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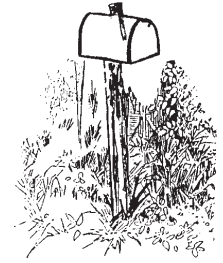
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"YOUR COUNTRY BANK"

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On the Wrong Page...

Years ago, Frank Malek, an old retired butcher in Bruning, and I were sitting together in church, both of us singing along at our best. I looked over at Frank's hymnal and saw he was on a different page than I was. I don't remember which of us was right; the message was that it didn't seem to make much difference. We were both providing our contribution to the service.

I think in today's agricultural climate, many of us are on the wrong page. The farm family who was always singing the song about how difficult it is on the farm was probably the reason many young people left the circle. Sons and daughters grew up reading from the wrong page, the page that told them that farm life had nothing to offer and their future was in the city, so they turned their backs on a rural lifestyle.

Being on the wrong page has caused a drain of talent and skills in the rural areas, as the education that used to be passed from one generation to the next failed to take place. When I grew up, children learned a certain work ethic from their parents by working right alongside them. We have lost a group of young people that were not lucky enough to experience the internship that occurred with the father-to-son education.

In the livestock industry in particular, there is a shortage of young people with experience in that area. Too few people have grown up with any exposure to livestock management. They missed out on doing chores, partly because of school obligations, or because the livestock enterprise was abandoned as "bigger became better," or the family left the farm prematurely.

So let's get out our song books and let's all turn to the right page, so we can restore the image of all the good things about agriculture and rural America, even though there may be some sour notes over the years...



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

Quote: "Will the circle be unbroken, by and by, Lord, by and by?"
– Ada R. Haberson, 1907

Are You the "Family Bank?"

Even though I don't have any grandchildren yet, I do have the experience of helping raise three children, all adults now. I understand we love our children and grandchildren dearly. We would do about anything to help them be successful, especially helping them go to college, start a career, or purchase a new home.

According to a Merrill Lynch research study, six in ten people have become the "family bank" by giving financial support to family members even if it means delaying their own retirement. The average dollar amount most people help with is close to \$150,000. This puts pressure on the age 50+ crowd and their financial future, potentially causing them to underfund their retirement.

The study also says that the more responsible you are, the more likely your family members will consider you to be the "family bank." Even if you are able and willing to give financial support, consider whether you're risking your retirement savings to do so. As one poll respondent said, "I thought I would be supplementing my grandchildren's college funds. It turns out that I was the entire college fund."

One way to supplement the college savings of your children or grandchildren without sacrificing your own retirement is to open a separate college savings account, start it early, and fund it gradually over the years as they are growing up. Nebraska has established a plan called the Nebraska Education Savings Trust (NEST). This plan gives you, as the parent or grandparent, a state tax credit, and the earnings are tax-free if used for college tuition or qualifying expenses. Most states offer similar plans, and we can help you with other options for college savings too.

Grandparents and other family members often don't mind being the "family bank" if they know the money is going to be used for college or other further education. If you want to contribute to your children's or grandchildren's future, I encourage you to start planning and saving early so you can help out yet still fund your retirement savings.

*Fred D. Bruning –
President*

Quote: "Children will not remember you for the material things you provided but for the feeling that you cherished them." – Richard L. Evans

What Baseball Can Teach You about Financial Planning...

Spring training is a tradition that baseball teams and baseball fans look forward to every year. No matter how they did last year, teams in spring training are full of hope that a new season will bring a fresh start. As this year's baseball season gets under way, here are a few lessons from America's pastime that might help you reevaluate your finances.

Sometimes you need to proceed one base at a time. There's nothing like seeing a home run light up the scoreboard, but games are often won by singles and doubles that get runners in scoring position through a series of base hits. The one base at a time approach takes discipline, something that you can apply to your finances by putting together a financial plan. What are your financial goals? Do you know how much money comes in, and how much goes out? Are you saving regularly for retirement or for a child's college education? A financial plan will help you understand where you are now and help you decide where you want to go.

It's a good idea to cover your bases. Baseball players minimize the odds that a runner will safely reach a base by standing close to the base to protect it. What can you do to help protect your financial future? Try to prepare for life's "what-ifs." For example, buy the insurance coverage you need to make sure you and your family are protected--this could be life, health, disability, long-term care, or property and casualty insurance. And set up an emergency account that you can tap instead of dipping into your retirement funds or using a credit card when an unexpected expense arises.

You can strike out looking, or strike out swinging. Fans may have trouble seeing strikeouts in a positive light, but every baseball player knows that striking out is a big part of the game. In fact, striking out is much more common than getting hits. The record for the highest career batting average record is .366, held by Ty Cobb. Or, as Ted Williams once said, "Baseball is the only field of endeavor where a man can succeed three times out of ten and be considered a good performer."

In baseball, there's even more than one way to strike out. A batter can strike out looking by not swinging at a pitch, or strike out swinging by attempting, but failing, to hit a pitch. In both cases, the batter likely waited for the right pitch, which is sometimes the best course of action, even if it means striking out occasionally.

So how does this apply to your finances? First, accept the fact that you're going to have hits and misses, but that doesn't mean you should stop looking for financial opportunities. For example, when investing, you have no control over how the market is going to perform, but you can decide what to invest in and when to buy and sell, according to your investment goals and tolerance for risk.

Warren Buffett, who is a big fan of Ted Williams, strongly believes in waiting for the right pitch. "What's nice about investing is you don't have to swing at pitches," Buffett said. "You can watch pitches come in one inch above or one inch below your navel,

and you don't have to swing. No umpire is going to call you out. You can wait for the pitch you want."

Note: All investing involves risk, including the possible loss of principal.

Every day is a brand-new ball game. When the trailing team ties the score (often unexpectedly), the announcer shouts, "It's a whole new ball game!" Or, as Yogi Berra famously put it, "It ain't over 'til it's over." Whether your investments haven't performed as expected, or you've spent too much money, or you haven't saved enough, there's always hope if you're willing to learn both from what you've done right and from what you've done wrong. Pitcher and hall-of-famer Bob Feller may have said it best. "Every day is a new opportunity. You can build on yesterday's success or put its failures behind and start over again. That's the way life is, with a new game every day, and that's the way baseball is."

- Prepared by Broadridge Investor Communication Solutions, Inc.

*David Frook –
Financial Planner*

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David Frook, Registered Representative.

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David Frook, Investment Advisor Representative.

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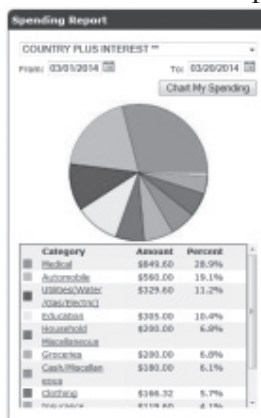
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Have you noticed the new "Spending Report" in Consumer Online Banking?

If you'd like to chart YOUR spending:

1. Click on an account from your "List of Accounts."
2. From the Transactions menu, select "All Transactions."
3. In the list that appears, you will see a Category column. Click the pencil icon to choose a category and click the save icon for each line item you categorize.



column. Click the pencil icon to choose a category and click the save icon for each line item you categorize.

4. Return to the main account overview page and scroll to the bottom right to see your own customized spending chart.

Know Your Financial Position...

As a bank, we work with many customers helping them assess their financial position and their financial performance. I am surprised by how many people misunderstand the importance of preparing an accurate balance sheet and the importance of comparing it to previous years' balance sheets. The old question – "How do you know where you're going if you don't know where you're at?" – is as true today as it was 100 years ago.

Some customers tell me they just look at their income tax statement to establish if they had a successful year. Unless you are on an accrual tax basis, I can assure you that your tax return is not going to be an accurate measure of your financial performance. All it does is establish how much income you received in a calendar year and how much you paid in deductible expenses during the same calendar year. None of the nondeductible expenses (i.e., living expenses) are considered.

Part of being successful in business is having current accurate information to make decisions from. The only way you will know for sure if you are making progress is by building an accurate balance sheet at approximately the same time each year. You need to think of your balance sheet as a document which is simply a snapshot of all of your assets and all of your liabilities.

You have to know truly how much money you are making or not making in order to make decisions on expanding or replacing capital items such as machinery. If you are not making money or worse yet, are losing money, then you have to know how much money you're losing, so you can make adjustments in your operations to improve your performance.

We, as your Bank, develop trend sheets to measure your performance over time. It is important to look at how your business is performing over at least three to five years. With market variables and weather changes, the average of several years will be a more accurate reflection on your businesses ability to repay existing debt and take on additional debt.

Some people go through life not doing the work necessary to arm themselves with the information to make good decisions. Maybe you can get by with being oblivious if you are not in business. But if you are in business, you're not going to be able to stay in business if you don't pay attention to the details.

The number one most important piece of financial information is your financial statement.

*Darrell Raum –
Credit Supervisor,
Senior Vice President*

What Are You Doing with Your Refund?

As April 15th looms right around the corner, many Americans are beginning to skip to their mailboxes with the hope that their tax refund has finally arrived. As of February 27, the IRS said it had already issued more than 40 million refunds with an average refund so far of \$3,116.

So that begs the question, what should you do with your tax refund? Here are five ways that you could use your tax refund to build and maintain wealth this year.

1. Pay off credit card debt. Paying off balances with a 20% interest rate is like earning 20% on your investment. Once you pay off a card, concentrate on becoming a cash consumer. This will save you more money in the long run.

2. Establish an emergency fund for unexpected expenses. Unexpected expenses can come in many forms – car troubles, new furnace, and medical issues, just to name a few. Building and maintaining an emergency fund can help you avoid having to use credit cards or borrow money that will cost you interest.

3. Save for a rainy day. Putting the money away for a rainy day is a great idea, but if you really want to make sure you are saving it, and not dabbling in and out of it until suddenly it's gone, you should think about investing it into mutual funds, IRA's, or a bank certificate of deposit. This makes those funds harder to access and easier to save.

4. Go on vacation. This doesn't sound like a way to build and maintain wealth, but sometimes you just need to get away. Your refund could help pay for a much needed trip to relax without dipping into your current savings. Just make sure you're not funding a trip before paying off high interest rate credit cards or paying the utility bill.

5. Give to others. If you have your financial house in order, you could use your refund to give to a charitable organization or to your church. You will feel good knowing you helped someone in need, and your gift will help you on next year's tax return.

These are just a few ideas of what you could do with your 2013 tax refund. Hopefully Uncle Sam is kind to you this year, whether you get a refund or have to help pay down the national debt.

*Luke Thorell –
Loan Officer & Personal Banker,
Holdrege Branch*

Effective May 1st 2014, for the purpose of our Electronic Funds Transfer disclosure Bruning State Bank's official processing days will be Monday through Friday. This change will not affect your depositing deadlines on a daily basis or change the hours at any of our locations. If you have any questions, feel free to give us a call at

1-800-403-5889 or

email at cswartzendruber@bruningbank.com

Thank you!

How to Pay Off Your Credit Cards...

If you're carrying credit card debt, you are not alone. To get out from under this debt, you'll need to know your terms first and then try one of the ideas below.

Gather all of your credit card information and recent statements so you can see everything in one place. Grab a piece of paper or start an Excel spreadsheet. Create columns for card name, balance owed, interest rate, minimum payment, customer service phone number, etc. and then fill it out for each credit card you have. If you aren't sure, call and get the information from customer service. Keep this form handy so you can refer to it in the future and update it as you make progress.

Target Your Highest Interest Rate First

There are a couple of ways you can tackle credit card debt, but the one that saves you money in the end is targeting the card with the highest interest rate first. Follow these steps:

1. After pulling together all of your card information, organize your list from highest interest rate to lowest interest rate.
2. Continue to make the minimum monthly payments on all your cards except the one with the highest interest rate – pay more than the monthly minimum on that one and keep doing so until that balance is eliminated.
3. Keep working your way down the list of your credit cards until you've paid them all off.

This method assumes you are not adding additional charges to your cards, so stop making purchases on your cards while paying them down.

The Snowball Method

The "Snowball Method" is another technique for getting your debts paid off. It is a great way to maintain motivation because you can eliminate the number of debts on your list faster. The downside is that you could end up paying a little more in interest since you aren't targeting the highest rate. Here's how it works:

1. Organize your list of credit card debts in order from smallest balance to largest balance.
2. Continue to make the minimum monthly payment on every debt, putting all extra money toward the smallest debt you have until that debt is paid off.
3. Then, look at your next smallest debt to be paid. Add the old payment amount from the first debt to the minimum payment on the second debt, plus any extra money again, and apply this total amount toward the second debt, hence the "snowball" effect.
4. Repeat until all debts are paid in full. By far the biggest motivator to get serious about paying off debt is to think about how much a single item ends up costing you in the long run when it continues to accumulate interest for months or years. The best way to make large purchases is to save and pay in cash. Or save for them and use your credit card, but pay it off in full before the end of the first month. Why make the credit card companies rich?

*Craig A. Pope –
Hebron Branch President*

Welcome...



Bruning State Bank is excited to welcome two new staff members to our Broken Bow location – Scotti Ross and Shantel Mack. Scotti is a Customer Service Representative and Shantel is the Escrow Servicing Assistant.

Scotti grew up in Valentine, Nebraska. She went to college at Northwestern Oklahoma State University. While at college, she was a part-time teller at Community Bank in Alva, Oklahoma. Scotti and her husband relocated to Custer County last June. She enjoys spending time with her husband and family, riding horses, and competing in rodeos.

Shantel grew up in the Ansley/Broken Bow area. She graduated from the University of Nebraska at Kearney in December with a bachelor's degree in accounting. During college, she was employed with The Andersons Grain Group in Kearney. She enjoys the outdoors and spending time with friends and family.

Scotti and Shantel look forward to working with you. Stop in to meet them and welcome them to our team!

To All Ladies...

We invite you to stop in at
any Bruning State Bank
location on

Friday, May 9

to receive a flower in
honor of Mother's Day!



Spring Reminders...

It's almost time to start putting that seed into the ground again. Along with a new planting season, another crop insurance cycle also begins. Please make note of the following reminders:

- Be sure to plant your crops within the specified planting period. Most counties in Nebraska have the following planting periods, but please check with your agent if you have questions.
Corn: April 10 to May 25
Grain Sorghum: April 16 to June 15
Soybeans: April 26 to June 10
- Remember that you need to make a discernible break in the planting pattern if you intend to keep your Irrigated and Non-Irrigated acres separate. The separated Irrigated and Non-Irrigated acres need to be certified accordingly at the FSA office and reported to your agent. Be sure to advise your agent if the non-irrigated corners will not be kept separate – as acres need to be recorded accordingly for crop insurance.
- The acreage reporting deadline for Oats, Corn, Milo, and Soybeans is July 15. If possible, certify your acres at the FSA office prior to reporting your acres for crop insurance. The acres on your crop insurance need to match the acres certified at the FSA office. Be sure to report ALL crop acres in the county that you have a share in and that the share amount is correct. Severe penalties will be assessed at loss time for both over- and under-reported acres as well as incorrect shares insured, so this information MUST be accurate.
- Notify your agent if you think there may be a loss. Losses have to be reported right away to avoid any penalties or denial of a claim.
- Spring also brings the chance of thunderstorms with hail, so don't forget to take care of your hail insurance coverage too. Remember, it doesn't cost you any more to take hail coverage NOW versus waiting until the clouds are building in June.

Give us a call or drop by our office if you have ANY questions or need additional information on Multi-Peril Crop Insurance, Crop Hail Insurance, or Livestock Insurance.

*Jeff Hammer, Kathy Roberts,
Brian Hulse, Craig Pope,
Shari Fischer & Janet Germer –
Crop Insurance Agents*

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May go down in value.

Remodeling Is Complete...

The recent improvements to our bank in Broken Bow will help us continue to provide the great customer service you deserve. We purchased the fitness center next door several years ago, planning to enlarge our bank.

Once the remodeling began last summer, it took about nine months to complete. Many wondered why it took so long but we really remodeled the whole bank. Our primary goal was to build a new secure bank vault, but with the extra space we were also able to add three new offices. We updated the interior look of the whole bank as well as most of the exterior, including a wider space for the drive-up window.

Our staff in Broken Bow is very happy with our newly remodeled space. We feel our contractor and decorator did an excellent job. We appreciate the patience of our customers during the remodeling process, and we thank all who attended our Open House in February!! It was a wonderful evening to reflect and share the new facility we enjoy.

We are excited to share this new facility with you. We will soon be ready to have customers transfer and open new safe deposit boxes in our new vault, so please watch for notification regarding that. We also welcome you to come in and meet our two new employees who are introduced in this newsletter.

*Dan Jelinek –
Broken Bow Branch President*

Congratulations to Graduates...

There are so many "firsts" in our lives – first day of kindergarten, first day of college, first day on a new job, etc. Bruning State Bank is here to help make all your first steps a little easier! Whether you need a savings or checking account, debit card, loan, insurance, or investments, we can help. And with Online and Mobile Banking tools, you can always take us with you! Congratulations on your achievements and GOOD LUCK as you start your next "first."



What Now?

Being involved in an auto accident is often very chaotic and nerve-rattling. We know it's hard to stay calm, cool, and collected after an accident, but obtaining some basic information will save you from aggravation later. It will also help the insurance company process your claim more efficiently. Here are a few basic steps to follow after an accident:

1. If possible, move your vehicle off to the side of the road to avoid any additional harm. Turn on your hazard lights to help alert oncoming vehicles.
2. Contact the police.
3. Don't try to administer first aid unless you are qualified.
4. Don't make a statement of blame or guilt and don't try to negotiate a settlement at the scene.
5. Exchange information with the other party (or parties) involved. Be sure to get their name, address, phone number, make & model of vehicle, insurance company, policy number, and agent information. If there are witnesses at the scene, obtain their contact information as well. Try to obtain a copy of the police report or get the responding officer's name and badge number.
6. Take some pictures at the scene to help in resolving potential problems with a claim. (Don't have a camera? Get some pictures on your cell phone!)
7. Depending on the amount of damage involved, you may be required to complete a State Accident Report. The accident report requires a diagram, so draw a diagram of the accident scene to help jog your memory later on. Be sure to identify each vehicle by type and color and be sure to indicate street names and directions on your diagram.
8. Contact your insurance agent or the insurance company directly with details about the accident.

Review your coverage BEFORE you have an accident. Will your insurance policy provide the coverage you need? Do you have adequate liability? Do you have medical payments coverage to protect you and those riding in your vehicle? Do you have physical damage coverage on your vehicle? Does your policy provide coverage for towing and car rental? Are all vehicles and drivers listed on the policy? Don't assume you have coverage, because it's too late AFTER an accident has occurred.

So...what do you do now? Contact us today to review your auto insurance coverage! Also feel free to contact us for quotes on all your spring and summer recreational items – from motorcycle, ATV, watercraft, and campers to golf carts and golf equipment. Keep us in mind for all your insurance needs. We can help!

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

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Change...

I came across this quote the other day and I absolutely love it: "Change comes with pain, but the pain of staying the same will eventually be even worse."

As you all know, we have been making a lot of changes here at the bank in order to make things better for you, the customers. And we know that even though this might have caused some pain, "staying the same" was only going to hold us back in the future in terms of technology and new services.

Any transition in life can be hard, but I think that as long as you keep an open mind and a positive attitude you can handle any change that might come your way.

I myself made a big transition in my life a little over a year ago when I decided to quit my job in Lincoln and start working here. Like any big change, it was an adjustment but one I am glad I made. I have thoroughly enjoyed my first year working here and all of the people I have met in Bruning as well as in the many other communities our bank serves.

*KaDene Deke –
Assistant Network Administrator,
Young Bankers of BSB*

Are you interested in covering the price risk in your livestock?

Contact Jeff in Bruning or
Craig in Hebron,
to discuss



**Livestock Gross Margin (LGM) Insurance
and/or
Livestock Risk Protection (LRP) Insurance.**

Some features of LRP:

- Sold on a per-head basis so very cost-effective.
- Subsidized by government (13% of premium).
- Tied to Futures Prices and based on expected final weight.
- Can be hedged several months into the future.
- Can cover a small or odd number of head.



We are a licensed LRP agency and can help customize coverage for your livestock!

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Never Put Off Until Tomorrow...

“Procrastinate – verb: to be slow or late about doing something that should be done; to delay doing something until a later time” according to [Merriam-Webster](#).

And [Dictionary.com](#) defines it as “1. to defer action; delay; to procrastinate until an opportunity is lost. 2. to put off until another day or time; defer; delay.”

Everyone does it, at least a little. So what?

There are times when putting something off, such as pricing grain these last four years, for example, has pretty generally been beneficial, and even those who failed to have a marketing plan in place haven't done so badly. Since 2008, grain prices have risen to the point that some were wondering if this was the new “normal.” Well, the last few months may have burst that “happy thought” bubble.

Other examples include putting off going to see your doctor, dentist, or tax preparer, changing the oil in your car, starting (or continuing) that new diet or workout program, getting organized, making sure you have the proper insurance coverage in place.... the list can go on and on.

Why do we procrastinate? We know there are things that should be done, but isn't it easier to put them off? In fact, I'd say there are those of us whose credo is “Never put off until tomorrow what you can put off indefinitely.” There are books, magazines, and online articles on the topic of improving / reducing procrastination, but all of that knowledge can't really help us (if we ever get around to reading all of that). It has to be a decision we make, a step we take, of our own volition. We need to know that if we don't take action, what gets done may not be to our satisfaction.

In view of all that, (of course, since this is the Trust department article...) doesn't it make sense to get your will, durable health care power of attorney, living will, trust, etc., in place? If you already have them, review them to make certain your situation hasn't changed significantly. And then do something about it. If you don't put down in writing how you want to have your business and financial affairs handled when you are no longer in a position to manage them, you may not like the results.

Please remember that Bruning State Bank has a trust department, with Craig Pope in Hebron, Dan Jelinek and Kim Schipporeit in Broken Bow, Luke Thorell in Holdrege, and Renee Dowdy, Fred Bruning and myself in Bruning. We would be happy to visit with you if you have questions.

*Janet Germer –
Vice President, Trust Officer*

Do I Need a Safe Deposit Box?

We frequently hear this question. A safe deposit box is great for anyone as a place to keep important documents, such as a will, property deeds, birth certificates, and family pictures, or to store anything valuable that you want to protect from theft, fire, storms, or tampering. If you have anything that would cause you to say, “If I lose this, I'm in deep trouble,” then you may want to invest in a safe deposit box.

A critical question to consider when renting a safe deposit box is who should have access to it. You can jointly rent your box with a spouse, child, or other trusted friend or family member who would have unrestricted access. Joint “ownership” would make it available to the other owners in the event of your death. An alternative is to appoint an “agent” who would have access to your box. With an agent, similar to a general power of attorney, you may grant or revoke the authority to access your box at any time and the appointment would remain in place if you should become incapacitated, but would end if you should pass away.

An important thing to remember about a safe deposit box is to keep your keys where they can be found quickly and efficiently when you need to get in. The box is accessible to you only if you have the key. If you cannot find your keys, the box will have to be drilled open at your expense.

If you think it's time to move your valuable possessions or documents to a safer place, we have several different sizes of boxes available and we would be glad to help you!

*Nancy Lahnert –
Customer Service (Bruning)*

Extended Cut-Off Time...

For your convenience, we have extended our daily business cut-off time to 4:00 P.M.! This applies to over-the-counter transactions as well as transfers in Online Banking.



It is also the new cut-off time for Wire Transfers, ACH Origination, and Merchant Capture deposits.

BRUNING STATE BANK

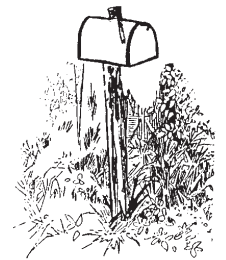
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Technology Update...

Our data center conversion is now in the rearview mirror, but let's reflect on the journey for just a moment. Until February, our operations were "in-house" – transaction posting, account balancing, nightly updates, statement printing, and much more – all from our main location in Bruning.

Over the past year or so, we realized we were reaching a fork in the road on the fast-moving freeway of technology. We were not small enough to have another bank do our processing and we were not large enough to have our own data center. We had to decide how we could best be able to offer the latest products and services that our customers need and expect.

So like many banks our size, we migrated our operations to a data processing center. This center is owned by Fiserv, Inc., one of the largest financial service providers in the U.S. and the same company that has provided our banking software and support for over three decades. Their data center, just like our local bank locations, are subject to extensive federal regulations and strict oversight.

After months of preparation, the official switch took place over the weekend of February 21-23. Given the enormity of the task, we were pleased that in general, the disruptions in service to customers were minimal. We do apologize though for these bumps in the road:

- Down time of Bill Pay for businesses.
- New software installation for Merchant Capture business deposits.
- Extra statements generated in mid-February for all checking accounts.
- New authentication images, phrases, and security questions for all Online Banking users.

Now that the conversion is behind us, we are excited to be looking

ahead. "Outsourcing" is usually a very negative word, but in this case, we truly believe the outcome is all positive. Most importantly, we will not have to reduce any of our personnel. Our bookkeeping/operations staff will all remain fully employed and we are very thankful for their skills and commitment to our team.

It was also very important to us that we still be able to offer you the same level of personal, local customer service. You will still call us with any of your questions or concerns. No need to dial a national 800 number and navigate through multiple automated option menus!

Here are some of the many other advantages that will come with having a data processing center assist us with our operations:

- Extended daily cut-off times – 4:00 P.M. now!
- Faster system upgrades and security updates with less down time – especially for Online/Mobile Banking.
- Quicker release of new technologies – Mobile Deposits coming in a couple of months!
- Additional conveniences – online wire transfers coming soon for approved businesses.

We appreciate your patience over the past few months. The temporary inconvenience of "road construction" eventually leads to smoother driving!

Tech Term of the Month: BYOD – Bring Your Own Device – refers to employees bringing their own personal computing devices (laptops, tablets, smart phones) to the workplace and connecting to the corporate network rather than accessing it only with company-owned devices. The practice can also apply to students in education settings, as I recently learned from my 8-year-old. For their reading achievements, his 2nd grade class voted to have a BYOD game party as their reward. And I thought I was cool when I took my Walkman to school.

Angela Kuhlmann – Project Coordinator