

# BRUNING STATE BANK

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**YOUR  
COUNTRY  
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## Talk To Me...

The whole world talks about communication, but I think we need to define what we're talking about. Communication can be complex, and we need to look at things in a simple way. Communication can be accomplished through sign language, a simple gesture, or even a certain look on your face. "Talk to me" can solve a lot of problems in business, marriage, family problems, etc.

Families sometimes get into a situation over family business and also estate matters. These problems can usually be minimized or even solved by simply using the "TALK TO ME" plan, instead of "stone-walling" each other. I have seen problem after problem work out when people just make pride "stand in the wings," and talk (and listen) to each other with an open mind.

Looking back, our generation is at least partly responsible for that; maybe we didn't give our kids a chance to enter into a good conversation. "Children should be seen, not heard." We might have been talking too much and didn't give them a chance to talk, or we talked down to them.

A lot of good conversation took place when young people were helping milk cows, doing farm chores, or all eating at the same time around the table.

Televisions and computers have made it easy not to talk. I fear that regarding the ability to talk, "if you don't use it, you may lose it." Schools teach Conversational Spanish and other languages. I think we need to have a class on good conversation. Texting and cell phones have their place, but nothing beats the old-fashioned talk, face - to - face, eyeball - to - eyeball.

It's natural that we are sometimes afraid to show someone that we really don't know much about a certain subject, so we don't talk. I read that many people who apply for a job don't pass the test because of one question they don't answer: "Tell me about yourself." (In effect, "talk to me".)

What grandparent doesn't want their grandkids to tell us all about what they're doing? What youngster doesn't appreciate a senior telling them about the "good ol' days," as long as they are not criticized all the time? What parent doesn't want to have a good conversation with their teenagers about what they are doing?

First, we have to listen and open it up so young people WILL "talk to us." We have two ears, one mouth. Suppose there's a reason for that?

If Mom was still alive, she would say "TALK TO ME."

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

*"The way we communicate with others and with ourselves ultimately determines the quality of our lives." - Anthony Robbins*

## What Makes Life "Tick"? The Young and the Experienced!

Bruning State Bank is very lucky to have a multi-generational staff working together for the common goal of helping our customers "Build and Maintain Wealth." We have many seasoned employees who count their time with us in decades, some who are just now "learning the ropes" and many "in-between."

### Youth

We recently sent six young people to the Young Bankers of Nebraska Conference in Lincoln. The young people came back energized with new ideas and different ways to work with customers and fellow employees. Sometimes our age group (50+) forgets to learn, listen and react positively to their ideas. We are blessed at Bruning State Bank to have many young people at all of our locations and continue to hire more as needed. Their intelligence, technology expertise and work ethics are to be commended and appreciated. They are professional, organized, focused, smart and energetic. As we work with them (especially on technology ideas) and get to know them better, we definitely understand how they can help us, and aid in opening the doors to the future.

### Experienced

Now, for the experienced: If you have called or visited the Bruning location in the last twenty years, you have probably encountered the warm, caring voice of Mabel Hogeland. When people ask what kind of bank we are and what kind of employees we look for, Banker Frank responds by saying, "We hire happy people and teach them to be bankers." Meaning, we look for employees with good people skills, who are friendly, helpful and responsive. Mabel is a classic example of this, and is someone who, for at least the last two decades, has touched so many people's lives and will continue to do so. She asks and cares about their personal trials and tribulations; she shows a very compassionate attitude. If you call any of our locations you will get a voice of cheeriness and helpfulness, so "hats off" to all of our staff, especially to Mabel for her years of service!

It has been said that a chain is only as strong as its weakest link; I believe all of our links, young and old, experienced and not-so-experienced, work together well and learn from each other, making even the weakest link better every day!

*Fred D. Bruning, President*

*Coming together is a beginning. Keeping together is progress. Working together is success. - Henry Ford*

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## Financial Reform in Banking...

The Senate is scheduled to vote this week on regulatory reform bill (H.R. 4173). At this time, it is expected the bill will pass. The Senate is the last stop before the bill is sent to the President.

The Dodd-Frank bill will impose more than 5,000 pages of new regulations on traditional banks that had nothing to do with the financial crisis.

As I recall, the financial crisis started with Congress pushing for an affordable housing program. Congress set up the ground work for mortgage brokers and other lenders to make home loans up to 100% of the value of the home funded by Fannie Mae and Freddie Mac bonds. Not only were loans made up to 100% of the value of the homes, in many cases the borrowers didn't even have to prove they had the income to afford the payments.

The availability of easy credit for everyone pushed the price of the housing market higher and higher. Many analysts warned of a "bubble" which was about to break. Because of the high priced housing market and the easy credit terms in place, people purchased homes far in excess of what they could afford. When enough people started defaulting on home loans, the economy turned south and a full-blown recession became a reality.

Mortgage companies, investment banks, as well as Fannie Mae and Freddie Mac, all needed federal funds to stop a complete meltdown of our economy. Many billions of tax payer dollars were spent to keep these entities afloat.

It makes good sense to fix what is broken so it does not happen again. This is the reason for financial reform legislation. The problem is the reform bill that is about to be passed in many ways misses the mark. There is no reform of Fannie Mae or Freddie Mac, which are the government-sponsored funding entities that allowed the funding of the subprime loans. In addition to this, Congress failed to put provisions in place to require borrowers to provide even 5% of their own money down when obtaining a home loan.

Most of the new regulations are being placed on conventional banks rather than the mortgage brokers, which caused many of the problems. There will be many new regulations which will require banks to provide more disclosure to customers, with burdensome reporting requirements, and more oversight placed on the banks from both internal and external sources.

At the end of the day, what does this mean to you our customer? Products in all banks will cost more as it will take more work and more time to deliver the services to you. Consumers may find they have fewer products to choose from than they had in the past. The reason for this is banks may no longer be able to afford to provide some products because of the cost involved in delivering them.

Many times revisions are made to laws that are passed as it is found they do more damage than good. We can only hope it doesn't take too long for the revisions to be made.

*Darrell Raum – Senior Vice President  
Credit Supervisor*

## Why Did They Pick a Pig To Make a Bank?

Have you ever wondered why we save our coins in a bank shaped like a pig? Answer: Because someone made a mistake. In about the fifteenth century, metal was very expensive and seldom used for household wares. Instead, dishes and pots were made of an economical clay called "pygg." Whenever housewives could save an extra coin, they dropped it into one of their clay jars which they inevitably called their pygg bank, or "piggy bank."

Over the next two to three hundred years, people forgot that pygg referred to the earthenware material used to manufacture pots. In the nineteenth century when English potters received requests for piggy banks, they produced clay banks in the shape of a pig. Of course, the pigs appealed to the customers and delighted the children. Thus, the modern version of the piggy bank was born.

Now, on to the second question of the day: How did you pick the bank that you wanted to do your business with? All banks have checking, savings, and time certificates. Most banks have online banking and business checking accounts. Why did you pick a certain institution to bank with?

At Bruning State Bank, I see us as a truly different Bank. Providing a service is all about the people and relationships we build. We have more time to listen to our customers and listening is the first step to fulfilling customer needs. Some banks today have you go through switchboards and recordings. It usually seems very difficult to talk to a real live "person."

We, at Bruning State Bank, are empowered to make most decisions locally and you do not have to wait days for an answer from us. We also have extensive banking experience, which is becoming somewhat unusual in today's banking world.

Working with people you know and trust, at a well-capitalized institution, is very important in today's world. Add in quick decisions with a personal touch, and that is what makes the difference when you bank with Bruning State Bank.

Thank You to all of our current customers! We hope to continue to build on our relationships by listening to your needs. We are also looking forward to continued growth and establishing many new relationships in the near future. Come and see us soon and maybe we will have a piggy bank for you!

*John Boehler –  
Holdrege Branch President*

### **Husker Harvest Days**

Husker Harvest Days in Grand Island will be September 14-16. We will again this year, with the joint effort between Bruning State Bank and the Nebraska Bankers Association, be offering one ticket per family at no cost. It will be on a first-come, first-served basis. Please let a Loan Officer at any location know if you are interested in attending!

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## Technology Updates...

### DON'T KILL THE MESSENGER

Nobody enjoys getting bad news, but there are times when we NEED to be kept informed. If you are interested in staying up-to-date on your checking or savings account activity, then our new MESSENGER service is for you. This service will text or email you notifications you request, such as when a certain deposit is made, when a check you have written "hits" the bank, or when your balance falls below a particular amount.

How do I sign up, you ask? If you are already an Online Banking user, you are more than halfway through the process. We just need to have you complete and return a Messenger Agreement form, which has been included in this newsletter for your convenience. If you have not yet signed up for Online Banking, we will need you to also complete an Online Banking Agreement. Both forms are available on our web site.

Now, how to get started: Just log into your account online as usual, and in the Messages section above your account list, click "New." Choose the type of message (or messages) you would like to set up and click "NEXT." Fill in the required information.

To receive messages by text, type in your cell phone number (10 digits only) followed by your service provider's format. (Example: [4025551234@vtext.com](mailto:4025551234@vtext.com)) On our home page, if you click \*\*\*LEARN MORE ABOUT MESSENGER\*\*\* you will find a list of examples for area wireless service providers as well as more detailed instructions on setting up new messages.

For messages by email, be sure to verify your email address. (The address you gave us for Online Banking will automatically be filled in, but you may change the email address for your messages at any time.)

If you make a mistake on your phone number or email address, you won't receive your MESSENGER messages until you correct it. If a message happens to go to the wrong person, it will not contain enough information for that person to identify you. Neither your account number nor your full name will be on the message.

There is no fee to set up new messages. You will be charged only when you receive an email or text message (though for text messages, please note that standard text messaging rates from your wireless service provider will apply.) Each email or text you receive costs only \$0.25. So "two-bits" could potentially save you an overdraft fee or even give you an early warning if your identity has been stolen! It could be the best 25 cents you ever spend!

Tech Term of the Month – Social Network. A social network is a social structure made up of individuals (or organizations) called "nodes," which are tied (connected) by one or more specific types of relationships such as friendship, kinship, common interests/beliefs, and financial exchange. Social networks have been studied since the early 1900's, but today, the term usually refers to online sites, such as Bebo, Facebook, LinkedIn, MySpace, SixDegrees, Tribe, and Twitter. Many people visit their social network sites at least daily and often access them through their mobile phones, not just their computers. These sites are used to gather and share information, to post photos and videos, to find old friends, keep in touch with current acquaintances, and to meet new people.

*Corey Swartzendruber, Janet Germer  
& Angela Kuhlmann*

## Time To Update and Upgrade?

In today's electronic world, we are constantly updating and upgrading our computers, cell phones, IPODs, and other equipment and their related programs. We do this so we can get the best performance and use out of the equipment. However, do we take that much time to update and upgrade our insurance coverages?

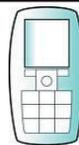
Is your homeowner's insurance updated to provide the best performance should you need it? Do you know what perils your home insurance will cover? Marshall & Swift/Boeckh, a building-cost data provider, estimates that 58% of U.S. homes are under-insured by an average of 21%. The actual cost to rebuild your home today is usually a lot higher than the assessed value and in a lot of cases, higher than the purchase price of your home.

Don't stop the home insurance update before it's complete, though! Your update needs to include a review of your household contents coverage, your other structures and outbuilding coverage, and a review of your deductible options! But...you're not quite done! Be sure to discuss coverage on jewelry, guns, collectibles, machinery/equipment, and other items. Upgrades sometimes come with discounts too! You might qualify for a multi-policy discount, alarm system credit, or new home credit.

Home insurance is not the only insurance that needs updated regularly. We will be happy to review and update your insurance coverage, so be sure to contact us today!

*Fred Kobza, Kathy Roberts,  
and 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



### Messenger Now Available!

Please see the enclosed Messenger Agreement if you would like to sign up.

Just complete the bottom portion and return it to us!



[www.bruningbank.com/onlinebanking/messenger.htm](http://www.bruningbank.com/onlinebanking/messenger.htm)

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## **Father and Daughter Education Opportunities...**

During August 2010, I'm back to school in Madison, Wisconsin and my daughter Cecelia is off to College of Saint Mary, Omaha, Nebraska.

This past year I completed my first year at the Graduate School of Banking at the University of Wisconsin in Madison. With the online course work completed, two weeks of campus classes and the project papers required completed, and the uncertainty of being some place for the first time behind me, I'm looking forward to the opportunity to go back again this summer. It has been a great opportunity to meet new people and establish a study/peer group that has varied experiences.

I've attached myself to a small study group that has members from Iowa, Texas, South Dakota, Ohio, Indiana and Wisconsin. A gentleman from Indiana and I are the group elders (hopefully we'll be allowed back in). I appreciate this opportunity Bruning State Bank has afforded me.

Cecelia has completed two years of study at Southeast Community College, Beatrice, Nebraska in academic transfer major and is transferring those hours into the business program at College of Saint Mary in Omaha. She is working here at the Bank this summer and has been great to have her around home; I know she'll not agree with that, however! I was reading recently how rural communities don't do enough to encourage young people to consider the possible opportunities available. Sometimes, they may be hard to see or envision, and sometimes we take for granted how good we have it. I'm hoping she sees something of interest or an opportunity that she could find in another rural community or maybe even Bruning.

As we both face new challenges this fall at school, there are always opportunities and we need to look for them. Our professors, instructors and even the friends we align ourselves with while at school will affect the experience and depth of knowledge we are able to develop.

Here at the Bank we hold near and dear our mission statement to assist our clients to "Build and Maintain Wealth" and for all of us the basic common denominator is education (self, college, experience) and we all need to take advantage of this gift.

*Jerry Catlett –  
C F O*

## **Security Reminder...**

Bruning State Bank will never ask for personal information (such as social security numbers, account numbers, PINs, or passwords) via email or text messages. Never share such information in an email or text message or on a phone call that you did not initiate. For more tips on consumer security, see the "ID Theft 911" page under the Services menu on our web site. Scammers constantly come up with new tricks and we want to help you protect your financial information!

## **Welcome To...**



We would like to welcome Ashley Reeves to our Holdrege Branch staff. Ashley is new to Nebraska, having just moved here from Nicaragua after serving in the Peace Corps. If you are wondering what brought her to Holdrege, you're not alone! During her service, Ashley met Joseph Richards and they are now engaged to be married in April of next year! Joseph's family lives in Holdrege, so they decided to move to Nebraska. What a wonderful choice! If you want to know more, give Ashley a visit at the Holdrege Branch.

## **Medicare Supp...**

On June 1, 2010, changes were made to "modernize" benefits, including adding a Hospice Benefit to the basic package. Rates have also been adjusted, so you may be able to save some money! New Medicare Supplement plans are available.

This coverage may not be automatic to existing Medicare Supplement policy holders (depending on the insurance company). A new application with re-underwriting may be required in order for you to take advantage of the modernized plans.

Be sure to contact us if you are interested in reviewing these new Medicare Supplement plans!

Contact us today!

*Fred Kobza & Kathy Roberts  
Insurance Agency\**

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# Crop Insurance Notes...

## Wheat Insurance:

- Wheat yield losses must be reported when the wheat is harvested. Be sure to report your 2010 wheat yields so we can determine if you have a bushel loss -or- a CRC/RA revenue guarantee loss.
- CRC and RA Harvest Market Prices will be set soon!

## Row-Crop Insurance Notes:

- Schedules of Insurance for your 2010 row crop acres need to be reviewed to be sure all the acres and shares are correct. The information needs to match what was reported to the FSA office, or any loss payment could be reduced or eliminated.
- The crop insurance premium for row crops will be billed on October 1<sup>st</sup> and interest will be added if payment is not received by November 1<sup>st</sup>.
- Be sure to contact us right away if you think you have a loss on your crops.
- Be sure to contact us BEFORE chopping any crops for silage!
- As fall harvest approaches, remember to keep your production records separated by section – and also keep the irrigated and non-irrigated acres separated.

## Hail Insurance Notes:

- Hail insurance can be purchased at any time. However, a field inspection would be required if the crops get hailed on prior to applying for insurance.
- Hail insurance will also provide coverage for fire damage and vehicle upset/overturn.
- Wind Snap coverage is available on corn.

We would like to thank everyone for all your cooperation in providing us with your yields and acres for your crop insurance! We appreciate your business and we hope you have a bountiful harvest this fall!

Please be sure to contact us with any questions!

*Jeff Hammer, Kathy Roberts,  
Craig Pope & Shari Fischer –  
Crop Insurance Agents\**

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### **Changes to Bank Fee Schedule**

The following additions will be made to our bank fee schedule, effective September 15, 2010. All other fees associated with your account will remain the same. Let us know if you have any questions.

Continuous Overdraft Fee ..... \$5.00 per day  
(if overdrawn by more than \$100)

Business Bill Pay ..... \$2.50 per month  
(for up to 10 items, \$0.50 per item above 10 per month)

# Leaving the Nest...

As fall approaches, new high school graduates are loading up their cars, preparing to venture into the big, wide world of college. Bruning State Bank wants to go off to college with your son or daughter. Before your student leaves the nest, we would love to talk to them about their financial plans.

Bruning State Bank offers checking and savings accounts to fit any college student's needs, plus:

- A free Visa debit card comes with our checking accounts and is accepted at ATMS and businesses all over the United States.
- Free Online Banking is available with all accounts so that students can monitor their balances, withdrawals and deposits, and even make transfers between accounts with the click of a mouse.
- Free Online Bill Pay is a great service to help students pay their bills on their own without worrying about a check getting lost in the mail or a payment being late.
- Statements can be conveniently mailed to the student at school or to their home address.

For the student who wants to know when a deposit has been made or if their balance drops below a certain level (or other assorted information) without calling the Bank or logging into Online Banking, we offer our Messenger service. For a nominal fee of 25¢ per message, Messenger will send an email or text to a cell phone with current information, which you request, about the account. Bruning State Bank will supply a \$10 iTunes gift card to any college student who signs up for Online Banking with Messenger service on their account. So, as your student leaves to explore the world, they don't need to leave their Country Bank behind!

We also encourage you, as parents, to talk to your kids about their financial plans. Are you bombarded with credit card solicitations in the mail? Well, your student will now be a prime target for the credit card industry once they leave for college. Many times the student receives credit card offers at college, and Mom and Dad aren't even aware. Before you know it, an "emergency" charge for pizza has turned into several hundred dollars of charges that have your student making a minimum monthly payment that barely covers the interest!

Take a minute to talk to your student about the dangers of these offers. Discuss alternative payment options, such as using their debit card if they don't want to write a check. Students can also get just an ATM card if they prefer to have only a savings account instead of a checking account.

Many students will graduate from college with school loan debt. Credit card debt will only add to that burden when they are starting out in their career. Encourage your college kids to be wise with credit cards. The best way to avoid the temptation of a credit card is to not even open the solicitation!

*Joan Durham, Nancy Lahners,  
& Lori Utemark –  
Customer Service*

## It Has Begun...

If you listen hard enough you can hear them; no, I am not talking about cicadas. I am talking about whistles blowing at football camps, kids playing at the pool and lawnmowers cutting grass (some of you may not have to listen too hard for this one). The one thing that all of these have in common is they are all a sign that summer is here and we are only weeks away from another school year starting. Some of you are trying to figure out ways of spending the "last few weeks" of quality time with your kids before they go off to college while others are gearing up for Kindergarten. As parents, we have the cloud of how to help our kids pay for college hanging over our heads. With a little early planning, instead of straining to hear the whistles, you may be whistling your child's fight song all the way to Freshman Orientation.

Tuition costs continue to rise at a rate greater than inflation, and according to the College Board, a non-profit representing colleges and universities, they continue to rise four to six percent per year. This makes the cost of attending a private university for four years over \$105,000 based on 2009-2010 rates. That's the cost of a house that is normally paid over 30 years, lumped into four nice easy payments of \$26,250 per year. If you are planning on helping your kids pay for school, as well as save for your retirement, the importance of starting early is greatly increased.

It doesn't matter the age of your children or the number of children you have, you have options. We can help you sift through the options and develop a strategy that meets your goals for helping pay for college.

### 529 Plans

These plans are available regardless of which state you live in and allow you to make, in some cases, tax-deductible contributions to an investment account in the name of a child and then make tax-free withdrawals for qualified education expenses.

### IRA Withdrawals

Did you know you can take penalty-free withdrawals from an existing IRA for education expenses? While this may have an adverse affect on your retirement savings, for some of you, an IRA can be a great vehicle to save for both college and retirement.

These are just two of the many options available to develop a plan and I know that planning for something that is one month away or even 18 years away can be quite stressful; just know that we are here to help. Whether you want us to give you a review of your current plan or you need to start or develop a new plan, please give us a call. Before we know it, recess at kindergarten turns into research grants at college. Have a safe end to the summer and thank you entrusting us with your financial needs.

*Chris Tonniges – Vice President  
Registered Representative\**

Securities offered through Securities America, Inc. Member FINRA/SIPC. Christopher J. Tonniges, Registered Representative. Advisory Services offered through Securities America Advisors, Inc. Christopher J. Tonniges, Investment Advisor Representative. Bruning State Bank and Securities America companies are not affiliated. Securities America companies and Bruning State Bank are not affiliated with LIFE. \*May lose value \*Not FDIC insured \*No Bank guarantee.

## Howdy Buckaroos!

Well, it's time to start back to school! What did you enjoy doing on your summer vacation? I bet a lot of you spent your days playing ball, swimming, vacationing and getting ready for the county fair. Maybe even some of you were able to work a little and earn some money. Now would be a good time to take the money you earned and put it in your savings. You worked hard for it and now you can have it work for you when you put it in your savings account. Plus, it won't be as tempting to spend your money if it's in your account!

Keep Saving,  
*Buck*



Here's a riddle for you to solve: (Get your brain ready for all that homework again!)

After each day, you get one less than twice as many dollars as you got the day before. You get one dollar on March 26, so how many dollars did you get on March 21?

*Buck's Answer*

The number 1 is one less than 2, so if 2 is twice as many dollars as you got the day before, then you got 1 dollar the day before since 2 is twice as much as 1. That means you got 1 dollar on the 26th and the 25th. You can do the same thing with March 25, until you get to March 21. You will get 1 dollar every day, and the pattern will never change.

Answer: 1 dollar

## Cover Tractor Of The Month for *Fastline* Magazine



Owned by Larry Edzards of Bruning, and Jason Tatro of Geneva. This tractor was purchased new in 1942 by Larry Edzards' grandfather, Anton Edzards. After being damaged by a tornado in 1984, it was restored in 2009 by Jason Tatro, Jeff Thompson and Bob Thomsen.

## Can Unused Credit Cards Hurt Your Credit Score?

According to Jeremy M. Simon, [CreditCards.com](http://CreditCards.com), maintaining good credit scores should be a primary concern for all of us and we should use all of our credit cards routinely -- because not using the cards could send our scores down.

"Having a zero balance on a credit card account won't hurt your FICO score, but closing an account could," says Craig Watts, a spokesman for [Fair Isaac](http://FairIsaac.com), the company that created the most commonly used credit score.

If your card remains unused, however, the bank may cancel it for you. That's because "eventually the card issuer will close the account due to inactivity," says Watts. Keeping an inactive account open costs the lender money.

Regardless of who closes an account, your credit scores may fall due to a change in a key credit scoring ratio. "Closing an account causes you to lose the available credit limit associated with it. Your utilization rate, also called your balance-to-limit ratio, will increase as a result of closing the account. That may cause a temporary decline in your credit scores," says Rod Griffin, the director of public education for credit bureau [Experian](http://Experian.com). That's an important consideration if you're about to apply for a loan.

To get an idea of how your utilization ratio could be affected by closing an account, let's say you have four cards with a credit limit of \$1,000 on each, for a combined total of \$4,000 in available credit. Let's also say that across those four accounts, you have a total debt burden of \$2,000. Then your unused card gets closed, taking your available credit down to just \$3,000. Now, instead of using 50% of your credit lines, you're suddenly using 67% of your available credit. That higher proportion makes you appear to be a riskier borrower because you're that much closer to "maxing out" your available credit. Your credit scores will reflect such a change, although the actual scoring damage will vary from borrower to borrower. "The FICO score assesses all the information on your credit report. So the score impact from any one action, such as closing an account, will depend on what other information is present on the credit report," Watts says.

If you've been a responsible borrower, it's unlikely an account closure would have much impact. The most important steps for good credit involve making payments on time, not carrying excessive debt and applying for new loans only when necessary. "Closing one card is much less likely to affect your FICO score," Watts says.

The Fair and Accurate Credit Transaction Act enables you to obtain a free copy of your credit report once a year from each of the three major credit bureaus (Equifax, Experian, and TransUnion) by going to [www.annualcreditreport.com](http://www.annualcreditreport.com).

Have a great summer!

*Craig Pope –  
Hebron Branch President*

## New and Improved Online Bill Pay to be Launched in August!

We will convert to our new bill pay service on August 5. Here is what you need to know:

- The first time you click on Payments, a Terms and Conditions agreement will appear for you to accept before proceeding.
- If you already use our current bill pay service, all of your scheduled payments and billers will be carried over to the new bill pay service.
- You will now choose the Due Date instead of the Payment Date. The system will begin processing payments three to four days ahead of the due date to ensure your payment arrives by that date, even if a check must be mailed.
- As you are setting up a new payment, a calendar will show you the due dates you may choose from – in some cases, you will be able to make same-day payments!
- There are 3,100+ billers that accept ACH (and the list continues to grow), so many of your payments will be made by ACH rather than check.
- Some of your large billers even offer electronic statements through our Online Bill Pay service, meaning you can view your bill and pay it in the same place!
- The Customer Service 800 number listed on the Online Bill Pay page is the number for CheckFree. We encourage you to call that number for assistance with bill payments, but you are always welcome to contact us with questions about online banking in general.
- Consumer Online Bill Pay will remain a free service.
- Business Online Bill Pay will cost \$2.50 per month. That will include up to 10 payments per month. Each additional payment beyond 10 per month will cost \$0.50.

## Building, Buying, or Refinancing a Home?



- ♦ Great Low Interest Rates
  - ♦ Competitive Terms
  - ♦ Programs To Fit YOUR Needs
  - ♦ Loan Officers With Experience
- Call us today!*

Member  
**FDIC**



# BRUNING STATE BANK

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Nebraska

*Address Service  
Requested*



YOUR COUNTRY BANK



## ***Busy Time, But Don't Forget to Look at the Markets...***

The crops are cultivated and hilled, the first cutting of hay is up, the second cutting of hay is ready to be put up, and irrigation, irrigation, irrigation! It has been a busy year so far, especially due to the rains that we had in June. With a million things on your mind, don't forget to take the time to look at the markets.

Yes, you hear the markets on the radio every day or look at them on the Internet, but have you (or will you) sit down and see if there is an opportunity to price crops and cattle at a profit? Go back and look at your cash flows or your costs and see if you can lock in some more profit.

By now you should have received your Federal Crop schedule of insurance showing your bushel guarantees for your operation. Talk to your agent to see how those guarantees can help you in marketing your crops.

Has the recent run-up in crop prices given us an opportunity? If you talk to ten different producers you will probably hear ten different answers. All I know is that it is a good time to sit down and revisit those cash flows that you did during winter to see if there is a chance to make some money.

*Jim Scott –  
Vice President-Bank of Broken Bow*

## ***What Were They Thinking?***

Why would a "little" bank like Bruning State Bank have a trust department? That's what the Nebraska Banking Department wanted to know when Frank Bruning and Darlene Reinsch applied to start the Bruning State Bank Trust Department back in 1990. At the time, Initiative 300 was in place, and it enabled us to assist absentee landowners. But our Trust Department also exists to give our customers an option to work with people they know to accomplish some things that they would otherwise have to go to strangers or a larger town for, and to be able to do it "at home", and as likely as not, more affordably!

Since Frank and Darlene put their plan into action twenty years ago, we have grown to a committee of five here in Bruning plus two in Broken Bow. We also look to our investment staff here for insight and guidance. Though we are a small "shop", we work all the harder to provide our customers with the service they have come to expect from a Bruning State Bank entity. We are small enough to know you personally, but large enough to do "what needs to be done." We do not write trusts, purchase contracts, wills, or the like; for that we recommend that you see your attorney of choice. But we would like to have the opportunity to serve as your trust administrator, as an intermediary for a 1031 (like-kind) exchange, power of attorney, farm manager, escrow agent, or even as personal representative of your estate.

If you have questions or would like to look into having our Trust Department work for you, please give one of us a call. In Bruning, you may visit with Frank or Fred Bruning, Darlene Reinsch, Renee Dowdy, or Janet Germer. In Broken Bow, Dan Jelinek or Kim Schipporeit would be happy to help you.

*Trust Department*

## Bruning State Bank Messenger Service Agreement

- a. Description of Messenger - Messenger allows you to request and receive messages about your Account(s). You may receive messages through email or text-enabled cell phones or as a message on your Online Banking Messages page. These will be set up by you as "Messages" in Online Banking.
- b. Email Security and Delivery Timing - You agree that each email or text message may not be encrypted and may include your name and information pertaining to your account(s). Receipt of any message may be delayed or prevented by factor(s) affecting your Internet Service Provider(s), phone operator(s), and other relevant entities. We neither guarantee the delivery or the accuracy of the contents of any message. Bank will not be liable for losses or damages arising from (a) non-delivery, delayed delivery, or wrong delivery of any message; (b) inaccurate content in a message; (c) your use or reliance on the contents of any message for any purposes. We reserve the right to terminate any request from you, for any message, at any time. The information in any message may be subject to certain time lags and/or delays. You will manage the types and timing of your messages, and the messages may be stopped or suspended by you at any time.
- c. Fees – There is a fee of \$0.25 for each email or text message you receive and the fee will automatically be charged to your account.
- d. Termination of Messenger - Either you or Bank may terminate your use of the Messenger service at any time without notice.

*[Handwritten mark]*

### Bruning State Bank now offers Messenger!

This service gives you the opportunity to monitor your balance and your account activity through email or text messages. Your messages are managed, changed, and viewed via your Online Banking access.

The fee is \$0.25 per email or text message that you receive.

(For text messages, standard text messaging rates from your wireless service provider will apply.)

I would like to add Messenger to my Online Banking services.

I have read the agreement above and understand that I will be charged \$0.25 for each message I receive.

Printed Name		<b>Return to:</b> Bruning State Bank PO Box 100 Bruning, NE 68322-0100
Signature		
Date		
Email Address:		
Cell Phone Number:		
Cell Service Provider:		

## Messenger Instructions

1. Log in to Bruning State Bank Online Banking.
2. Go to the Messages section.
3. Click New and choose the type of message you would like to set up.
4. Choose the account number you want to receive the message for.
5. Choose the delivery option:
  - To receive messages by email, type in your email address.
  - To receive messages by text message, type in your cell phone number (10 digits only) followed by your service provider's format (see list below). Example: [4025551234@vtext.com](mailto:4025551234@vtext.com)

AT&T	@txt.att.net or @mms.att.net
Cingular	@mobile.mycingular.com
Cricket	@mms.mycricket.com
Nextel	@messaging.nextel.com
Sprint	@messaging.sprintpcs.com
T-Mobile	@tmomail.net
US Cellular	@email.uscc.net
VoiceStream	@voicestream.net
Verizon	@vtext.com

6. Click Submit.

## Messenger FAQs

### *Are there fees to use Messenger?*

Bruning State Bank charges \$0.25 each time we send you an email or text message. There is no fee to set up new messages. You will only be charged when you receive an email or text message. For text messages, please note that standard text messaging rates from your wireless service provider will apply.

### *Do I have to be enrolled in Online Banking to use Messenger?*

Yes, the Online Banking page is where you set up and manage your messages.

### *What accounts can Messenger be used for?*

The accounts that you have access to for Online Banking are the same accounts you will be able to set up messages for.

### *What if I made a typo in my email address or cell phone number when setting up a new message?*

You won't receive your messages until you correct it. If a message happens to go to the wrong person, it will not contain enough information for that person to identify you. Neither your account number nor your full name will be on the message.