examine his life and starts making better choices that yield more positive results for him. (In the end, he wins over the Girl.)

The point of all this is that you farmers, like Bill Murray, are repeating a common cycle. Murray's character kept learning every time he completed a day until he acquired enough knowledge to have a positive outcome. If you have been farming for 20 to 40 years, you too have repeated this cycle several times. You must use your experience from the previous downturns in the farm economy to make better choices.

If you're a younger farmer and haven't been through an economic downturn, talk to some neighbors or friends who have been through it and successfully withstood the economic adversity. Of course, each economic downturn is not exactly the same as the last one, so you have to make adjustments for the current conditions.

Some factors haven't changed that much, such as developing a realistic cash flow and using it as a tool to help you put a plan of survival together. The plan only has to allow you to hold your equity base together. You want to be able to break even through economic adversity so you can build wealth when the farm economy gets more profitable.

Developing a good marketing plan may be one of the most important survival tools you can have. You likely will need someone with marketing expertise to help you. This will go hand-in-hand with your cash flow. The cash flow will help you determine what price you have to get out of your grain to break even. Armed with this information, you can be a more effective marketer.

Bill Murray's character changed the outcome of his Groundhog Day to a positive. You can, too, by adjusting your behavior through learning from your and others' past experiences to better survive the latest downturn in the ag economy.

*Darrell Raun –  
Senior Vice President*

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## Prepare Early for Graduation...

Spring is here and it is that time of year that we are reminded of another round of high school and college senior graduations. For the high school seniors, it is a time of excitement but at the same time a little bit of fear about going on to college. For the college seniors, it is "real-world time."

2015 has had a little bit more chaos in it for my wife and me, as we have one of those graduating high school seniors. As a parent, you think you are prepared for this time period in your life, but we have learned over the last year that one can't be prepared enough.

So for all those parents out there who haven't yet had a graduating senior, I would like to share with you a couple of items other than that normal banker topic of saving money for college. (Just make sure, though, you are saving money.)

1) At age 18, it is a difficult decision for your child to decide on a major or what fields of interest he or she enjoys. Not that your child has to decide their major by the time they go to college, but I can see where it would be very beneficial to have him or her do as many job shadows in high school as possible. These can really help your child see what is out there that may strike some interest.

2) Start early if your child is interested in looking at a number of colleges. You might even want to start looking at colleges while your child is a junior in high school.

I guess what I am trying to tell you is that your child's senior year will be here before you know it. Don't wait until that last year to get started making some of those choices. If you don't start to prepare in the earlier years of high school, then that senior year gets pretty cramped with making a lot of important decisions in a short period of time. You will never be fully prepared for what will come your way, but just like everything else, if you can start early, you will be ahead of the game.

*Jim Scott –  
Broken Bow Branch Vice President*

## Do You Know How Your Accounts are Titled?

I know, sounds like a boring subject! However I wanted to talk about titling because I visit with someone about this subject almost daily. What I find is that you might have accounts that you have had for many years and either don't remember or understand how they are titled. This will affect how we do business both while you are still with us and after you are gone.

What I would like to suggest is that you call or visit a customer service representative at your branch so that we can take a look at all your accounts. We can explain the options available and find out what fits your life. We want to help you be ready for the unexpected things that can happen.

My father passed away unexpectedly 30 years ago and like many other couples of that era, he handled all the finances. My mother was at a loss on how to take over. It makes so much sense to take time and talk about these issues, so please take advantage of our help with your accounts.

Father's Day is just around the corner so I would like to share this poem. It reminds me of my father and I am sure many of yours.

*He never looks for praises;  
He's never one to boast.  
He just goes on quietly working  
For those he loves the most.  
His dreams are seldom spoken;  
His wants are very few,  
And most of the time his worries  
Will go unspoken too.  
He's there... a firm foundation  
Through all our storms of life,  
A sturdy hand to hold to  
In times of stress and strife,  
A true friend we can turn to  
When times are good or bad,  
One of our greatest blessings,  
The man that we call Dad.*

By Karen K Boyer

Happy Father's Day to all the fathers out there!

*René Barney –  
Customer Service (Bruning)*



## Happy Father's Day 2015!

We will have treats on **Friday, June 19** at all locations for any Dads who stop in or come by the drive-up!

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# Holdrege Happenings...

Community service is performed by someone or a group of people for the benefit of the public or its institutions. This is the definition of community service from Wikipedia.

There are several positive projects presently happening in Holdrege these days. Below is a brief list of projects in process that are benefiting Holdrege and Phelps County.

1. The proposed renewal of LB 840. The Local Option Municipal Economic Development Act (LB 840) authorizes incorporated cities to appropriate and spend local sales tax revenues for certain economic development purposes. Holdrege is currently operating with an LB 840 plan that will expire in July of 2017. Phelps County Development Corporation (PCDC), the city-appointed program administrator, is leading the City's efforts to renew LB 840 with a new plan that will be in effect from July of 2017 through July of 2032. Renewal of LB 840 requires a 15-year economic development plan approved by the City Council. On April 21, the Holdrege City Council approved the proposed plan. Holdrege residents will be given the opportunity to support the renewal of LB 840 in a special election scheduled on November 10, 2015. The proposed sales tax is the same as the current sales tax which is one half of one cent. The estimated total income raised over 15 years is \$8.1 million. When approved, the LB 840 plan will be in place to support local businesses, create more jobs, and market Phelps County.

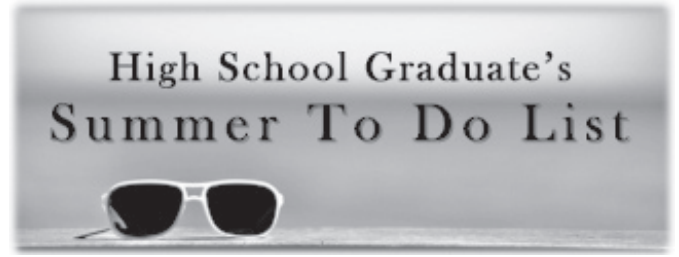
2. The Prairie View Addition, located on the east side of Holdrege, is rapidly being developed with infrastructure being completed presently. The new 15-lot addition is just one housing project underway in Holdrege to provide much-needed housing options for the community. These 15 lots are for market rate 1-4 family residential dwellings. In addition, in the same area there will be 8 lots available for duplexes. Holdrege Development Corporation is spearheading both of these projects.

3. The new elementary school, which is currently under construction, will be completed at the end of this summer just in time for the start of the 2015/2016 school year.

Another project happening in the community is the demolition of the existing Runza restaurant to pave the way for a newly-constructed building. Speaking of construction, there is plenty of road construction in Holdrege these days too. Hwy 6 & 34 on the east edge of town is all torn up, which is Phase One of a two-phase project. Also, 11th Street will be under construction this summer and fall. Have patience when driving in Holdrege over the next few months; you'll need it.

Finally, I've always said that until you experience something first-hand, you really don't have a true appreciation for the situation or event. This held true for me on Thursday, May 7, at the Nebraska Bankers Association annual convention where our very own Frank Bruning - "Banker Frank" - was honored for his 50 years in banking. Frank received a well-deserved standing ovation from the crowd. I'm so glad to have witnessed the event and feel truly honored to be a part of such a legacy organization.

*Kyle Anderson –  
Holdrege Branch Vice President*



• **Contact your new roommate.** You'll want to get acquainted and make plans for your new space – who's bringing what, like a fridge, microwave, tv, etc.

• **List your numbers.** Write down your bank and credit card account numbers, social security number, internet passwords, serial numbers of your tech gadgets, etc. Leave this list at home in a safe place. If you should ever need any of the information, your parents can get it for you.

• **Schedule your dates.** Not those kind of dates but all the important dates you need to get on your calendar and plan ahead for:

- Orientation events
- Class registration
- Due dates for tuition, rent, or room/board
- Rush for sororities/fraternities, if participating
- Move-in day
- First day of class!

• **Go shopping.** Do a web search for "college packing list" to find great lists of everything you could possibly need and items you might not have thought of yet. Spend your graduation gift money wisely!

• **Review your mobile phone situation.** Do you need to upgrade your phone or add a tablet? Will your current plan cover you for where you are going and all your mobile devices?

• **Check up on your health.** Schedule any necessary physicals, eye exams, dentist visits, or immunizations before you move away in the fall. Make sure you have your own copy of your health insurance card.

• **Stop in to Bruning State Bank.** Come visit with us about helpful banking tools, such as mobile banking, mobile deposit, text alerts, debit cards, and ATM locator apps.

• **Enjoy your summer!** Have fun, relax, and spend time with your family and friends before you start your new adventures!

## CONGRATULATIONS!

We are proud to share the news that the Nebraska Bankers Association (NBA) has elected Jerry Catlett as Chairman-Elect for 2015, which means he will step up to the Chairmanship for 2016. This is a great honor for Jerry and reflects his dedication and commitment to the banking industry. We appreciate all Jerry does for our Bank and support him in this endeavor!

*- Frank and Fred*

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# Protect Your Income with Disability Coverage...

You've insured your home and personal property, your vehicles and your life, but are you overlooking your most substantial asset – your ability to earn income?

Disability insurance protects your ability to earn income. But say "disability," and many people visualize impairment from an accident. According to the Council for Disability Awareness, the most common causes of disability among American adults are arthritis or rheumatism, back or spine problems, and heart disease. The Center for Disease Control reported among adults ages 18-44, 13.5 percent have a disability; that increases to 27.4 percent for ages 45-64, and 37.8 percent for ages 65 and older. And the last U.S. Census reported 57 million Americans with disabilities.

Europeans and Australians may have the right idea in calling disability insurance "income insurance." On any given day, your chances of becoming disabled are much higher than of dying. And if you become disabled, you continue to require living expenses like food, clothing and shelter, not to mention medical care – with no income to pay for them. According to the U.S. Department of Housing and Urban Development, 46 percent of home foreclosures occur because the homeowner has suffered a disability and can no longer make mortgage payments.

Social security provides disability benefits, but it can be difficult to qualify, and the limited benefits make it difficult to support even the most frugal standard of living. Worker's compensation may also be a source, but only if your disability results from a workplace condition or accident – and remember, most disabilities occur from illness, not injury. Don't count on either Social Security or worker's compensation to provide adequate income replacement if you can't work.

Many employers today offer group short-term disability (some states even require it) and long-term disability insurance. Group coverage is usually fairly affordable and easy to get, but doesn't offer much flexibility and pays only a percentage of your salary, usually 50 percent to 60 percent. It may also have a monthly or annual cap well below your typical annual earnings.

Some professional associations also offer group coverage. Like employer group policies, the coverage may be affordable and easy to get, but it may not provide the amount or extent of coverage that you need. Individual policies may cost more, but you have more flexibility in structuring the coverage to suit your needs. Some options will come at a premium, but might well be worth it.

Pricing for individual coverage will vary depending on

- **Amount of monthly benefit:** Generally, the higher the benefit, the higher the premium.
- **Definition of disability:** Benefits can apply for inability to perform in your specific occupation or in any occupation for which you are qualified. Coverage may also specify inability to work at all or inability to work a full day.
- **How long you can go before tapping benefits:** The longer the waiting period, the lower the premium. All the more reason to have that emergency cash reserve equal to four to six months' salary.
- **Length of benefit period:** The insurance carrier may put limits

on the length of coverage or you may choose a shorter period to reduce premium costs.

- **Your occupation:** The inherent hazards of your occupation, along with the level of skills required for your job, will influence premium. Expect to pay more for highly skilled professions like a doctor or lawyer and for more hazardous jobs like construction.
- **Cost of living adjustment:** You'll pay extra for this feature, but if you suffer a permanent disability, it will help your benefits keep pace with your living expenses.
- **Additional purchase option:** Another premium feature, this lets you buy additional coverage in the future without having another physical.

Choosing appropriate disability insurance takes careful consideration of not only your current situation but your future circumstances – and the worst-case circumstances at that. If you depend on your current income to live, you need to ensure it goes on flowing even if you can't go on working.

*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. Written by Securities America for distribution by David Frook.

## Dormant Accounts

Due to the expense of mailing statements and monitoring dormant accounts for suspicious activity, Bruning State Bank will implement a dormant account service charge of \$5 per month, effective July 1, 2015. This dormant account fee only applies to:

- Country Free Checking accounts
- Country Gold Checking accounts

And it only applies if these types of accounts have:

- No activity for at least 12 months, AND
- A balance of less than \$100.

You will not be affected by this service charge if you either maintain a balance of \$100 or greater, or have activity on your account at least once every 12 months. We will be sending a letter to affected customers using the current address we have on our system. If you have moved, it is very important that you let us know your new address. If you would like to close an account that you no longer use, all you have to do is simply give us a call!

If the balance in your dormant account is less than \$5, this service charge will not cause an overdraft. The system will apply the remaining balance toward the service charge and leave the account with a zero balance, which will automatically close it.

## Handling the Family's Finances...

Is your spouse ready to take over the family's finances if something happens to you? Most families have one spouse taking care of the family's finances by paying bills, making investment decisions, and reviewing insurance policies. If that spouse dies first, the surviving spouse may have a difficult time doing these tasks. Therefore, one of your most important financial duties is to prepare your spouse to handle the family's finances.

Listed below are some strategies to consider:

- Maintain good records by being well organized, locating files in one central place, and keeping only current information. Outdated information may confuse your spouse.
- Prepare written instructions covering everything from insurance policies to investments to company benefits to monthly bills, so nothing is overlooked. Also list all your assets, why you own them, and where important documents are kept. Update these instructions at least annually.
- Discuss your finances with your spouse periodically by going over your written instructions, explaining your rationale for major financial decisions. Your death could likely necessitate changes in investment allocations, insurance policies, and other financial matters, so encourage your spouse to explore all options before making decisions.
- Involve your spouse in the family's finances now by having them pay monthly bills, balance the checkbook, and review credit card charges.
- Line up professionals for your spouse in the financial areas that he/she feels uncomfortable handling. Identify those areas, find knowledgeable professionals who can help, and introduce them to your spouse now.

These strategies can help smooth the transition if your spouse needs to take over the family's finances at a moment's notice. If you need additional help, we are always glad to visit with you. Remember that our bank also offers Trust Services that you may find useful for your future planning.

*Craig Pope –  
Hebron Branch President*



### **Bruning State Bank Trust Department**

You don't have to go to the "big city" for your trust needs. We offer most trust services, farm management, escrows, and more. Call or stop in any of our locations and visit with our helpful Trust Committee members. We would like to help you accomplish your financial goals!

## Welcome...



We are excited to introduce our new Customer Service Representative in Bruning, if you haven't met her in person already! Her name is Gail Anderson. She and her husband, Dennis, moved to Davenport, Nebraska in March of 2013 when her husband began a new job there. They have two children, Garren, who is a student at Southeast Community College-Milford, and

Brandon, who is a junior at Bruning-Davenport High School. Gail was born and raised in the Hooper, Nebraska area where her family farmed. After graduating from high school, she attended the Lincoln School of Commerce in Lincoln. She most recently was working as the school secretary in Davenport, but prior to that, she worked at the bank in Hooper for 5 years and at the Two Rivers Bank in Arlington as well. Stop in sometime to say hello and welcome Gail to BSB and to our area! Remember our Customer Service staff is located inside the West door due to the current lobby renovation.

### **Do your summer plans involve a house project?**



*Check with us to see how our  
financing options measure up!*

- Construction Loans
- Home Equity Lines of Credit
- Rural Property Financing
- Long-Term Fixed Rates
- Local, Retained Servicing

Visit the *Mortgage Center* at

**[www.bruningbank.com](http://www.bruningbank.com)**

to check our current rates and even  
start your application online!

Member  
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NMLS #473773



# Planting, Replanting, Harvesting...

## PLANTING:

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

## Other dates to note:

July 1 – Wheat multi-peril crop insurance premiums are billed. Interest begins accruing August 1.

July 15 – Final date to report your 2015 corn, milo, soybean, and oats acres for your multi-peril crop insurance policy. Acres reported to crop insurance must match acres reported at the FSA office. Share percentages also need to be verified. All acres of the insured crop in the county must be reported – including newly added acres, late-planted acres, and un-insurable acres.

## REPLANTING:

**Contact us prior to replanting or destroying any crops!** Your MPC policy (other than CAT policies) includes coverage for replanting. An adjuster needs to authorize replanting prior to destroying or replanting the crop. In some cases, an insured can self-certify, but please check with us first!

Remember that when certifying replanted acres, you need to report the date of the initial planting to the FSA office.

## HARVESTING WHEAT:

**Contact us right away if you have a loss on wheat!** Report your harvested bushels once harvest is complete.

## CROP HAIL COVERAGE:

Storm season is here and it looks like we might get our share of wind and hail again this year. Do you have your hail coverage in place? Stop by to see us to discuss coverage options and get protection today!

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. We appreciate your promptness and diligence in reporting as it helps us do our best to protect you!

*Kathy, Jeff, Brian, Shari,  
Janet, Ryne, Zach –  
Crop Insurance Agents*

# NBA Announces 2015 Leadership...

Thanks to the Bruning State Bank Board of Directors and Management, I have been able to accept the nomination of Chairman-Elect of the Nebraska Bankers Association (NBA). At the NBA Annual Convention in early May, I was honored to receive the support of the membership when the voting was complete.

Going through the nomination process was an interesting experience. A special “thanks” to Frank and Mary Bruning, Fred and Penni Bruning, Jane and Dr. Tom Tonniges, and Matt Dalton (the Bruning family owners) who provided the opportunity (and permission) to serve the banking industry over the next two years as Chairman-Elect, and Chairman beginning in May 2016. My indebtedness to their kindness and understanding continues to climb!

There are a couple of issues to address with my clients and Bank co-workers. The questions come up, how much will you be gone, who will take care of my service needs, who I should ask for help.

Candidly, I’m going to be out of the Bank a fair bit. My responsibilities to serve the industry and clients will be demanding, yet the back-up strength we have in our Bank is one reason I felt comfortable taking on this volunteer leadership role. In many cases for individual clients, we always strived to have at least two staff members knowing the client and their needs already. So now we have an opportunity for younger staff and the clients to get know each other better and I’ll still be in the circle. Mobile phones, email, text messages, and the availability to access information from almost anywhere will assist tremendously.

The Chairman-Elect is a great opportunity to meet new people and be involved at a different level in banking. It will also test if the information sharing, task sharing, and client background history over the years have paid off. I’ve already seen many fellow workers step up to assist. Thanks so much.

In the future, I’ll outline what the NBA does for member banks like Bruning State Bank.

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

## Replacement Keys for Safe Deposit Boxes



Effective July 1, 2015, the charge to replace a lost key for a safe deposit box will be \$50.



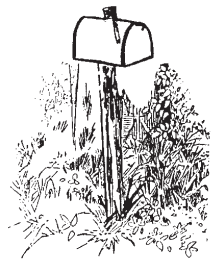
P.O. Box 100  
Bruning, Nebraska 68322

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

Address Service  
Requested



**"YOUR COUNTRY BANK"**  
Since 1891

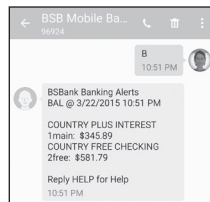


## Technology Update...

If you're a smartphone user, a recent study by Microsoft shows that on average, a goldfish now has a longer attention span than you do. With an average attention span of 8 seconds, as compared to 12 seconds back in 2000, we're now about equal to... squirrels.

With 10-second Snapchats, 6-second Vines, and 140-character Tweets, it's not really our fault that we're so easily distracted in the presence of screens, is it? On a more positive note, the study did find that those with a more "digital lifestyle" have improved their ability to multitask and process information simultaneously from different sources.

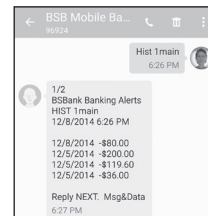
Even if your attention span is closer to that of a gnat, there are some Mobile Banking tricks that you will like and can try out while checking scores on ESPN and watching cat videos all at the same time. Once you have signed up for Mobile Banking, including the Text Banking option, save our short code, 96924, in your contacts as BSB Mobile (or whatever you'd like to call us since it's your phone).



Then whenever (meaning 24/7) you'd like to know your balance, you can simply text the letter "B" to 96924 and within seconds, you'll receive a text back with the balance in your account(s). That's it! The letter B! If you're an overachiever, you can type "BAL" or even "BALANCE" but just the letter B will be enough.

Did your balance surprise you? Want to know what transactions recently hit your account? Text "TRANS" or "HIST" along with the account nickname (examples: "trans checking1" or "hist 2joint"). If you're still curious, you can reply "NEXT" as it suggests to see additional transactions.

If you don't remember your account nicknames, with your squirrel attention span, it's okay! Simply look back at the balance text



you just received and the account nicknames are listed. You set these nicknames when you first sign up for Mobile Banking and can change them at any time by logging in to Online Banking from your computer, going to Options and clicking "Manage Devices" under the Mobile Banking Profile section. Then click the "My Accounts" tab.

Here you can change the nicknames as well as which accounts you want to access from Mobile Banking.

I wanted to share these texting tricks because to me, this is often faster than even logging in to the app when all I need is my balance, and you can use these texting key words even if you don't have a smartphone! You do have to be signed up for Mobile Banking before you start. Also please remember that while BSB does not charge anything for this service, your standard data and text messaging rates from your phone service provider will still apply.

If you are still reading this article, congratulations! You have nearly matched the attention span of an elephant. But seriously, we're always here to help you with our technology services and we appreciate when you try them out.

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