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BRUNING STATE BANK

Your Country Bank Since 1891



Bruning • Hebron • Broken Bow • Holdrege • Kearney



Successful Change...

One step forward, two back. That may sound like a country song but it is a song some of us are singing about farming and the economy.

I predict that this abrupt change will give us time to look at where we are and make some adjustments.

I think if we can reverse this but still take one step backward to reflect on what we did and plan for two steps ahead, we can survive. History seems to repeat that procedure. Difficult times also force us to plan, regroup and gain new information and ideas. Innovations are quite often developed when the pressure to succeed increases.

I told my good friend Larry Olson that I thought going to coffee with farmers was good interaction. He said No, but I say Yes. Anytime you can interact with others, even if they have other pursuits, you can learn from their successes and failures. You also give those who have problems a chance to share their hopes and dreams by talking out loud about them. Think about it; if you can't sort out the good from the bad, you're not listening.

I read a good article the other day by Kris Ringwall called Am I Satisfied? This was in reference to all the livestock and farm meetings. Do you go home thinking you should change your operation to new methods? Ask yourself "Am I satisfied"? I can see that in every business we look at others trying new methods but maybe we are okay with what has been successful for us. Change can be good but it also can bite you back.

The church was voting on a change to buy a new chandelier. An old man in the congregation said nobody knows how to play one and all we really need is more light.

Successful change is knowing what should stay the same.

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

"Progress is impossible without change, and those who cannot change their minds cannot change anything." - George Bernard Shaw

Succession Planning...

First, I would like to send out a big THANK YOU to Dr. Ron Hanson for all the good advice he has shared through the years, and wish him well on the book he is writing about families. We look forward eagerly to its publication!

At the recent Farmers & Ranchers College for March, Dr. Hanson presented a program on overcoming challenges with succession planning for families. Dr. Hanson has presented many programs over the last 30 years to help families protect and pass on their family assets, mostly farm ground.

The talk was how families can plan on transitioning farm assets to children or family members in a fair and equitable manner, taking into account that one of the sons or daughters may return home, while the other children may not be involved in the operation.

He stated that many family businesses have assets worth over 1 million dollars, but really have no plan on how to pass them on to family members to protect and continue the family legacy. Parents and grandparents may have issues with facing the notion that they may get ill or even die; or what if the kids sell the farm or mortgage it for personal uses? The parents fear losing control of what they worked for years to build. They may also worry about the non-farm children and or even the in-laws. What if there is a divorce, death, or someone remarries?

Many of these concerns can be mitigated by utilizing a family land limited liability company (LLC), through which they can gift shares without losing control of the asset or the income. Others may want to use a trust to have a third party, such as a trust department, help manage the property.

We do encourage our customers to seek advice from their attorney, accountant, investment person, and banker. There are many items that need to be discussed like life insurance, long-term care insurance, buy-sell agreements, rental rates, LLCs as opposed to incorporating. We at Bruning State Bank can offer the insurance banking, investments, and trust services, should you choose to utilize these products. We are very happy to work with your attorney and accountant, as we do not practice law or accounting.

So, like Dr. Hanson said the other night... "Do something!" Perhaps you stop in and start the conversation with your loan officer or trust officer. We are here to help you keep that family farm or business in your family for years to come. Remember, our Mission Statement is to assist our clients "Build and Maintain Wealth."

Fred D. Bruning - President

Jerry's Journal...

As travel requirements continue for my Bruning State Bank career and Nebraska Bankers Association (NBA) volunteer role, I want to share what challenges I'm hearing from fellow bankers for the banking industry and Nebraska in general.

The top issues include: (1) agriculture commodity and livestock prices (2) burdensome regulations (3) finding and retaining qualified staff (4) succession planning for family owned banks (5) tax paying verses non-tax paying competitors (6) how dysfunctional our democratic system of government has become.

I'm guessing a few of these issues may cross over into your industry or perspective as well. The order that I've listed these issues is extremely unscientific and could certainly be rearranged. Yet, each issue has a very significant impact on Bruning State Bank, the NBA membership and most importantly on you--our valued customer. Let me explain.

(1) Ag prices have the greatest impact on profitability and viability. Bruning State Bank consistently maintains a conservative lending philosophy. As you've heard for years from your lender that cash flow and profitability are the key drivers to long term viability. The conservation and building of working capital, better known as liquidity, has always been paramount in lending practices. As you know positive cash flow has us under stress now. Be proactive and communicate with your lenders. Falling prices and lower profitability will affect banks, businesses, communities and you. While farm balance sheets are still relatively strong, equity only pays off debt when an asset gets sold. These challenges will be presented to all of us in 2016 and into 2017. A phrase I heard from a seminar speaker Kevin Van Trump still sticks with me, "Technology is relentlessly deflationary." Profit levels will remain under pressure.

(2) Burdensome regulations. The Great Recession of 2008 generated thousands of pages of new regulations, that when passed (remember the excuse, no one in Congress had time to read before voting) had good intentions to save consumers from the bad guys. Those same consumers are starting to feel the burden in delayed closings and increased underwriting requirements when purchasing or refinancing a home. In many rural communities across the United States, local banks have exited the home lending business in fear of violating the new regulations. As small rural communities need credit for housing, we'll see how the void gets filled or if it gets filled. The increased burden is not just for home loans, it is spread across almost everything we do for you. As new government regulations have made it harder to help people pursue their dreams, Bruning State Bank and NBA member banks are here to serve you and help you succeed.

(3) Finding and retaining staff. From farm help to all levels of bank help across the state, Nebraska employers are struggling to replace the baby boomers as they retire. Challenges loom for everyone and there are no easy solutions. Expectations by the employer and potential employee need some reconciling. A tough ag economy may make changes necessary for both employers and employee expectations, and maybe not in a good way!

To conserve your time, I'll cover items 4, 5 and 6 in the next addition.

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

Positioning Your Business...

When the economy is strong, many business owners don't think about putting their business in a position to be successful. I would contend that any time is a good time to be thinking about positioning your business for success.

During the course of a year we meet with many of our customers to obtain financial and income information. This information is priceless not only to the bank, but also to our business customer. It is from this information, and our interactions with each customer, that we gain knowledge of the customer's ability to run their business and manage fluctuations in their income and expenses.

The customer has to demonstrate performance and provide a projected cash flow. This is to show they have the income to not only cover all of the operating costs, but also covers all of their term debt payments.

Many business are real estate rich, and income poor because of the value of real estate increasing over a long period of time. While having a strong net worth is certainly a big plus, it does not make term debt payments. In a healthy business, the repayment of operating expenses and term debt payments must come from earnings.

There are only two ways to resolve cash flow shortfalls. You either find ways to increase the income or you find ways to reduce the expenses. Cutting expenses can be unpleasant, but it may be a very viable option to getting back on track to profitability.

If you find your business in a cash flow bind from lower earnings, you may have to start thinking of ways to generate additional income to cover the cash flow expenses. These sources are commonly called secondary sources of repayment. They include outside income from a job, investment income, or ancillary business income.

When the primary income and the secondary income will no longer sustain profitability, and you've run out of ways to cut the expenses, you can liquidate assets to protect the rest of the assets you own. While this is never pleasant, it is better than the fate of no longer having a net worth.

Always thinking ahead and continually positioning your business is key to maintain sustainability through hard times. A positive business cash flow will always afford you the ability to withstand adversity through challenging times.

No one in business ever plans to fail, they just fail to plan.

*Darrell Raum –
Senior Vice President*

Technology Update...

Back when I was in college, Spring Break looked a lot like it does now with college kids driving down to warm locales to do questionable things for one week in March. I'm assuming this, of course, as college-aged me was usually treated to a week on the construction crew in and around exotic Fillmore County, Nebraska. The kids on MTV always looked like they were having a good time, though. While Spring Break itself hasn't changed all that much, the way we pay for things has in these past 20 years and if you happen to be traveling out of the country either for Spring Break or for any vacation, there are some things to keep in mind when you go to use your Bruning State Bank debit card. We'll discuss that and other helpful items this time in the Technology Update.

As you may remember, we have taken steps to secure your card and accounts in the recent past. One of these security features was blocking international transactions from our debit cards. Our cards will generally not work in foreign countries or on websites based in foreign countries unless you give us a call and ask us to allow those transactions while you are away. This call generally only takes a few seconds and your request can begin immediately. It also alerts us that the activity on your account may be slightly different from normal.

It's always a good idea when traveling to have a couple of payment options at your disposal. That way if you have an issue with your debit card, you can use a credit card or cash and vice versa. While they are dwindling, some places still only take cash. While your BSB debit card should work anywhere VISA is accepted, having fall back options will put your mind at ease and allow you to focus on vacation fun.

Finally, if you are traveling, even inside the U.S., take us with you via our Mobile Banking app. You can keep an eye on your accounts, make transfers, and even pay bills while you are away. You can also set up text alerts for anytime a transaction hits your account or your balance reaches a certain limit. The app is free and we'd be glad to answer any questions you may have at any of our locations.

So if your Spring Break plans involve partying on a beach in Mexico, we are here to help make your vacation as easy as possible. And if they involve shingling a roof in Shickley, then you have my condolences.

Tech Term of the Month: Phishing – What's that you say? We've done this one before? Well, yes, but as it is tax season it is a good reminder that calls or emails supposedly from the IRS saying you owe back taxes and the sheriff is on his way to your house are most certainly scams and/or phishing attacks (attempting to defraud an account holder by posing as a legitimate company) that you should ignore.

*Corey Swartzendruber –
Vice President,
Network Administrator*

The Sky is Falling...Cash is King

Well, I guess that depends on your personality and if you consider the glass half empty or half full.

Right now we are in the middle of a historical election battle of the witless, less than healthy ag economy and national/world markets full of volatility. That quickly sums up the trifecta for the fly over states. It is time to look around and set personal financial goals for the next year, three years and ten years.

Until the events unfold and show a move toward the positive, I urge everyone to start saving more money each week or month! It may be a good idea to get rid of any debt incurred that financed a "want" versus "need" (i.e. boats, campers, etc.) Yes, sell it!

We all have bills to pay that cover our needs, but after a while those monthly loan payments for things we "want" get old. I merely suggest we try living below our means for a while and if you do, the feeling of having cash for that rainy day will make you feel like a king.

The sky may not fall but you will be in a great position financially when the skies clear.

*Dru Jaeger –
Kearney Branch Vice President*

Happy Birthday to **FRANK & DARLENE**

Please join us to celebrate
Frank's 90th and
Darlene's 80th birthday!



Friday, April 22nd

1:30 - 4:30

Share a story & enjoy a treat in
the backroom at Bruning

Time for an umbrella!

It's time to get out that umbrella for those April showers! You should also consider getting a personal umbrella policy for those unforeseen life events!

Your existing homeowners and/or auto insurance may not provide enough coverage to protect you in a lawsuit or judgement. An umbrella policy provides protection above and beyond the liability limits on your home and auto insurance policies.

Would you have enough liability coverage in the following situations? Are you prepared to pay additional expenses out-of-pocket?

1) Your son or daughter are involved in a serious accident and it is deemed to be their fault. The parties in the other vehicle all sustain extensive injuries that require surgery, rehab, loss of wages, and possible long-term disabilities. Do you have enough bodily injury liability coverage to pay for all the medical bills?

- Your auto insurance would only pay up to the Bodily Injury liability limit on your policy. A personal liability umbrella policy would help pay for additional medical expenses.

2) You and your friend are working in your basement and accidentally cause damage to the gas line. You continue working and an explosion occurs causing injury to you and your friend. Your home insurance would pay up to the limit of liability for injuries to your friend, but is it enough? If not, you would be responsible for paying the additional medical bills yourself.

- An umbrella policy would pay for additional medical expenses over and above your homeowner's coverage.

3) A friend is helping you put up a building in your back yard. Several trees have to be removed to make room for the building. You use a backhoe to knock down the trees and a tree lands on your friend. His medical bills, lost wages, and future disability damages are close to \$1,000,000! Do you have enough liability insurance coverage to pay the damages caused?

- Again, your home insurance would only pay up to the limit of liability on your policy. An umbrella policy would help pay for additional expenses.

An umbrella policy is fairly inexpensive and provides additional coverage that helps protect your personal finances and assets. Serious accidents don't happen every day, but the umbrella policy is there to help out during those times!

Call us today to discuss your insurance coverage and be sure you have adequate coverage to protect you, your family, and your life savings!

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

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

Welcome...

Lori Kennel recently joined the BSB family as a customer service representative. Lori is married to Rex Kennel and they live in the country between Shickley and Bruning. Lori was born and raised near the Wood River area where her family farmed. Lori most recently worked at Heritage Crossings where she was the Dietary Manager for nearly 20 years. Lori and Rex have 4 daughters: Kerri lives in Nebraska City, Kelli is in Kansas City, Mo., and Kim and Kaily are in Lincoln. In her spare time Lori enjoys spending time with family, baking, piecing quilts and hand quilting them. Stop in sometime to meet Lori and welcome her to BSB!



Dear Friends,

As some of you may have heard, I am retiring. I would like to thank Frank and Fred for the opportunity to work at Bruning State Bank and meet some wonderful people. I will miss all my customers/friends. I do not have any specific plans for retirement, but hope to spend more time with my kids and grandkids, and my husband and I would like to do some traveling.

I would like to leave you with some "teller tips": Save for a rainy day, no matter what your income is-try and save a little each month. If your employer offers a retirement plan, use it! If you have small children, now is the time to teach them to save. Open a savings account and make a goal to save for a future purchase or event.

Happy Trails!

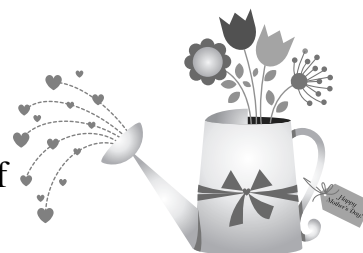
*Nancy Lahnert –
Customer Service,
Bruning*

To All Ladies...

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

**Friday,
May 6**

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



Downtown Broken Bow Improvement Project...

The Town Square in Broken Bow has been a center of activity since Broken Bow became a town in 1884. In the spring of 2016, the City of Broken Bow will begin the process of renovating existing streets, water and storm sewers, sidewalks, and lighting. Beginning in April, we will start to see some of this construction process near our bank location, as well as all of the Town Square.

With this construction going well into the summer, there will be times that there will be parking issues at the bank. Our customers can utilize the drive-up if you don't want to park a distance and walk to the bank. Also, don't forget that online and mobile bank users can do a lot of your banking right at home during this construction time.

The project in front of the bank will bring much needed new water and sewer lines and the City has chosen to keep the history of the red bricks around the Town Square. It is our understanding that the parking lanes will become concrete with the driving lanes being the salvaged red brick. Historical lighting will be added to the entire project including the Bandstand and the Town Square. So we are excited for this renovation to begin that will update this historic site, our Town Square.

*Jim Scott –
Broken Bow Branch Vice 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. Bruning State Bank is here to help make all your first steps a little easier!

Whether you need your first debit card, a loan for your first car or home, we can help. And with Online and Mobile Banking, you can take us with you wherever you go!

Congratulations on your achievements and GOODLUCK as you start your next "first."



Sharing Credit Card Accounts...

Are you an authorized user or a joint account holder on a credit card? The Credit CARD Act prohibits people under 21, or anyone unable to establish the ability to pay, from opening a credit card account without a co-signer, so more consumers rely on authorized user status or joint account status to obtain credit. Here's what you need to know before you share a credit card account.

There are two ways to share a credit card account with another person: You can be an authorized user or a joint account holder; the difference depends on the liability of the debt.

Authorized users utilize the credit of a friend or relative. They are entitled to use the credit extended to the card holder, but have no legal responsibility for the payments. This is a benefit if the user has limited or bad credit. Parents can add their teens as authorized users to help them establish credit while still maintaining control over the spending, by setting spending limits for each authorized user on the account. In each case they are able to use the status of the holder to build their own credit, as the same credit history will be reported on the authorized user's credit report.

Sharing the credit history could also have a consequence for the user. If the account owner would have a negative credit item being reported, the authorized user's credit will also be affected without them knowing. Even though they aren't responsible for the debt, they may not be able to take their names off the account on their own, resulting in a lower credit score.

As the card owner is ultimately responsible for the debt repayment, there have been lawsuits against the authorized users. This has been the case if the card owner has defaulted on the debt for expenditures the authorized user incurred.

Joint account holders share ownership of the account and both are liable for repaying the debt and must be opened by the account holders at the same time. The advantage is both credit histories get updated, and both account holders are legally responsible for the debt.

Sharing financial responsibility with a joint owner can help one card holder qualify for the credit they desire and manage household expenses. Both parties are legally responsible for the debt which could lead to a disadvantage if there is an outstanding balance, and the relationship between the two account holders were to decline. Even if legal proceedings specified who is responsible for the debt, both account holders will still be pursued for collection due to the original governing contract.

Therefore, before connecting your credit with another person's credit, only add authorized users or a joint account holder with those you trust to make payments and who will not abuse the credit card account.

*Craig Pope –
Hebron Branch President*

What's a Trust and Do I Need One?

A trust is a legal device used to manage real or personal property, established by one person (grantor, trustor, or settlor) for the benefit of another (beneficiary). The trust is managed by a trustee, the person responsible for administering the assets as dictated by the trust documents.

A living trust is a type of revocable trust into which assets are placed while you are still living. At your death, those assets will transfer to your heirs without going through what can be a time-consuming, public, and expensive probate court system. You can add to a living trust or revoke it entirely, any time you wish.

One of the benefits of a living trust is that it avoids probate court, the process required when property is inherited through a will. While this is not always the case, the probate process can last as long as three years and take up to 10% of the estate's value. As such, it's common (and smart) to transfer into a living trust those assets that are expensive to probate, such as real estate and securities.

Just as an example, let's assume that probate fees on an estate cost \$22,000. If the successor can't afford the fees, the entire estate, or portions thereof, might need to be liquidated.

What are some other advantages of using a living trust instead of a will? A living trust allows you and your beneficiaries to:

- Avoid unnecessary delays and some administrative expenses.
- Avoid will contests and restrictions on bequests of property.
- Avoid publicity of probate matters.
- Save on taxes, in some situations.
- Continue uninterrupted management after incapacity.
- Continue uninterrupted income and more.

In addition to a Living Trust Agreement, your financial care plan should also include both a Last Will and Testament and a Living Will. All three of these important documents work together to satisfy your various estate planning needs. A Living Trust Agreement allows your assets to transfer directly to your heirs without the time and expense of probate court. The Last Will and Testament covers property not in the Living Trust – without it, the court decides the outcome of those assets – and also allows you to designate who will be the guardian of any minor children. The Living Will allows you to dictate and express your wishes regarding whether or not to be kept on life support after a serious illness or accident.

Please contact the Bruning State Bank Trust Department or your attorney for more information. Our Trust Committee consists of Fred Bruning, Renee Dowdy, Janet Germer, Denny Stara, Frank Bruning, and Darlene Reinsch in Bruning, and Craig Pope in Hebron. In Broken Bow, you may contact Dan Jelinek or Kim Schipporeit, and in Holdrege, Luke Thorell would be happy to visit with you.

Trust Department

Every person wants his or her life to matter...

If you have ever watched *It's A Wonderful Life*, have you ever wondered if you have mattered? Have we been significant to others? Have we changed lives in a positive way?

I have recently been reading another John C. Maxwell book called Intentional Living. It describes how a person can be significant while on earth, how we can contribute to society and how we can be purposeful. You can do this at any age, with little money, and without being famous. Anybody can do it!

Intentional Living is about creating a living legacy. The book says "choosing a life that matters is being intentional. If you possess the desire to make a difference, place high value on people, and are willing to team up with others, significance is within your reach." An intentional life is thinking "I must do something about that." It is not a life of accepting and doing nothing. You don't think yourself into significance, you have to make it happen, fix the situation, always have an idea, or just say "Here is something I can do."

It is deciding to make a positive change and doing it. A thought does not do it. Action does.

What does Intentional Living consist of?

1. Put other people first/Develop a greater appreciation for other people
2. Ask to hear other people's stories (Hearing other people's stories is a great way to get outside of yourself)
3. Put yourself in other people's shoes
4. Place other people's interests at the top of your list of priorities
5. Make winning a group activity
6. Change yourself before expecting to change others

A lot of times success is about an individual but significance involves other people.

Are you starting your day wondering what you will reap or are you wondering what you will sow?

In today's world, it is difficult to get positive after watching the political debates, seeing news about all the terrorism in the world, and all the other negativity we hear day to day. So we have to change ourselves to be positive and be significant.

As we approach spring, it is a time of renewal and a time for positive changes. How can we change to a life of significance? We can do this various ways, such as through our church or our work or other causes. How are we going to be George Bailey from It's A Wonderful Life?

*John Boehler –
Holdrege Branch President*

The key to your dream is just a phone call away!

- ✓ Purchase ✓ Refinance ✓ Investment Property
- ✓ Home Equity ✓ HeLOC's ✓ Home Improvement



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BRUNING STATE BANK

Let us help you unlock your dreams!

Against the Wind...

Recently, the focus for investors has been all over the map: oil prices, corporate earnings, global economy, China's economy, Federal Reserve's next move, global central banks, emerging markets, and political uncertainty. It's not an all-inclusive list, but it adds up to a whole host of worries that investors are having to grapple with in the short term.

Let's grow the list by one more item: U.S. recession worries. If you listen to the pundits of doom and gloom, we're going to enter a recession this year that will take stocks to new lows.

Economic forecasters do a pretty lousy job of calling turning points in an economic expansion. Think of it this way: pile a bunch of seasoned sport analysts into a room and ask them who's going to come out on top of an important football or basketball game. While they will offer a thoughtful analysis of each team's strengths and weakness, and may even agree on many points, they will draw different conclusions as to the outcome. And their predictions for the final score--well, those will vary widely. The same holds true for economists.

Take former Fed Chief Alan Greenspan, who headed up the Federal Reserve from 1987–2006. In March 2007, Greenspan said there was a "one-third probability" a recession would take hold in the U.S. that year (Washington Post). By December, the U.S. would enter what would eventually be called the "Great Recession," according to the National Bureau of Economic Research. So much for Dr. Greenspan's complex forecasting models. Still, any hunches he may have had at the time were more in line with what was eventually to pass. His successor, Dr. Ben Bernanke, had just told Congress the economy might strengthen. I believe the legendary Warren Buffett does a great job of summing it up. "The cemetery for seers has a huge section set aside for macro (economic) forecasters. We have in fact made few macro (economic) forecasts at Berkshire, and we have seldom seen others make them with sustained success" (Bloomberg).

Economic forecasting is an inexact science. But I'll give you my opinion. We will descend into another recession. That's right, I said it. It may be in 2016 or 2017 or 2018 or beyond. But an eventual recession (and subsequent recovery) in a free market economy is to be expected. And when it happens, stocks will probably lose value since bear markets closely correlate with recessions (St. Louis Federal Reserve data).

While the individual plans we recommend mitigate some of the risks, they do not eliminate risks. Over the longer-term, however, I am confident they have you on the path to your financial goals.

Given the volatility that strikes the market from time to time, I want to encourage you to avoid watching the daily gyrations in stocks. That brings me to the next point. "Markets over a long period of time are going to go up," Buffett said in a late February interview on CNBC. While none of us enjoy seeing the market decline, let's remember that it never goes up in a straight line.

I also recognize that many of you aren't right out of college, but are nearing or in retirement. That is why we recommend reducing exposure to stocks or in some cases laddering the risk in your investments: making sure you have cash, CD's, maybe Fixed Annuities or Equity Indexed Annuities, and more moderate stock/bond allocations of perhaps 40:60 to 60:40. And maybe

most important, don't guess at what you should do, but talk with us about creating a plan.

There is plenty of uncertainty in the world (hasn't that always been the case?) and we are bombarded with bad news daily. But investing has always been best when a prudent plan is created based on your individual situation and looked at in terms of your investing time horizon (short term, mid-term, and long term), as well as your risk tolerance.

It's really quite humbling that you have entrusted me to serve as your financial confidant and advisor. It's something I never take for granted. As I always emphasize, it is my job to assist you! If you have any questions or would like to discuss any matters, please feel free to give me or any of my team members a call.

*David Frook –
Financial Planner*

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Bruning State Bank
INSURANCE AGENCY

MPCI - Initial Planting Dates

Nebraska:	Kansas:
Corn – April 10	Corn – April 5
Milo – April 16	Milo – April 26
Soybeans – April 25	Soybeans – April 26

MPCI - Final Planting Dates

Nebraska:	Kansas:
Corn – May 25	Corn – May 25
Milo – June 15	Milo – June 25
Soybeans – June 10	Soybeans – June 15

April 29 – Last day to report 2015 Production

*****Don't forget about HAIL Insurance! Be sure you have coverage BEFORE the thunder rolls!**

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

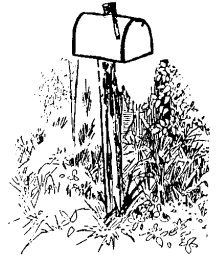
BRUNING STATE BANK

P.O. Box 100
Bruning, Nebraska 68322

Address Service Requested

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

*"YOUR COUNTRY BANK"
Since 1891*



Bruning State Bank was established in 1891. We would like to take this opportunity to invite you to celebrate our milestone of 125 years!

Please join us on

SATURDAY, MAY 28TH from **11:30^{AM}** to **1:30^{PM}**

for a BBQ luncheon

The celebration will be held behind the bank in Bruning.

We have been honored to serve you throughout the past 125 years as

"YOUR COUNTRY BANK"

