

# BRUNING STATE BANK

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www.bruningbank.com

Bruning, NE • 402-353-2555 or 1-800-403-5889

Hebron Branch 402-768-7473 or 1-800-405-6167

Bank of Broken Bow 308-872-2757 or 1-877-872-2757

A Branch of Bruning State Bank • Broken Bow, NE

FDIC

**YOUR  
COUNTRY  
BANK**



## Friends...

The newspapers had an article a couple of weeks ago about friendship that I found disturbing. In part, it was about who folks felt they could confide in during troubled times. The first shock for me was that 25% of the people have no one to confide in; secondly, the average person has only two they can depend on. (Apparently this changes, as a few years ago this number was three.)

I have some thoughts on the drop from three friends to two: this could come from being too busy to develop friendships, or just not understanding the value of friends.

Over the years, I have been in a position to spend time with a lot of people, and I came to believe that if I didn't make friends, it was my fault (though maybe I also encountered people who didn't care to be a friend.) In the process, I realized that you need to work on listening sometimes to develop and keep friends.

Seek out those who need a friend - make a special effort to find out their concerns. As a good example of this, I was reflecting on my age and how useful I may or may not be when I received a letter from Rex Redelfs, an old Bruning classmate. It was cheery, positive, gave me a couple compliments, and kinda made my day. A note or phone call can go a long ways toward keeping up a friendship, or to activate a new one. Rex was like Will Rogers who said, "I never met a man I didn't like."

Those of you who feel alone also have a responsibility to be open to people who want to be a friend. We don't want to get on in years, then look back and say, "I wish I would have developed more friendships...."

*Your Friend,  
Frank Bruning—  
Chairman of the Board*

I speak to people on the elevator all the time with little response. My wife said they don't want to talk to me. My comeback to her is that they don't know what they're missing.

## Good NEWS!

I am happy to let you know we have made some changes at the Bank! We are offering some new, improved versions of our deposit accounts. Checking at Bruning State Bank is as easy as ABC. Our new checking accounts are:

- A) Country Free Checking,  
an absolutely free checking account.
- B) Country Plus Interest Checking,  
a checking account that earns interest.
- C) Country Gold Checking,  
an account for those 62 years of age and above.

We also offer free Internet banking on all accounts and free bill paying on personal accounts. You don't have to worry about your existing accounts with us - for example, if you are currently using our Country Convenience Card account or our Country Checking Advantage account, it will be rolled into our Country Free Checking account. Pam will describe in more detail the new accounts and what will happen to the current accounts in her article.

Just as a reminder, we still have our Country Savings account that is fee-free with no minimum balance required. If you are looking for an account that pays a higher interest rate see our Money Market Savings account. Stop in or call to learn more about our other valuable products that include: IRA's, Health Savings accounts, and don't forget our Investment Department, Insurance Services and Trust Department.

I want to thank you all for your continued loyalty to Bruning State Bank in Bruning, Hebron and the Bank of Broken Bow. We want to be your one-stop shop for all of your personal, family and business financial needs.

*Fred D. Bruning—  
President*

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# Housing Down Payment Assistance Is Coming Soon!

Thayer County Economic Development Alliance, Inc. (TCEDA) recently received \$250,000 for countywide homeownership down payment assistance. The purpose of the Thayer County Homeownership Opportunity Program is to provide financial assistance, utilizing funds from the Nebraska Affordable Housing Program, for the purchase of single-family residential housing units which are safe, decent, sanitary and affordable to low- and moderate-income persons / families of greatest need, improve availability of housing, promote homeownership, increase attractiveness of underdeveloped neighborhoods and increase local employment. The Thayer County Economic Development Alliance, Inc., a non-profit corporation, will operate this program and is working out the details at this time.

Listed below are the some of the most important eligibility

1. Participants must meet the loan standards established by their lender (including the requirements of the financing programs utilized). The TCEDA Program funds will be offered to the borrower as an "interest-free deferred loan".
2. Repayment of the home loan subsidy to the TCEDA shall happen when the borrower or his/her heirs sell or transfer said property.
3. Income is limited to 100% of the median household income of Thayer County, Nebraska adjusted for family size as established by the Department of Housing and Urban Development (HUD).

#### *Household Income*

Single-\$35,000 • 2 people-\$40,000  
3 people-\$45,000 • 4 people-\$50,000

4. The maximum purchase price of the "existing" home cannot exceed \$117,000, which includes land and improvements.
5. The maximum home loan subsidy to any buyer shall not exceed the lesser of \$17,000, or 20% of the purchase price, or the amount of money necessary to pay the purchase price after expending all liquid assets of the purchaser, which exceeds \$2,000, after the 2% down payment requirement.
6. The minimum down payment requirement from the borrower is 2% of the total purchase price, including closing costs.

Anyone interested should contact us as soon as possible to begin the home loan pre-approval process since the funds are awarded on a first-come, first-served, first-to-close basis.

Contact Jeff, Sarah, or Stephen for more information and to check out our very competitive home loan financing programs to finance the balance of home purchase.

*Craig Pope –*

*Hebron Branch President*



## Rethinking Rural America...

Based on a study done by the W K Kellogg Foundation, people who live in this country hold strongly positive views about rural life in America, seeing it as the repository of traditional values, closely-knit communities and hard work.

Americans both within and outside of rural America perceive rural America as a distinct culture in many ways:

- They perceive rural America as being based on an almost completely agricultural economy. In reality, direct farm employment makes up only 7% of rural employment.
- It is perceived that rural communities "symbolize America" because they revolve around families committed to religious values and traditions of self-reliance and self-sufficiency.
- Respondents perceive that rural America is serene and beautiful, populated by animals and livestock, and the landscape is covered by trees and family farms.
- Respondents perceive that rural America is friendlier and more relaxed than urban or suburban America. It is seen as a safe place to raise kids.

Of interest to me is the focus on agriculture rather than on persistent poverty rooted in low wages and dismal job opportunities. This perception of farming goes back over 100 years, when two thirds of the work force in the United States was involved in agriculture.

With the farming population becoming a smaller part of the rural economy, we need to rethink how we can improve our economic conditions and revitalize rural America. More emphasis is being put on bringing other industry into rural areas of America, but actually attracting other business is a struggle. The positive viewpoint most people have of rural America needs to be used to help bring new business and industry to rural areas.

In other words, we need to start marketing this strong perception to entice people and industry to rural America. I believe, as apparently many Americans do, that rural living in America is a great thing, and if we don't do something to change the trends of decreasing rural population, this will no longer be a viable way of life.

*Darrell Raum–*

*Senior Vice President*

# Recreational Vehicles- Are You Covered?

Are you the owner of a 4-wheeler, golf cart, camper, trailer, jet ski, motor boat, snowmobile, motorcycle, or any other type of recreational vehicle? If so, have you contacted your agent to be sure you have sufficient coverage for both liability and physical damage?

**4-wheeler & ATV's:** Physical damage coverage for 4-wheelers and ATV's is NOT automatic on most home and farm insurance policies and the liability coverage would be limited. The automatic liability coverage on farm and home policies provides liability coverage for only the premises listed on the policy. There is no medical payments coverage provided on a home policy, and automatic medical payments coverage on a farm policy is limited to hired help. Physical damage coverage and broader liability coverage can be scheduled on a farm policy, and medical payments coverage can be added for members of the household. Physical damage and medical payments coverage is not offered on a home insurance policy. A recreational vehicle policy could be written and would provide liability coverage when the ATV is used at any location, would provide medical payments coverage for anyone injured, and would provide physical damage coverage.

**Golf carts:** Physical damage coverage is NOT automatic on farm and home insurance policies. Automatic liability coverage is limited to premises listed on the farm and home policy only, but does include liability coverage while golfing on a public golf course. Physical damage coverage can be added to a home or farm policy or a separate recreational vehicle policy can be written. The recreational vehicle policy would include liability coverage at any location.

**Campers & trailers (pull-type):** Some home and farm insurance policies provide a limited amount of physical damage coverage (around \$1000-\$1500) on pull-type campers and trailers. Liability coverage usually follows the auto insurance for the vehicle used to pull the camper or trailer. Additional physical damage coverage can be added to some auto insurance policies or a separate recreational vehicle policy can also be written.

**Jet skis & motorboats:** Some home and farm insurance policies automatically provide a limited amount of physical damage coverage (around \$1000) for watercraft and their trailers. Liability coverage is included for inboard/outboard motors of less than 50 hp, outboard motors of less than 25 hp, and sailboats less than 26 feet in length. Physical damage coverage for the watercraft and trailer can be scheduled on a farm and home policy or on a separate watercraft policy.

**Snowmobile:** Physical damage coverage on a home, farm or auto insurance policy is NOT automatic for snowmobiles and coverage needs to be written on a recreational vehicle policy. Farm and home policies include on-premises liability only, so a recreational vehicle policy would need to be written to provide the off-premises liability coverage.

Motorcycles, trail bikes, mopeds, scooters, etc...: Physical damage coverage is NOT automatic on a home, farm, or auto insurance policy. A home or farm policy would provide on-premises liability ONLY if the land motor vehicle were not licensed for road use. A recreational vehicle or motorcycle policy would need to be issued to provide liability coverage for vehicles licensed for road use and to provide the off-premises liability coverage. Physical damage coverage would need to be written on a recreational vehicle or motorcycle policy.

Summer is a fun time of the year and we all enjoy the outdoor activities! Remember that each insurance company has their own rules, SO...PLEASE be sure to give us a call or stop by our office to be certain you have the coverage you need to protect you and your recreational vehicle—and you can continue to have FUN!

Have a happy and SAFE summer!

*Fred Kobza, Kathy Roberts &  
Kristen Monteforte—  
Insurance Department*

\*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

The Bank of Broken Bow is excited to announce that the drive-up is completed and in full operation. Many customers are enjoying the convenience of being able to do their banking from their vehicle. The drive-up is considered an express lane and we would ask that you help us keep this a fast service. If you should need money orders, cashiers checks, coin counted, large change orders, or anything out of the ordinary, we ask that you do those types of transactions in the bank lobby.

With the addition of the drive-up, our bank hours are as follows:

#### **Lobby**

8:00 a.m. to 4:30 p.m.  
Monday-Friday

#### **Drive-up**

8:00 a.m. to 5:00 p.m.  
Monday-Friday



These hours will be effective August 1<sup>st</sup>. If you need banking assistance after 4:30 p.m., please call to make an appointment. We would be happy to accommodate your needs.

Stop and try out our drive-up. You may find it is a great way to do your banking!

*Bank of Broken Bow  
Employees*

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## Technology Updates...

Bruning State Bank will celebrate our first year of "free" Internet Banking on September 15, 2006. We appreciate the positive response you've shown, given the number of clients that are now using this service. We hope you find it convenient and useful in your personal finances or business. For the clients that have not signed up, I encourage you to take advantage of this free service. If you are not comfortable doing business online – I can assure you we are taking all the necessary steps to secure and protect our most important asset: You and your account information. If computers and the internet are not for you – we will continue to deliver the best products and best services in the means you feel the safest.

Over the last few years, I've written about our technology challenges or should I say my struggles with keeping up.

Check 21 is a relatively new regulation and new form of information sharing technology. It has been around for a few years now, yet we have not seen the widespread usage of image replacement documents (IRD's) or the interchange of electronic image files of checks among banks. Depending on where you live and the companies you do business with, the number of image replacement documents or substitute checks returned with your statement have been minimal. I think in the next 6 to 12 months that will change and change rapidly. With increased fuel costs for trucks, vans and planes that transport checks and the uncertain outages caused by the 2005 hurricanes, banks are making the necessary investment to streamline the delivery of checks to the paying bank. Look for a large increase among banks of all sizes.

The initial software for check imaging has been around since the mid 1990's and the cost has continued to decrease as more banks and companies use and improve the original software. As you'll see in other areas of this newsletter, we are lowering the cost to do business with us for most of our checking account customers. By offering "free checking" accounts, it will require us to clear and handle checks in the most efficient and effective manner possible. Check 21 has been the driving force to begin embracing new technology and how to apply it to our business.

Since the inception of the Bank of Broken Bow in April 2005, our employees have been meeting in Grand Island (halfway between Bruning and Broken Bow) to discuss "best practices" in our use of current technology and plans for the next thing coming out. I'm indebted to this hard-working and smart group for their ideas and assistance in getting me through all of these technology challenges. Their recommendations on the best investment to meet our goal of delivering dependable, low-cost to no-cost products and services to you has been invaluable. These efforts and cooperation have paid off with the new products that will be available August 15, 2006.

Bruning State Bank is proud of our friendly professional staff. As new forms of technology allow customers to do business with us in new ways, our staff is dedicated to serving you and your needs. New technology and the internet are great tools, yet we will always remain focused on banking as a "People and Relationship" business. In the next issue of our newsletter, I'll discuss our bank's mission statement "Build and Maintain Wealth" and how technology assists you and us in that mission.

Jerry Catlett

## Smile Big For The Camera...



Come help us celebrate our 115<sup>th</sup> year of banking service. We would like to thank you and your family for doing business with Bruning State Bank. As a token of appreciation we have a special gift for you courtesy of Legacy Images. You will receive **1 free 8x10 Color Portrait** per bank customer family, taken by a professional photographer. The portrait is yours at no cost or obligation.

Legacy Images will be in Bruning at the Bank to take customer's pictures:

<i>Wednesday, Sept 13</i>	<i>5 p.m to 9 p.m.</i>
<i>Thursday, Sept 14</i>	<i>2 p.m. to 8 p.m.</i>
<i>Friday, Sept 15</i>	<i>2 p.m. to 6 p.m.</i>
<i>Saturday, Sept 16</i>	<i>9 a.m. to 3 p.m.</i>

Legacy Images will be in Broken Bow at the Bank to take customer's pictures:

<i>Friday, Sept 22</i>	<i>Noon to 9 p.m.</i>
<i>Saturday, Sept 23</i>	<i>9 a.m. to 5 p.m.</i>

Please stop in or call Sarah in Bruning (800-403-5889) or talk to Renee in Broken Bow (877-872-2757) to set up an appointment.

You will be able to view your poses immediately following photography, at which time you may choose your complimentary 8x10 portrait and order any additional pictures; however, you are under no obligation to buy. Portraits will be available for pick-up at the Banks in about four weeks, just in time for the Holidays!

Tips for Portraits from Legacy Images...

\*If your glasses darken outdoors – come early to let them lighten.

\*Keep colors in the same tone or theme.

Avoid stripes and bold patterns in clothing.

\*Short sleeves and sleeveless tops call attention to your upper arms and may draw attention away from the face.

\*Stay away from white shoes and socks as pictures may be full length – barefeet works.

\*Hats are welcome – to look natural avoid new hairstyles.

P.S. "Photographer Rules" require that we limit the free gift to one (1) per sitting / per family.  
You may only be in one free gift.

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# We Want To Make Checking Easy!

Have you read Fred's article? If not, stop now, read it and come back ready for more information about our new checking accounts. We think you will be pleased.

If you currently have a Convenience Card or Checking Advantage account, you will be happy to know your account will automatically be converted to our new Country Free Checking account effective August 15, 2006. All the Country Free Checking features are listed following this article. Most important to you is that there is no minimum balance requirement, no service charge, unlimited check writing privileges and five free foreign ATM transactions per month!

Customers who now have a Checking Plus account will benefit from unlimited check writing and two free foreign ATM transactions per month in our new Country Plus Interest Checking account. The minimum balance requirement of \$500.00 and tiered interest rate based on balance remain the same. No action is required on your part with this type of account.

The Country Gold Checking is a "new" account created specially for those of you 62 years and above. It is an interest-bearing account with a tiered rate and a \$1,000.00 minimum daily balance requirement to earn interest. The benefits, in addition to interest, are no service charge, unlimited check writing and free "club" checks. Since this is new, you will need to sign up for this account. Contact any of our customer service representatives after August 15 to take advantage of this new account, the Country Gold Checking.

We are excited to "roll out" these new accounts. We think they are a good addition to our entire group of banking products and will be of great benefit to all our customers!

*Pam Lemke, Janice Fintel &  
Carm Hinrichs—*

**AS EASY AS  
A.B.C!**

## **A. COUNTRY FREE CHECKING**

*An absolutely free checking account.*

- No minimum balance
- No service charge
- Unlimited check writing
- Check images returned with statement
- Free ATM/VISA debit cards
- 5 free, foreign ATM transactions per month; after fifth, \$1.50 per transaction. No charge at BSB ATM's
- Free Internet Banking & Bill Pay

## **B. COUNTRY PLUS INTEREST CHECKING**

*A checking account that earns interest.*

- Variable interest bearing account, tiered interest based on balance\*
- Minimum balance \$500.00, \$6.00 maintenance fee for less than \$500.00 balance
- Unlimited check writing
- Check images returned with statement
- Free ATM/VISA debit cards
- 2 free, foreign ATM transactions per month; after second, \$1.50 per transaction. No charge at BSB ATM's
- Free Internet Banking & Bill Pay

## **C. COUNTRY GOLD CHECKING**

*Account for those 62 years of age and above.*

- Variable interest bearing account, tiered interest based on balance\*
- A minimum daily balance of \$1,000.00 required to earn interest
- No monthly service charge
- Free club checks
- Unlimited check writing
- Check images returned with statement
- Free ATM/VISA debit card
- 2 free, foreign ATM transactions per month; after second, \$1.50 per transaction. No charge at BSB ATM's
- Free Internet Banking & Bill Pay

*\*See account Truth In Savings Disclosure for current interest rates.*

**VISIT THE VIETNAM  
MOVING WALL IN  
HEBRON, NEBRASKA  
AUGUST 24 – 28, 2006**

Join us as we honor the many men and women who made the ultimate sacrifice for our freedom...

"The Moving Wall" is the half-size replica of the Washington, DC Vietnam Veteran's Memorial. It has been touring the country for the past 17 years. When John Devitt attended the 1982 dedication of the Vietnam Veteran's Memorial in Washington, he felt the positive power of "The Wall". He vowed to share that experience with those who did not have the opportunity to go to Washington. John Devitt, Norris Shears, Gerry Havr and other Vietnam Veteran volunteers built "The Moving Wall". It went on display for the first time in Tyler, Texas in October of 1984. Two structures of "The Moving Wall" now travel the USA from March to December, spending about a week at each sight. There are 58,228 military names on the wall, 8 women (all nurses), 17 chaplains, 6 sets of brothers, 3 sets of father and son, youngest was 15 years old, 56 Canadians, 22 countries are represented, 395 Nebraska casualties, and 5 Thayer County casualties.

"The Moving Wall" will be in Hebron and will be open to the public for viewing 24 hours a day, starting Thursday, August 24<sup>th</sup> at 9:00 a.m. and ending Monday, August 28<sup>th</sup> at 4:00 p.m. Morning ceremonies will be held daily beginning at 8:00 a.m. with evening ceremonies beginning at 7:00 p.m. The American Legion and VFW Posts will be present for military honors, as well as various dignitaries throughout the four days. The names of the Nebraska Casualties will be read periodically throughout the day and at the close of each evening ceremony. A thirty-minute video, "Faces on the Wall" will be played periodically for our guests. This video gives insight into the Vietnam conflict. Area schools and churches will provide music and entertainment. Numerous artifacts from the Vietnam War era will be available for viewing. "The Moving Wall" will be dimly illuminated at night and volunteers will be available 24 hours a day should you need assistance.

"Our goal is to pay respect to those who fell, educate the young and old and bring this country closer together. I think we achieved all three!"

For more information, please call Don Klaumann at (402)768-6640. For lodging & amenity information, contact the Hebron Chamber of Commerce at (402)768-7156.

***Powers of Attorney...***

No matter what your age is or your family situations, it is very important that each and everyone have a current Power of Attorney. This document gives the person of your choice – spouse/children/family friend – the authority to do business on your behalf if you should become incapacitated or unable to take care of your own affairs. This would not only affect your Banking business, but also any type of business – bill paying of general expenses, medical expenses, any farm transactions, selling of grain – or any business done in the general course of a day. This document also needs to be on record with your Bank, so that it is on file when the need arises. It is also important to have in place should you need to enter the hospital or nursing home. Our Bruning State Bank Trust Department can also serve as your Power of Attorney if you so desire.

Along with this, it is also important that you have a Health Care Power of Attorney – which gives direction for your health care, if you should become incapacitated.

If you do not already have these documents in place, we encourage you to contact the attorney of your choice to get them prepared. I know this is an easy item to put off, but probably one of the most important, along with your Will or Trust, no matter what your age. Any questions, give us a call.

*Darlene Reinsch –  
Senior Vice President,  
Trust Department*

**CHANGES TO BANK FEE SCHEDULE  
Effective September 15, 2006**

*The following fees for bank services will change as of September 15, 2006. All other fees associated with your account will remain the same. If you have any questions regarding these changes please stop by the bank, give us a call, or e-mail us using the bank's website ([www.bruningbank.com](http://www.bruningbank.com)).*

Overdrafts .....	\$25.00
Returned Checks.....	\$25.00
ACH Items Returns .....	\$25.00
Stop Payment Orders.....	\$20.00
Return Items Back To Us .....	\$5.00
Foreign ATM Fees .....	\$1.50 per transaction

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# Crop Insurance Notes & Reminders...

You have spent a lot of time, money, and hard work getting your spring crops planted and getting the wheat harvested. Please take note of the following information to insure that your crop insurance is there to protect your investment.

## Row-Crop Insurance Notes:

- PLEASE review the crop acres shown on your Schedule of Insurance and BE SURE they match what was reported to the FSA office. Any loss payment may be reduced or eliminated if the acres are mis-reported!
- The crop insurance premium is due on October 1<sup>st</sup> and interest will be added if payment is not received by November 1<sup>st</sup>.

## Important Loss Information:

- Losses must be reported within 3 days from the date of loss. Notify us IMMEDIATELY if you think you might have a loss!
- Production on irrigated crops needs to be kept separate from the non-irrigated crop in order to maintain separate units and to allow for appropriate loss payment. Production must also be kept separate by section.
- Please contact us if you have ANY questions prior to or during harvest. If production records aren't properly maintained, you could lose your separate unit structure – plus – any loss payment could be reduced!
- Prior approval is no longer required when commingling your grain. However, certain requirements must be met. Failure to keep appropriate load records, bin markings, or combine monitor records could affect a loss payment and unit structuring for the current and succeeding crop years.
- Bring your production information in to us as soon as harvest is complete so each unit can be reviewed to determine if there is a loss.
- The end of the insurance period for corn, milo, and soybeans is December 10, so contact us if you can't get the crop harvested by that date.

## Wheat Insurance Reminders:

- Report your 2006 wheat production to your agent right away. Wheat losses need to be reported NOW!
- The crop insurance premium is due July 1<sup>st</sup> and interest will be added if payment is not received by August 1<sup>st</sup>.

- 2007 Wheat Crop Insurance – sales closing date is Sept 30, 2006. The desired coverage must be in place by this date!

We will continue to mail out important reminders as deadlines approach.

Please feel free to give us a call or stop by our office if you have any questions!

*Jeff Hammer, Kathy Roberts,  
Craig Pope & Shari Fischer –  
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

## **INTERNET...Be Careful Out There!**

We offer free "Internet bill-pay" on our consumer on-line banking accounts, as you may already know. But we have many customers who are concerned about the safety and privacy of their information if they decide to utilize these opportunities. With identity theft and on-line fraud being in the news so much lately, I grant you that it is definitely something that should be taken into consideration.

But having on-line accessibility to your accounts may actually make you less likely to be defrauded, as you have the ability to monitor transactions to your account on a more frequent (or even daily) basis, rather than waiting until you receive your monthly statement. If there were fraudulent activity, you would be aware of it sooner so as to do something about it much more quickly.

I do not mean it is entirely without risk. We have all read news-stories of various agencies that may have had their database (and possibly your personal information) compromised. But you run some risk writing a check to be sent off to someone you don't know; many times, your personal check has a lot of information that could be used to steal your identity.

The vast majority of those who shop "on-line" have had satisfactory experiences. But you still need to be careful, just as you would in any form of commerce. We have had some customers who were given opportunities that were "too good to be true." And they were. The product ordered was never received, even though the purchase money was sent. Monitor your accounts closely, and report any discrepancies to your Bank immediately. Be careful. It's a jungle out there.

*Janet Germer –  
Vice President*

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## Identity Theft Is Not Solely A Financial Crime...

Strong emotions such as fear, anger, helplessness and frustration may also overwhelm a victim. Many victims have no idea how to resolve their situation and whom to turn to for guidance. Promptly and properly notifying credit and law enforcement agencies as well as other relevant institutions can be a daunting and exhausting task for anyone trying to resolve the crisis on their own.

That's why Bruning State Bank provides our banking customers and their family members with highly experienced identity theft resolution experts, along with proactive resources and ongoing education—at no additional cost. Should you become a victim of identity theft, a personal advocate will work with you one-on-one, every step of the way until your identity is restored. You'll receive the following:

- Unlimited access to your dedicated, personal advocate via toll-free phone number
- Family members included
- Proactive assistance for victims of wallet and purse theft
- Systematic notification to credit bureaus, creditors and collectors, government agencies, and relevant parties
- All phone calls and documentation needed to resolve your identity theft
- Comprehensive case file creation to assist law enforcement and insurance agencies
- A 3-in-1 credit report
- Credit monitoring and fraud monitoring for victims of true identity theft
- Optional credit file freezes and interface with state identity theft passport programs (where available)

Everyone is a target for identity theft. Please visit Jerry Catlett to learn how to better protect yourself and your family. If you believe you are a victim of identity theft, call 800-403-5889 to be connected to the Identity Theft Resolution Center.

*Jerry Catlett*

### Husker Harvest Days

Husker Harvest Days in Grand Island will be September 12-14. We will again this year, with joint effort between Bruning State Bank and the Nebraska Bankers Association, be offering tickets at no cost. It will be on a first-come, first-served basis. Please let a Loan Officer know if you are interested in attending!

## We're On Your Side...

• **Trust is the foundation of every good banking relationship.** The growth of technology has understandably raised concerns about the privacy of consumer financial information. Your financial institution is committed to protecting your personal financial information.

• **Privacy is a partnership between a bank and its customers.** Banks and customers must work together to protect sensitive information. Banks use a combination of safeguards to protect your information such as employee training and accountability, strict privacy policies, rigorous security standards, encryption, and fraud detection. You can help maintain your privacy by taking precautions such as those mentioned above. Let's work together to protect and control the privacy and security of your confidential financial information.

• **Ask your banker about the privacy policy at your financial institution.** All banks in the U.S. have created and disclosed to customers a document that explains what—if anything—they do with personal customer information. If you have questions about your institutions privacy policy, ask your banker.

*This information is provided by Bruning State Bank, the Nebraska Bankers Association, and the American Bankers Association. January 2006*

## Organizations That Can Help...

• If you prefer not to receive offers of pre-approved financing or credit, call (888) 5-OPT-OUT (888-567-8688). This service is offered jointly by the three credit agencies.

• To reduce telemarketing calls at home, register your phone number at [www.donotcall.gov](http://www.donotcall.gov) or by calling 888-382-1222.

• The Direct Marketing Association offers services to help reduce unwanted mail and telephone solicitations. To join their mail preference service, go to [www.thedma.org/consumers](http://www.thedma.org/consumers) or mail your name, home address, and signature to: **Mail Preference Service** Direct Marketing Association P.O. Box 643, Carmel, NY 10512. To reduce unsolicited telephone solicitations, send your name, home address, home telephone number, and signature to: **Telephone Preference Service** Direct Marketing Association P.O. Box 1559, Carmel, NY 10512.

• If you believe a company is trying to con you out of your money, contact: **Nebraska Attorney General's Office** Consumer Protection Division (800) 727-6432 or (402) 471-2682 [www.ago.state.ne.us](http://www.ago.state.ne.us) **Federal Trade Commission** Consumer Response Center (877) FTC-HELP (877-382-4357) [www.consumer.gov/idtheft](http://www.consumer.gov/idtheft)



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## A Little Humor!!!

The Doc told me to start an exercise program. Not wanting to harm this old body, I've devised the following:

- MONDAY – Beat around the bush  
Jump to conclusions  
Climb the walls  
Wade through the morning paper
- TUESDAY – Drag my heels  
Push my luck  
Make mountains out of molehills  
Hit the nail on the head
- WEDNESDAY – Bend over backwards  
Jump on the bandwagon  
Run around in circles  
Have a mid-week crisis
- THURSDAY – Advise George Bush on how to run the country  
Toot my own horn  
Pull out all the stops  
Add fuel to the fire
- FRIDAY – Open a can of worms  
Put my foot in my mouth  
Start the ball rolling  
Go over the edge
- SATURDAY – Pick up the pieces  
Get my ducks in a row  
Gather some moss  
Walk the dog with my yo-yo
- SUNDAY – Kneel in prayer  
Bow my head in thanksgiving  
Uplift my hands in praise  
Hug someone and encourage them

*WHAT A WORKOUT!!!*

## Keep Your Identity Safe

**Safeguarding confidential financial information is important to you and Bruning State Bank.**

### Consumer Tips For Privacy Protection

- Do not give your Social Security number or personal credit information over the phone.
- Shred receipts, bank statements, and unused credit card offers before throwing them away.
- Keep track of your mail and take notice if a statement or check is missing.
- Mail bills in a post box or at the post office—not from your own mailbox.
- Review your monthly statements regularly for any unauthorized charges.
- Review your credit report annually to ensure accuracy. Order your free annual report by calling 877-322-8228 or by visiting [www.annualcreditreport.com](http://www.annualcreditreport.com).
- Do business with companies you know and trust, particularly online.
- When conducting business online, make sure your browser's padlock or key icon is active.
- Don't open e-mail from unknown sources.
- Use virus detection software.
- Protect your PINs and passwords. Change them often. Use a combination of letters and numbers.
- Report suspected fraud to your financial institution and the three credit reporting agencies immediately.

**Equifax:** (888) 766-0008

**Experian:** (888) 397-3742

**TransUnion:** (800) 888-4213

### **Attention: Bruning State Bank, Bruning State Bank Hebron Branch and Bank of Broken Bow Customers**

Information Security is a top priority of Bruning State Bank. You will never be asked to furnish personal information via an email or other electronic means. If ever asked to furnish any personal information, please ignore the request and delete the email. As always, please feel free to contact us with any questions, comments or concerns.

**Bruning 402-353-2555 or 800-403-5889**  
**Hebron 402-768-7473 or 800-405-6167**  
**Broken Bow 308-872-2757 or 877-872-2757**

# BRUNING STATE BANK

Charter No. 618

"Since 1891"

## Statement of Condition At Close Of Business On June 30, 2006

### ASSETS

CASH	\$4,678,000.00
<small>(Cash in our vault, plus cash due on demand from other banks where funds are deposited.)</small>	
U.S. BONDS.....	24,522,000.00
<small>(This is the amount of government bonds owned by the bank, most of which are due in less than three years.)</small>	
MUNICIPAL BONDS.....	9,878,000.00
<small>(Investments in high-grade bonds issued by cities, school districts and other municipal government.)</small>	
FEDERAL FUNDS SOLD.....	00.00
<small>(Funds loaned to other banks for daily cash needs, payable on demand.)</small>	
<b>TOTAL CASH ASSETS .....</b>	<b>36,078,000.00</b>
<small>(Total of liquid investments that could be quickly converted to cash or other immediately available funds.)</small>	
LOANS AND DISCOUNTS.....	88,329,000.00
<small>(Amount of money loaned to customers for all types of loans, such as real estate, agriculture, commercial and consumer.)</small>	
BANKING HOUSE, FURNITURE AND FIXTURES.....	11,379,000.00
<small>(The depreciated value of the bank, all furniture and equipment.)</small>	
OTHER ASSETS .....	7,372,000.00
<small>(Accrued interest earned but not collected and other receivables.)</small>	
<b>TOTAL ASSETS.....</b>	<b>133,158,000.00</b>

### LIABILITIES

DEPOSITS .....	\$106,632,000.00
<small>(Amount of money on deposit by customers of the bank, in the form of checking accounts, savings accounts and certificates of deposit.)</small>	
BORROWED FUNDS - FHLB & OTHERS.....	8,878,000.00
OTHER LIABILITIES .....	527,000.00
<small>(Accrued interest payable on all interest bearing checking accounts, savings accounts and certificates of deposit, payable at a future date, and income taxes payable during the fiscal year.)</small>	
<b>TOTAL LIABILITIES .....</b>	<b>116,037,000.00</b>

### EQUITY CAPITAL

CAPITAL STOCK.....	\$600,000.00
<small>(Par value of 6,000 shares of common stock of the bank, paid by the people who own the stock.)</small>	
SURPLUS .....	13,800,000.00
<small>(Amount taken from the profits of the bank to further strengthen the position of the bank.)</small>	
UNDIVIDED PROFITS AND RESERVES .....	2,721,000.00
<small>(Amount that has accumulated from earning of the bank for reserves.)</small>	
<b>TOTAL EQUITY CAPITAL .....</b>	<b>17,121,000.00</b>

**TOTAL LIABILITIES & EQUITY CAPITAL ..... 133,158,000.00**

**BRUNING  
STATE  
BANK**

P.O. Box 100  
Bruning, Nebraska 68322

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

*Address Service  
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YOUR COUNTRY BANK

