

# BRUNING STATE BANK

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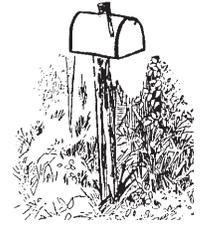
A Branch of Bruning State Bank • Broken Bow, NE

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**"YOUR COUNTRY BANK"**

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## My Observations on Lending...

My banking experience started in the 1950s. My dad (Fred H.) would type a chattel mortgage on farm assets – machinery, live-stock, etc. All proceeds flowed through the bank, except for milk, eggs, and meat, which were for living. If you needed more, you needed more milk cows, chickens, or brood sows. At farm sales, Dad always had a pad of notes in his pocket for easy financing of a sow or milk cow.

There was very little money on deposit and bank deposits dropped by almost half from 1929 to 1941. Lenders at that time came to be known for lending only to those who didn't need it. Ag lending was simplistic. Term notes were very rare; at that time it was easy to identify the cash flow needed to service debt, and loans were generally paid off yearly.

By the mid-1960s, the environment had changed to balance sheet based lending. But we bankers forgot to ask the borrowers how loans would be repaid. Cash flow was ignored, and many young people we wanted to see excel failed. I still feel that 50% of the problem was the Bank, 50% was the borrower.

I learned some hard lessons about cooperation and communication. Families who would communicate and who were willing to make changes had a good chance of succeeding. Others got quiet and might not share their problems even with their spouses. Then "the blame game" started, and identifying and solving problems stopped.

Today, financing has become more complex. Borrowers can fragment their credit in many areas, yielding a tendency to forget the size of their obligations. For consumers, credit cards, school loans, dealer financing and family debt can cloud the financial statement.

Some bad decisions have been made over the years (including those I made due to the "good guy" syndrome.) Bankers must protect the stockholders' and depositors' money, but our personal feelings can get us in trouble. Presidents (and Chairmen of the Board of Directors) probably struggle with this more than anyone. We don't need to be heroes; we simply need to be fair and just, because when we die, all we take with us is our reputations.

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

## Honk for Your Teammates!

Did you know there are lessons about teamwork that can be learned from watching geese? We recently had a team building exercise based on helping each other in a work setting and showing our support to each other and our customers. Maybe you've heard this before, but it is an interesting and positive message so I wanted to pass it on:

As geese flap their wings, they create an uplift for the bird following. By flying in a V formation, the whole flock adds 71% greater flying range than if any bird were to fly alone. If we share a common direction and a sense of community, we can get where we are going more quickly and easily because we are traveling on the thrust of one another.

Whenever a goose falls out of formation, it suddenly feels the drag and resistance of trying to fly alone. It quickly returns back to formation to take advantage of the lifting power of the bird immediately in front. If we have as much sense as geese, we will stay in formation with those who are headed in the direction we want to go...and we will be willing to accept their help as well as give ours to others.

When the lead goose gets tired, it rotates back into formation and another goose flies at the point position. If we take turns doing the hard tasks and sharing leadership, as with the geese, we will become interdependent on one another.

The geese in formation honk from behind to encourage those up front to keep up their speed. If we "honk," we need to make sure it is positive and encouraging.

When a goose gets sick or shot down, two geese drop out of formation to help and protect it. They stay with it until it is able to fly again or dies. They then launch out on their own with another formation or catch up with the flock. We, too, should stand by each other in difficult times, as well as when we are strong. ([www.pullingtogethermovie.com](http://www.pullingtogethermovie.com).)

The culture of our bank is shown in all four of our locations with the great teams we have put together. We always strive to "fly in formation" and to drop back to help those who might need it. We all have a passion for helping not only each other, but our customers.

*Fred D. Bruning – President*

*"It is a fact that in the right formation, the lifting power of many wings can achieve twice the distance of any bird flying alone." – Author Unknown*

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## Challenges Ahead for Agriculture...

Elections have consequences. We have all heard this statement numerous times since the last election. Many were voted out of office who were perceived to be unwilling to make any of the concessions necessary to get the Federal Government's financial house in order. As we hear the debate back and forth, it has become apparent to me that the Federal Farm Program is vulnerable to some very large cuts.

In April of this year, proposed cuts of \$4 trillion were announced jointly by the Republicans and Democrats in Congress. Just today on the news, I heard the Speaker of the House of Representatives say that any increase in the federal debt ceiling will require the same amount of cuts in the budget for next year. Many of the programs that were once considered to be the "untouchable" programs, such as Medicare, Social Security, interior, and even agriculture, will be in play for receiving less funding.

No one knows which programs or how much will be cut, but at this time, it appears the federal subsidy in the ethanol industry is very likely to go away. The "Blender's Credit" is paid not to farmers or ethanol producers, but to oil companies as an incentive to blend ethanol into gas. This incentive is around \$0.45 per gallon. With a bushel of corn typically making 2.8 gallons of ethanol, this could have an impact on the price of corn of up to \$1.26 per bushel if all of this decrease is born by the U.S. farmer.

Other cuts could take place in the programs designed to put a safety net under commodity prices to protect agriculture producers when commodity prices fall. With commodity prices where they are today, this may not seem to matter now, but there will come a time when it will be very important.

My biggest concern of all is the possibility of losing the premium subsidy on crop insurance. This is the number one most important risk management tool farmers have to protect themselves. Farming is a high risk industry, with the volatility of commodity prices and the constant threat of extreme weather. If the government pulls out of subsidizing crop insurance, many farmers may feel the cost of crop insurance is too high and quit buying it. With no insurance, a failed crop will be devastating to the farmer who suffers a large crop loss.

No one knows how much government support there will be in the future for farmers. As the next several years unfold, it will become clearer to all of us. The most important thing for farmers is to be willing to react to the changes ahead and to use whatever tools are available at the time to minimize risk.

*Darrell Raum -  
Senior Vice President & Credit Supervisor*



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## Dodd-Frank Impacts Start to Appear...

It seems that community banks like Bruning State Bank are still getting the credit for the need to pass the Dodd-Frank Wall Street Reform and Consumer Protection Act. Many new requirements in the Act were intended to level the playing field between community banks and Wall Street investment firms that are also being called banks but are not community- or family-oriented in any way.

As we hear in the news, Dodd-Frank is supposed to stop the "Too Big To Fail" doctrine that exists today, yet protect small banks from excessive compliance burdens. In reality, the Act has done very little to shield our country from the same financial risks that existed a few years ago, and it will still have direct impacts, whether intended or not, on community banks.

Compliance is an ongoing requirement for all banks. I'm going to outline below a couple of the minor changes that we are required to give you notice on:

**Funds Availability** - Effective July 21, 2011: Expedited Funds Availability Amendment – Our policy is to give immediate credit for your deposits. If we place a case-by-case hold on your account, we must make the first \$200 available by the next business day. The previous requirement was \$100 by the next business day.

**Payment of Overdrafts** - The Federal Deposit Insurance Corporation (FDIC) has issued the Overdraft Payment Supervisory Guidance that provides a framework for all FDIC supervised banks on the way we assess overdraft fees. The FDIC suggests that we pay items in order from smallest to largest, thereby reducing the number of items that would incur our \$25.00 per item fee. This practice has always been the procedure at Bruning State Bank because it is best for our customers. Yes, we are a business, and yes, we make money on your overdrafts, but we would prefer that you do not overdraw your account.

We understand that overdrafts can happen on occasion, yet some customers habitually overdraw their accounts and those fees really add up over time. If you frequently overdraw your account, I encourage you to look at your money management practices and set up a monthly budget to track your income and spending. We offer many useful tools that may help you avoid overdrawing your account:

- Online Banking gives you 24-hour access for viewing your balance and allows you to make transfers between your accounts whenever necessary.
- Online Bill Pay can show you which bills you have paid and set up reminders for which bills will be due soon.
- Messenger can be customized to send you email or text messages when your balance is getting low or when debits come out of your account.
- Automatic transfers can be set up from your savings to your checking account in case your checking balance gets too low.
- If you qualify, a line of credit may be established and attached to your checking account to use only when necessary.

In short, if we're making more fee income on your account than the benefit the account is providing to you, we may need to part ways. That may seem harsh, but as the government tries to regulate and mandate even more of what we do, we community banks don't want the credit for another round of regulations because we didn't monitor our overdrawn accounts closely enough.

*Jerry Catlett –  
CFO*

# Teaching the Next Generation of Savers...



Another year has come to a close on my "Savings Is Fun" class. As a finale to a year filled with lessons, projects, and a pizza party, the 5<sup>th</sup> graders of Broken Bow Public Schools toured the Bank of Broken Bow on May 9<sup>th</sup>. The Bank tour is my favorite meeting of the year! The 5<sup>th</sup> graders get to see me in my environment and gain a very personal look behind the scenes at all the parts and processes of the Bank that we've discussed throughout the year. As always, the coin counter and money vault were the favorites. And I have yet to have a year go by when at least one student doesn't ask, "How much money can I take home?"

This class is such a fulfilling part of my job that I can't wait to start it each year! The kids really seem to get involved and strive to meet the class project goal. During the year, each student learns to use a checkbook register. For each grade a student receives from an assignment, test, or quiz, they are given a dollar amount that corresponds to the grade. They are instructed to enter that information into their register and do the necessary calculations. As a twist to the project, a student can be given bonus money for "behavior" grades. This is an incentive for students to go above and beyond their necessary curriculum requirements and work to be better individuals.

Not only is it my goal for all the students to reach the project goal, but I hope to instill an understanding of checkbook registers, the importance of saving money, and maybe a bit of responsibility along the way. If a student loses their register, they cannot reach the class project goal. Students who reach the set dollar amount in their registers by a given time are rewarded with a pizza party. From the reactions of the students, the reward is worth the effort of a job well done.

Each year brings new students, but the concept of financial responsibility never loses its importance. Here's to next year and many more goals met!

*Janice Nozicka – Loan Officer Trainee,  
Bank of Broken Bow*



We strongly believe in the value of teaching our youth basic financial skills.

This year, 2011, marks the 15th year we have been participating in the Nebraska Bankers Association program, "Teach Children to Save Day."

Teachers, if you would like someone from the Bank to come talk to your elementary, junior high, or high school class about the importance of saving or about banking topics in general, we would be happy to do that!

# The One Thing I Wish My Parents Had Taught Me...

Larry Winget, author of the bestseller, *Your Kids Are Your Own Fault: A Guide For Raising Responsible, Productive Adults*, asked this question among his Facebook friends and followers:

"What is the one thing you wish your parents had taught you that they didn't?"

He received nearly 1,000 answers and 99% of those answers said the same thing, "I wish my parents had taught me about money."

We certainly can't blame our parents for everything, but it is a parent's job to teach their children good habits while they are young so they will have solid financial skills when they are older and hopefully, independent. In his book, Mr. Winget gives 12 money lessons to teach your children and here are a few of my favorites:

## **Give your kids an allowance.**

Give the same amount on the same day every week, just like you get your paycheck. The allowance is for them holding up their end of the family responsibilities – basic chores kids can and should be doing to contribute.

## **Follow the 10-10-10 Rule.**

Save 10 percent. Invest 10 percent. Give 10 percent. Live on the remaining 70%. This lesson can be taught to any child at any age. And since about 40% of Americans live on 110% of their income and only about 7% have enough money saved for retirement, it is a good way for parents to live as well.

## **Involve your kids in household finances.**

Explain your household budget and how your income must cover your expenses. Keep it age-appropriate of course, but kids need to see that everything comes with a price tag – even the lights and water – and understand the difference between wants versus needs.

## **Teach about credit and interest rates.**

Again, keep it age-appropriate, but the sooner the better. Don't let their first credit card experience be their teacher!

## **Encourage entrepreneurship.**

Teach your kids how to make money on their own. Kids can mow lawns, babysit, walk dogs, and more. Talk to them about concepts like customer service, sales, and profitability with each thing they pursue.

"If you do all of these things, will your kid grow up to handle their finances perfectly? Maybe and maybe not," says Mr. Winget. "There are few guarantees with parenting." Isn't that the truth! However, we can't sit back and assume our kids will pick up basic financial skills along the way. We should try to set them up for future success by teaching them about money early on.

*Craig Pope –  
Hebron Branch President*

# Questions for the Trust Department...

"What is a trust?" and "What do I need to keep in mind in establishing one?" A trust may be defined as an obligation based on confidence placed in someone (the Trustee) to whom the legal title in trust property is conveyed, to care for and deal appropriately with such property. The Trustee doesn't "own" such property in an absolute sense; the Trustee must be directed by the governing trust document, and does not have actual beneficial ownership.

A trustee could manage assets if you should die and your beneficiaries are minor children or others not up to the responsibility of handling the estate. Having a trust could protect your privacy by avoiding probate (unlike a will, a trust is confidential). Depending both on its design, and on state law, a trust could help maintain your assets by reducing taxes. With a "living trust," the trustee can manage property for you while you're alive, providing a way to care for you in case of incapacitation or disability.

Who could benefit from having one? Broadly, below are six situations that could motivate the creation of a trust:

1. People with beneficiaries who need help
2. Parents with young children
3. People who own property that is hard to divide
4. People who want to control their property because of family dynamics ("management from the grave")
5. People who want to provide for administration of their estates if they become unable to do so
6. People concerned about estate taxes

You may remember that there are revocable and irrevocable trusts. "Irrevocability" means that you, the donor, can't change your mind about how you want the trust to terminate (or just about anything else you "have carved in stone"), but procedures to end the trust should be included at the time it is designed. With no termination provision, (other than ending when all of the terms of the trust document necessary to end the trust have taken place,) it can usually terminate only if all beneficiaries consent, no material purpose of the trust is defeated, and it goes through a legal process for the termination.

If you are interested in creating a trust, please give us a call to discuss questions you may have. If you decide to move forward with creating a trust, please visit with your favorite attorney, (preferably one who is experienced in trusts and estate planning), and keep us in mind to serve as your trustee.

## Trust Department

Graduates - wherever your future plans may take you, we make it easy for you to bank with us! Before you head out, be sure to sign up for a Visa debit card and Online Banking with Messenger!



# It's Raining Lawsuits - Got Your UMBRELLA?

Do you keep an umbrella handy...maybe in your home, in your car, or on your golf cart? WHY? Well, if you are like most people, you keep that umbrella handy "just in case!" You want that extra protection the umbrella provides.

So...do you have a personal liability umbrella insurance policy to help protect you from the unforeseen events that can occur in your everyday life? It is impossible to predict whether you might be involved in a lawsuit resulting from a car accident or an accident on your property. The Personal Umbrella Policy (PUP) protects against devastating financial loss from those unforeseen events.

You don't have to be "rich" to need an umbrella policy - even if you have no assets, your wages can be garnished. You can lose future assets (like wages, an inheritance, or that lottery you plan to win)! An umbrella policy provides excess coverage above and beyond your home and auto insurance policies. Will your home and auto liability limits be enough to provide the financial protection you need?

### Scenario #1:

Your son is driving your car to the store with his girlfriend. The car leaves the roadway, rolls and strikes a tree. Your son tells the police that a vehicle cut him off and he had to swerve to avoid a collision, but there are no witnesses and the girlfriend has no recollection of the accident. The girlfriend is hospitalized for over a month with multiple fractures and internal injuries. She is able to walk with crutches but continues to need physical therapy and has some permanent damage.

### Scenario #2:

You invite some friends over for a nice relaxing evening on your patio. You have a brick patio bordered by an 18" retaining wall with a flower bed. You recently rearranged the patio furniture and the wall area is now exposed. One of your friends loses his balance and falls to the ground on the other side of the retaining wall, sustaining a spinal cord injury. After surgery and several months on a feeding tube, he is able to return home, but continues to suffer partial paralysis, uses a wheelchair, and requires assistance with some daily activities.

These are just a couple scenarios that could happen, but we obviously hope they do not! Can you withstand the financial responsibility once your auto liability and/or home liability coverage is exhausted?

An umbrella policy provides you with protection for accidents in your car and on your property. An umbrella policy can also protect your dependent children, accidents with watercraft or ATVs, accidents on rental properties, etc. However, businesses you own (including babysitting and compensated child care) are not covered on a personal umbrella policy.

**The Bottom Line:** Just because you aren't at high risk of being sued doesn't mean you are at no risk. Even if you are very careful, unforeseen events still occur. Some things just shouldn't be left to chance! The safest course of action is to be insured. Get your UMBRELLA today!

*Fred Kobza, Kathy Roberts, Brian Hulse  
& Kristen Monteforte - 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.

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## Busy Summer Ahead in Bruning...

By the time you read this, you may have already seen hints of the upcoming construction project in Bruning. We will be adding on to west side of the bank this summer.

But wait, you say, the drive-up teller window is on the west side! We apologize now for the inconvenience, but the drive-up window will be closed for the duration of this construction. It is estimated to begin in late



May and take four months to complete. If for some reason it is difficult for you to come into the lobby for your business, please call ahead and we will do whatever we can to assist you.



This new expansion will add much-needed space to the insurance, investment, bookkeeping, and information technology (IT) areas of the bank. More specifically:

- The insurance department will have a new reception area and additional offices. As you may know, we have hired a new insurance agent, Brian Hulse, who started in April. The new addition will give each employee their own office which will allow us to better maintain your privacy during business discussions.
- The investment department will also have extra office space as we plan to hire a new investment representative in the next few months.
- The bookkeeping department will have a larger area for the many computers, printers, and other machines they use on a daily basis. With the 2009 addition of our Holdrege branch, we are now processing for four locations and this requires additional work space.
- The IT department will have a more secure "bunker" area in the basement of the new addition to protect our larger and more sensitive equipment from unauthorized access, theft, and natural disasters. As our dependence on technology continues to grow, the security of our customers' information is always one of our top priorities.

While the construction will briefly cause some inconvenience, the need for this addition comes from two positive trends. First, our customer base has grown, so we have hired additional employees to maintain our high level of customer service in all areas of the bank. Second, bank technology has evolved rapidly in recent years, so we have upgraded and added many new technology products to meet your needs. The building expansion will allow us to keep up with future technology growth. Once more, we sincerely apologize for the temporary closure of the drive-up window and we appreciate your patience during this project!

*Frank and Fred*

Remember to follow us on Facebook and Twitter for important announcements such as new products, holiday hours, and community events.

We'd love to hear your feedback, comments, questions,



and ideas too!



You can also see recent announcements in the "Latest News" section on our homepage.

## Top 5 Reasons to Secure Your Home Loan from BSB...

### #5. Tailored Loan Terms

Bruning State Bank doesn't just put you in a cookie cutter loan without any choices. We can tailor your loan rate and term to fit your individual needs. From a short-term refinance to a long-term purchase, or anywhere in between, Bruning State Bank is here to accommodate your needs.

### #4. Competitive Fixed Rates

Bruning State Bank is a member of the Federal Home Loan Bank (FHLB). The FHLB invests in your loan, giving you the opportunity to participate in some of the most competitive rates in the market. Unlike Fannie Mae and Freddie Mac loan products, we don't "surprise" you with loan rate adjustments at closing. You will also have the option of a variety of rates to choose from based on your needs, and best of all, that rate can be fixed for the life of the loan.

### #3. Ease of Payment

Bruning State Bank makes it easy for you to make your monthly loan payment. We are able to debit your account at Bruning State Bank or your account at a different bank. We also allow you to make your payment via online banking or by dropping a check in the mail. Whatever works for you, works for us!

### #2. Consistent, Accessible Service

Your loan stays at Bruning State Bank! You can rest easy knowing that your payments will go to Bruning State Bank, not somewhere in New Jersey or Florida or California! If you have a question regarding your home loan, you can call one of our mortgage experts at any of our four locations, or stop in and visit with us in person anytime. We are more than happy to answer any of your questions or concerns.

### #1. Experienced Lenders

The number one reason to get your home loan from Bruning State Bank is the experience and knowledge of our lenders. Each of our home loan officers has worked with home loans for numerous years, goes through frequent training, and is registered with the Nationwide Mortgage Licensing System and Registry. The underwriting on your loan is done at your local Bruning State Bank location, using a common sense approach and relying on our knowledge of the local real estate markets. So before, during, and after your loan is made, an experienced lender is here for you!

The home loan process can seem long and complex, but you will have a professional lender at Bruning State Bank to explain it all and to guide you through every step, from the time we take your application to the time we close your loan and beyond!

*Lori Utemark  
Home Loan Officer*

## Technology Updates...

Think about the last time you were in a restaurant. You may have received your bill in a black portfolio and decided to pay with your credit or debit card. You gave the card to the waiter / waitress and he or she disappeared to go run the card through the restaurant's card terminal. He or she then returned with your receipt and you left. These transactions happen thousands of times every day. Now imagine a few weeks after that, you get your credit card or bank statement and see that there are transactions charged to your account that you didn't authorize. You may have had your card skimmed.

Card Skimming is a relatively new type of fraud that can occur at places where credit or debit cards are accepted. People committing this fraud will steal the information on the card using a card reading device (called a skimmer), which can be hand-held or placed on a gas pump or ATM terminal to collect the data located in the magnetic stripe on the back of a credit or debit card. In the situation above, the waiter / waitress may have had a hand-held skimmer that they swiped your card through before they ran it through the legitimate card terminal. In some cases, they can then use that data to create a counterfeit card. The skimmers are often times very small or look exactly like a legitimate card reader. In the picture below, the real card reader is on the left and the skimmer is on the right.



(Images from [www.krebsonsecurity.com](http://www.krebsonsecurity.com))

As you can see, a skimmer can be very difficult to detect! These skimmers are fairly easy to obtain if you know where to look on the Internet, and unfortunately, they are becoming more prevalent. One statistic shows that 30% of fraud losses are from card counterfeiting against ATM's.

There are several warranties built into your card agreement which should limit your liability if something like this happens to you. You can also protect yourself by examining your bank statements promptly and regularly. You may want to consider signing up for Internet Banking which would allow you to check your account at any time, day or night. Bruning State Bank also has a Messenger service which is free and can tell you via email or text message when debits hit your account or when your balance changes.

**Tech Term of the Month - Freeware.** Freeware is software that is available for download on the Internet and as the name suggests, it does not cost you anything to obtain. Often times this software is very helpful whether it be an Internet browser or a file reader. A good example of freeware is the Adobe Flash Player. But be aware, some freeware can be harmful to your computer and may contain spyware or viruses.

*Corey Swartzendruber, Janet Germer  
& Angela Kuhlmann*

## e-Statement Questions?

We have received many questions about the new e-statement sign-up process and figured there may be other people wondering about the same things. Here are a few of the common questions we've received:

- What will happen if I click Accept, Decline, or Ask Me Later?
  - Accept: This will take you through the process of signing up for e-statements. Please be sure to verify your email address here!
  - Decline: The pop-up box will go away and appear again in 6 months.
  - Ask Me Later: The pop-up box will go away and appear again in 7 days.
- What if I have declined but now have decided I would like to sign-up?
  - Simply call the bookkeeping department and let us know you wish to sign up. We will be able to make the sign-up box appear the next time you log on.
- Why am I not seeing the account I wish to sign up?
  - If you receive a combined statement (such as when your checking and savings statements are together in one), you will only be able to select the primary account for e-statements and your e-statements will continue to be combined.
- Why am I not able to check the box, click Accept, and go on with the sign-up?
  - When signing up online, you will see a link to the e-Statement Disclosure Agreement. You **MUST** open this link and read the document **BEFORE** you will be allowed to go on with the sign-up.
- Concerned that statements are only available online for 18 months?
  - Although we feel 18 months is sufficient time to view, print, or save your statements, we will always be able to get you statement copies upon request. However, we suggest you save all of your e-statements to your own computer. This way, if you need a printed copy of your statement, it is right at your fingertips!

If you have any other questions, please feel free to give us a call. We would be happy to assist you.

*Anna Sell, Carm Hinrichs, Janice Fintel  
and Pam Lemke – Bookkeeping Department*

### Invest in Your Health! Open a **FREE** Health Savings Account

- Enjoy tax benefits while saving for medical expenses or emergencies.
- Pay **NO** Annual Fee.
- Earn interest on your HSA balance.\*
- Make unlimited transactions with checks or a **FREE** debit card.

Give us a call today if you're interested in opening a new HSA or moving your HSA to Bruning State - transfers or direct rollovers are easy!

If you already have an HSA, check out our handy guide on Qualified Expenses at [www.bruningbank.com/media/HSAGuide\\_BSB.pdf](http://www.bruningbank.com/media/HSAGuide_BSB.pdf)

\*Interest Rate and Annual Percentage Yield May Vary.



# Crop Insurance... Important Dates & Info

## Multi-Peril Crop Insurance:

### \*Final planting dates for some counties in Kansas and Nebraska:

Corn:	May 25th (Both NE & KS)
Grain Sorghum:	June 15th (NE) June 25th (KS)
Soybeans:	June 10th (NE) June 15th (KS)

**\*Acreage Reporting Date:** June 30<sup>th</sup> is the final date to report your planted corn, milo, oats and soybean acres for your multi-peril crop insurance. If possible, please certify your acres with the FSA office and bring a copy of the FSA 578 form when reporting your acres to us. Your reported acres need to match the FSA certified acres to avoid problems or penalties in a loss situation. We also need to verify your share percentages and add any newly acquired land within the county you are insured.

**\*Premium due date:** Wheat and Pasture/Range/Forage (PRF) policy premiums are due on July 1st. Interest will be added starting August 1st.

**\*Replanting:** MPC I RP and YP policies include coverage for replanting. PLEASE CALL US BEFORE REPLANTING OR DESTROYING ANY CROPS.

## Crop Hail Insurance:

Do you remember the days when crop hail insurance coverage was pretty basic, simple, and easy to understand? Now you can buy basic hail insurance with or without a deductible. You can now buy companion hail insurance, and you can now also buy production hail insurance! In addition, Green Snap and Wind coverage is available on corn, and Replant Coverage (in excess of the MPC I policy) is also available.

Wonder which coverage is the best for your individual operation? The Bruning State Bank Insurance Agency can provide a coverage and premium comparison to help determine the best product for you!

Don't wait for the hail storm – contact us today!

*Jeff Hammer, Kathy Roberts, Craig Pope,  
Shari Fischer, Janet Germer & Ryne Philippi -  
Crop Insurance Agents\**

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

## GO GREEN!!

If you would rather receive an electronic copy of our newsletter by email, please contact Janell at [jstengel@bruningbank.com](mailto:jstengel@bruningbank.com)



# Ready, Set, Go...

Due to the rising costs our customers would incur to purchase traveler's checks and prepaid debit cards, we have opted to discontinue the sale of these products. But never fear! Your Bruning State Bank VISA debit card works in any state from Alaska to Wyoming. Your VISA debit card is widely accepted not only in the United States, but around the world.

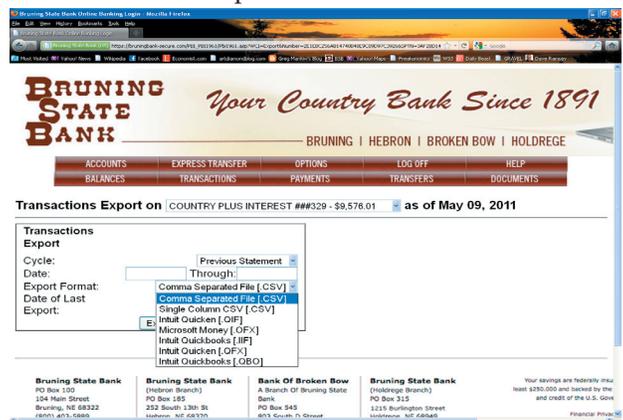
When traveling internationally, however, we recommend that you give us a quick call before you leave. That way, we can make sure your daily withdrawal and point-of-sale limits are appropriate, and we can better monitor your account for fraudulent transactions.

Using your Bruning State Bank VISA debit card means you won't have to hassle with traveler's checks or keeping track of balances on prepaid cards. So we say go, relax, and enjoy your summer knowing "we've gotcha covered!"

## Customer Service

### Now Available – Quicken & Quickbooks from Online Banking

If you use Quicken or Quickbooks for your accounting, you can now download your account activity directly from Online Banking! Go to the "Transactions" menu and select "Export Transactions" to see this:



You will have seven options for the Export Format. Here is the difference between them

Intuit Quicken (.QIF) – for Quicken versions 2004 or earlier

Intuit QuickBooks (.IIF) – for QuickBooks versions 2004 or earlier

Intuit Quicken (.QFX) – for Quicken versions 2005 or later

Intuit QuickBooks (.QBO) – for QuickBooks versions 2005 or later

(Please use one of the bottom two options unless you are sure you need the older version.)

Since we recently discontinued our bookkeeping service in Bruning, we are excited to offer this new option as a possible solution. If you have questions on how this may be helpful for your bookkeeping needs, feel free to give us a call!

# BRUNING STATE BANK

P.O. Box 100  
Bruning, Nebraska 68322

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YOUR COUNTRY BANK



## Personal and Financial Wellness...

Our staff at Bruning State Bank understands the value of taking care of yourself physically and financially. There really is nothing better than knowing you are healthy, happy, and financially secure. You would be surprised how quickly you could benefit from putting a little extra effort towards the wellness of your body and your savings.

Whether you would like to lose a few pounds, get back on track with your "self proclaimed" New Year's Resolution, or just want to feel more energized and refreshed during the day, making minor changes to your health and wellness routine can pay major dividends. Try incorporating some of the following ideas to boost your personal wellness:

- Opt for baked foods instead of fried foods. On average, you will consume 150 extra calories per serving when eating fried foods.
- If you like your meals with a little kick, put a dash of hot sauce on your food. It speeds up your metabolism and in turn, burns more calories.
- After breakfast, make water your primary beverage. The average American consumes an extra 245 calories a day from soft drinks. That's nearly 90,000 calories a year — or 25 pounds!
- Downsize your dinner plates. The less food you put in front of you, the less food you eat. Since we were all raised to clean our plate, guess we will just have to invest in smaller plates!
- Eat one less doughnut a day, or one less glass of OJ, bite of apple pie, or handful of potato chips. Losing these unnecessary bites can save you around 100 calories a day.

Along with personal wellness, you can make a few small changes to boost your financial wellness as well. Making the extra effort to put a few more dollars into your savings account could be a huge benefit to you. Whether you are wishing for a new vehicle, planning a trip to Mexico, or just wanting some extra funds for a rainy day, putting away a few extra dollars can make these things possible! Try the following to build up your savings and put your mind at ease if an unexpected expense arises:

- Deposit your loose change into your savings account weekly. Those nickels and dimes can really add up in a short time.
- When cashing a check, try cashing only an even amount and saving the rest. Example: From a \$359.36 weekly check, cash \$350.00 and deposit the remaining \$9.36 into your savings account each week.
- Make your saving deposit right after being paid. You won't miss what you don't know you really had. Budget with the leftover funds and make it work with what you have.
- Set restrictive rules on when you can dip into your savings account so you aren't using those excess funds when you don't need to be.

If you try implementing some of these ideas into your life, you are sure to benefit physically and financially!

*Shanna Waggoner – Personal Banker  
Holdrege Branch*