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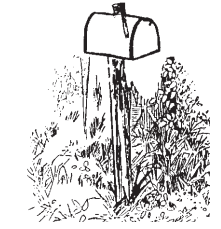
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"YOUR COUNTRY BANK"



June/July 2012

Vol. 29 No. 3

Lead, Follow, or Get Out of The Way!

Sometimes I wonder if my thought process is different from the rest of the world's. I can read a statement or a one-liner, and think of various scenarios. In my travels (and probably in a machine shop some time ago), I saw a sign that read, "Lead, follow, or get out of the way!" There are times when each of us is in one of those three categories – either leading, following, or getting out of the way, and there's nothing wrong with that. It's what we stand for that counts. If the leadership at home and schools is strong, perhaps we need to follow or even get out of the way on self-serving issues.

In today's environment, leadership needs to come to the forefront in all areas – home, schools, churches, and government. Our actions are probably based on our upbringing. One statement that rings true to me is: "We are what we are because of what we learn from the past generation." I don't think it stops there. Successful people pick up on this and by leading, following, or getting out of the way, their character is built.

Our ancestors came to this country and quickly learned that if they wanted to grow, their leadership was needed to establish communities and churches. Maybe we lack that in all areas today, if we are all just getting out of the way. Our whole system of government will shut down as is happening overseas.

Memorial Day reminds us of the leadership and courage over the years that our armed forces gave us. We need new leadership in all areas of government, leadership that has "the fire in their belly" to lead. Politicians have a tendency to divide us by not demonstrating strong leadership. Look what is happening in Spain and France.

What can we do about it to prevent the European problems from happening here? Vote! Vote for good leaders who don't follow; we can't afford to get out of the way.

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

"The ultimate measure of a man is not where he stands in moments of comfort, but where he stands at times of challenge and controversy." - Martin Luther King, Jr.

The Handshake...

At the Nebraska Bankers annual conference a few weeks ago, one of the speakers, V.J. Smith, gave a talk about "The Richest Man in Town!" whose name was Marty. Marty was a man in his 70s, retired but worked at Wal-Mart in Brookings, S.D. He was slightly stooped, average build, wore glasses and had a nice smile. Marty, as V.J. Smith reported, greeted every customer before scanning the items they were purchasing. Sure, his words were the usual, "How's it going?" But he did something different – he actually LISTENED to people. Then he would respond to what they had said and engage them in a brief conversation. He seemed genuine about wanting to know how people were feeling. Then "Magic" happened. He placed the change in his left hand, walked around the counter to the customer, and extended his right hand in an act of friendship. As their hands met, the old cashier looked the customers in the eyes. "I sure want to thank you for shopping here today," he told them. "You have a great day. Bye-bye!" The looks on the customers' faces were priceless. All had been touched by his simple gesture – and in a place they never expected!

Marty was eventually honored by Wal-Mart for his exceptional service to the company. Marty's line was always the longest because people wanted that human interaction of caring. Two minutes is what Marty spent with most customers. If you think about it, two minutes is about the average amount of time we spend with most people in our lives. In a precious few moments, what we say and what we do can be lasting.

Few people can actually change the world. Marty's story shows us that you can! Along the way, you have the opportunity to be a powerful influence on the lives of other people, no matter your position in life.

When we look at the political advertising and the news of today, why can't we all spend two minutes listening to each others' ideas, share ours, and then extend one hand for a handshake for trying to compromise and work together. Life moves so fast, and building relationships with you, our customers, is what we are all about. We try to help you "Build and Maintain Your Wealth." We extend our hand in a handshake to say, "Thank you for your business, and what else can we do to help you?" Our culture is simple – treat you, our customers, like family. WE CARE!

Fred D Bruning – President

"Wealth consists of not in having great possessions, but in having few wants." - Epicurus

Traveling This Summer...

Many of you may be planning trips for this summer, so I'd like to remind you how to protect yourself from identity theft in the event that your wallet or purse is lost or stolen.

Before you leave, protect yourself by:

- Removing anything from your wallet or purse that you won't need while traveling.
- Making photocopies of the front and back of every card you plan to take - driver's license, debit/credit cards, insurance cards, etc.
- Having copies at home or in your hotel room safe while traveling. The copies will give you important information, such as security codes and contact numbers, to help you access your accounts.
- Notifying your bank and credit card companies of your trip dates and locations, especially if traveling outside the US.

If your wallet or purse does get lost or stolen:

- Immediately call your bank. You'll want a new ATM or debit card and a new checking account if your check book also went missing.
- Immediately call your credit card companies to request an "account number change." DON'T CANCEL your account - that can hurt your credit score, especially if you have an outstanding balance. Explain that you want a new number issued so that nothing shows up on your credit report as "cancelled by consumer."
- File a report with the police in your hometown and the place where you and your wallet parted ways. Get copies. You'll need them in later dealings.
- Request a fraud alert with the 3 major credit bureaus. With a fraud alert in place, credit issuers are supposed to verify your identity, usually by phone, before issuing new credit in your name.
 - Experian at 1-888-397-3742 or www.experian.com
 - TransUnion at 1-800-680-7289 or www.transunion.com
 - Equifax at 1-800-525-6285 or www.equifax.com
- Ask the DMV to put a "flag" on your license file. This will make it harder for a thief to apply for a new copy of your license and will help protect you if someone runs up traffic violations in your name. You may have to replace your license in person, proving your identity with a birth certificate, passport, or Social Security Card (which you shouldn't carry in your wallet).
- Check your credit report about two weeks later, and look under "Inquiries" for any new credit applications made in your name. The two week wait provides enough time for thieves to apply for credit but generally not enough time for cards to be issued. Recheck your credit report 2 to 3 months later.

For many more tips and resources on preventing ID Theft, check out www.identitytheft911-bruningbank.com. Have an enjoyable and safe traveling experience this summer!

*Craig Pope –
Hebron Branch President*

Not So Simple Anymore...

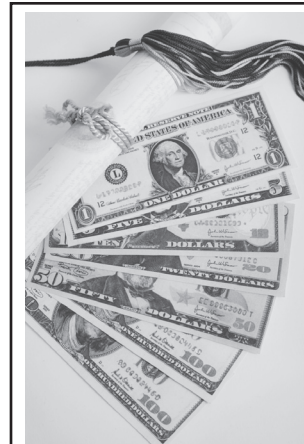
When I started my banking career as a loan officer back in 1978, a large line of credit for a farmer or rancher was \$100,000 to \$200,000. We used to comment on the fact that it takes a special farm operator to handle large lines of credit like that. A common family farm operation used to have 20 to 40 head of sows, and several times per month, a load of hogs would be finished out and sold. These funds provided the monthly living and operating expenses.

When I was growing up on our small family farm, it was up to me each day to do the hog chores while my father cared for the cattle and fed them hay. On Saturdays, my dad and I would grind hog feed. This process involved scooping grain into a grinder and then scooping the ground feed from the pickup box into the hog feeder. This happened week after week and there was always a good feeling of having that job done for now. When the calves were sold in the fall (which we hoped for a 450lb average calf weight), those funds were used for making mortgage payments or for trading a vehicle or piece or two of equipment. I guess I could say that life was fairly simple back then.

Today's farmers and ranchers have found themselves in a much busier lifestyle which requires much larger lines of credit to cover operating expenses. So much more can be accomplished in a typical day of work due to improvements in technology and the size of newer equipment. However, we still want to work smart to make sure we are running an efficient operation that will survive these times when life is not so simple anymore.

There is much more risk today. Yet along with that, there are more opportunities. The future of farming and ranching is exciting and, yes, uncertain, but that keeps life interesting! I will never forget a quote from my father-in-law: "You need to manage your money or your money will manage you."

*Dan Jelinek, Branch President –
Bank of Broken Bow,
A Branch of Bruning State Bank*



Graduates – Congratulations!

Wherever your future plans may take you, we make it easy for you to bank with us. Ask us about Online Banking, Messenger, e-Statements, and an ATM or Visa Debit Card.

Did you know you can search for surcharge-free ATM's on our website? Go to

www.bruningbank.com/contact/atm_locations.htm.

Personal Financial Responsibility...

It has only been four years since the financial crisis in 2008. Surprisingly, consumer debt is starting to rise again. While the Federal Government continues to try to protect the consumers from themselves, many consumers don't seem to have the self-discipline to "tighten their belt" and live within their means.

Here are some alarming statistics on personal debt in the US:

- The total amount of consumer debt in the US is over \$2.5 trillion as of the end of the first quarter of 2012. That's over \$8,200 of debt per person.
- Around 32% of this debt is revolving debt (such as credit card debt). The other 68% is made up in car loans, student loans, and personal loans.
- The average credit card debt per card holder is around \$6,500.
- The average consumer carries 4 credit cards.
- 1 in 50 consumers has more than \$20,000 in credit card debt, which amounts to more than 2 million households.
- 4.5% of the credit cards carried by consumers are 60 days or more past due.

If you are one of millions of people who feel they are in over their heads in debt, you need to make some changes. Most people didn't get into trouble overnight and they are not going to get out of trouble overnight, either.

The first thing you must do is establish where you are financially. List what your net monthly household income is after taxes. Make a list of all the debt obligations you have and what your monthly payments are. The third thing to do is go through your monthly bills and figure how much money you need to pay your family living expenses per month.

If you have enough monthly income to pay your living expense and make all of your monthly loan and credit card payments, then you can start to improve your financial position by simply making better decisions on prioritizing how you spend your money. This may mean going out to eat less, finding cheaper forms of entertainment for you and your family, driving your car less, or taking your lunch to work rather than buying your lunch every day. These types of adjustments may allow you to start putting money away for emergencies and/or to allow you to pay extra on one of your consumer debts. Nothing feels better than paying off a loan or credit card and knowing you no longer have to make the payment.

If you go through this financial exercise and find that your net monthly income will not pay your family living expenses and make all of your monthly payments, then you have more work to do than just reprioritizing how you spend your money. You must find a way to cut your living expenses, restructure debt to get your payments down, sell something to pay debt down, or get a second job. You will have to look at your overall financial position to see if you have equity in any assets you own that could be pledged to a lender to restructure debt in an effort to lower your payments. The important thing is to get yourself in a position where you can realistically meet all your debt obligations.

Digging yourself out of a financial hole is never any fun. The

important thing when you finally do get your plan established is to stick with it and change your living and spending habits. You may need to look to experts to help you, such as Dave Ramsey who gives advice and coaches families in financial management.

Taking control of your financial well-being means you are going to have to do some hard work, be disciplined, and be responsible for your own actions. No one else can do it for you. However, the rewards can be great if you are willing to take the initiative.

*Darrell Raum –
Credit Supervisor, Senior Vice President*

The Back Roads...

Tractors have been fired up, planters have been rolling, and green rows are starting to blanket the countryside. It is spring and the growing season is officially underway, the second best time of year, next to harvest season of course. Producers are busy conditioning their fields, applying fertilizer and chemicals, and getting seed in the ground.

As a banker, I spend a lot of my workday indoors, but as a farm boy, I yearn to be outside! So on the rare occasion that I have some free time after work, I love to drive the countryside with my oldest son and take in the sights on the back roads. My oldest son is two and a half and loves tractors, trucks, rocks, sticks, and dirt, the making of a perfect farm boy. My hope is that when he grows up, he will want to be involved in agriculture in the form of farming, ranching, or agribusiness.

It is no secret that rural areas have been losing younger members of their population to the bright lights of the city life, but with worldwide recession and several solid years in agriculture prices, the younger generation is starting to migrate back to the farm. This is great news because with them, they bring new ideas and enthusiasm, a better understanding of technology and ways it can be applied to agriculture, and a succession plan for many farms and ranches. It could be argued that the most important crop that producers grow is the next generation of farmers.

The next generation of farmers ensures that our communities stay strong and our quality of life "in the sticks" only continues to improve. Bruning State Bank is a proud supporter of FFA and 4-H programs and loves to see the next generation of farmers and livestock producers take shape.

Whether you are just getting started in farming or have been at it for a very long time, Bruning State Bank understands agriculture and wants to help the current and next generation with your farm or ranch financing needs. With land loans, operating lines of credit, farm checking accounts, and more – we are here to serve your needs! So come on in and visit with us, and hopefully, I will meet up with you sometime out on the back roads.

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

Insurance, Blah, Blah, Blah...

How many of you think that insurance is boring? Let's face it: most insurance articles are filled with dry facts and boring statistics. And have you tried to actually READ an insurance policy? Don't you wish they would write the policy in plain English?

Although insurance seems boring, it is actually complex and detailed, and it is very important to have the coverage when you need it! Everybody is different and each of us has our own specific insurance needs. We don't all drive the same vehicles, own the exact same house, have the same hobbies, or have the same occupation. Now THAT would be boring!

Insurance policies need to be tailored to fit your individual needs. The basic, general insurance policy may not provide all the coverage that YOU need. Make sure your policy is written to provide coverage for your specific needs. Insurance companies are constantly changing their policies and coverage, so you can't assume everything is the same as it was five years ago!

Please take the time to do a thorough insurance review with your agent. Be totally open and honest and tell us when you make any changes/improvements to your property, when you buy new vehicles/equipment, or when you start a new hobby or a new job. Let us know when your teenager is ready to drive or when there are additional drivers in the household.

Remember... insurance is not boring and it is not "one-size-fits-all".

Oh...and just to add some humor to yet another boring insurance article... here's a couple of crazy, but true, auto insurance claim scenarios:

"I was sitting in a traffic jam and felt something tickling my leg...I looked down, and screamed! IT WAS A SPIDER! In a blind panic, I tried to get it off me and inadvertently drove into the back of the car in front of me."

"My kids were arguing in the back seat, and they were driving me bonkers! I turned around to give them the 'what for', and accidentally got a bit close to a couple of parked cars - scraping the full length of them."

Have a safe summer and contact us today for a complete review!

*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.



Congratulations

to Fred Kobza on his retirement! We would like to thank him for 24 years of service to the Bruning State Bank Insurance Agency. Fred started with the agency on July 5, 1988, and plans to retire on July 5, 2012. He has assisted our customers with all their insurance needs

and has been an asset to the bank and the insurance agency. Fred enjoyed helping people and could sometimes be found on top of a house fixing the roof or in a basement sopping up water.

He and his wife, Deb, raised four children in Bruning and they look forward to spending more time with their children and grandchildren.

Stay Aware...

It's that time of year again...severe weather. How times have changed on the monitoring of storm systems! In early May, as rain, winds, hail and funnels ripped through Thayer and Fillmore counties, I found myself recalling the past and instantly wishing my dad were with me to give the 'all clear' to come up from the basement. Instead, my husband was called out to storm spot, and I was alone with our three children, whom I was in charge of keeping safe.

I remember the stormy nights as a child, when my mom and dad would wake us up and rush my sister, brother, and me down two flights of stairs to take cover in the basement. Some of those nights were very close calls. Now, with updated technology, we have the power to be prepared hours, sometimes days, ahead of a storm.

Since I've become a mother, I have a 'storm room' created in the basement, and all three of my little cherubs were snuggled up and sleeping that night while I was on guard. With the help of radar, weather radios, internet, and texting, I was 100% aware the entire night of what the weather was doing and what was headed our way. It amazes me how far we have advanced!

Stay aware and be safe this storm season, using available technology to its fullest capacity. Whether watching the radar, marketing livestock online, or banking with Bruning State Bank, new technology keeps you informed!

*Katrina Ozenbaugh –
Loan Clerk,
Young Bankers of BSB*

Technology Update...

As my wife will tell you, one of my guilty pleasures (and something that I rarely admit) is that I am a fan of the "Back to the Future" movie trilogy. If we are flipping through channels and see that one of the three movies is on, we will invariably end up watching it with my excuse being, "Well, nothing else is on." She is a patient woman.

As you may remember, each movie begins in 1985 and then goes back or forward in time via a souped-up DeLorean. The second movie sends the characters to 2015 and makes several predictions about what the future would look like. Of course, many of the predictions were a bit off (hover boards, anyone?) but the movie made use of biometrics to a degree that is eerily similar to what we see today. I had to think about "Back to the Future 2" this week as I got my new laptop. It came equipped with not only a fingerprint scanner but also software that allows for facial recognition for logging on to the machine. This time on the Technology Update, we will explore biometrics.

Biometrics, as far as the technology world is concerned, deal with using physical characteristics such as fingerprints or retinal scans to identify people and allow them access to various systems. Think about all of the usernames and passwords you have probably acquired online and through your job. Imagine rather than having to remember all of those items, you could simply scan your fingerprint and gain access to your email, work network, etc. The technology is becoming more and more common since it is more difficult to compromise and the costs are going down for the scanners.

There are some concerns about these systems. Human rights groups fear that the biometric information may be someday used to discriminate against users. There have also been a few cases worldwide where thieves learn that a system is protected by biometrics and then attempt to gain access to it by removing an accepted user's access device and taking it with them to the scanner. They have apparently been watching too many movies as that is generally not a viable way to access a biometric system.

It will be interesting to see where and how far this field progresses in the future. Perhaps someday, we will use biometrics for everything from accessing our laptop to unlocking our homes. Maybe, as the movie predicts, the Cubs will someday win the World Series though I'm not betting on that. And perhaps someday my wife will get me to stop watching weird movies from the 1980's. I'm not betting on that one either.

Tech Term of the Month: Widget. Recently, BSB's Personal Online Banking was upgraded to what we are calling a widget-based interface. A widget is essentially a single interaction point where data can be displayed and manipulated in some cases. For instance, we have a widget that will allow you to see the transactions that have posted to your account today.

*Corey Swartzendruber, Janet Germer
& Angela Kuhlmann*

Personal Online Banking Upgrade...

As you may have noticed, there have been a few changes to the looks of our Personal Online Banking website. The recent upgrade allows you to do more right from the initial home screen – access all of your accounts, initiate transfers, view transactions, and make bill payments. These options are all shown in separate boxes, or widgets, right after you log on.

As a reminder, our Online Banking works with the following browsers:



If you use Internet Explorer for Personal Online Banking and do not see several boxes on your home screen or seem to be having issues, please check the following:

- You must have Internet Explorer 8 or above. Go to the Help menu and choose "About Internet Explorer." It should say Internet Explorer 8 or Internet Explorer 9. If it does not, you will need to upgrade. (This is a free service provided by Microsoft.)



- The website should not be running in Compatibility View. Go to the Tools menu and choose "Compatibility View Settings." You do not want to have bruningbank-secure.com listed in the box.



Everything we have done to Online Banking has been to make it a better experience for our customers and therefore, we want to be sure that it is working correctly for you. If you are having any problems with the new site, please call us. We would be happy to assist you.

*Pam Lemke, Janice Fintel,
Carm Hinrichs, Anna Sell –
Operations*

Are You Maximizing Your HSA Contributions?

A Health Savings Account (HSA) is a tax-exempt custodial account that can be set up for you at Bruning State Bank to pay for certain qualified medical expenses you incur including prescriptions, eye care, dental and doctor-prescribed over-the-counter medications.

To qualify for a Health Savings Account, you must have a health insurance policy that features a higher annual deductible than traditional health plans and not be enrolled in Medicare (age 65 years). To see if you would be eligible for this type of account, refer to your health insurance declaration page and look for the words "Qualifying High Deductible Health Plan" or a reference to IRC Section 223.

As a Health Savings Account owner age 65 or less, you can make tax-deductible contributions regardless of your income. The following chart shows the current contribution limits:

HSA CONTRIBUTION LIMITS				
Tax Year	Standard Limit		Catch-Up Contribution	Total Contribution Limit Age 55 or Older
	Self-Only	Family		
2012	\$3,100	\$6,250	\$1,000	\$4,100
				\$7,250
2013	\$3,250	\$6,450	\$1,000	\$4,250
				\$7,450

Please give us a call so we can help you "maximize" your tax-deductible annual contributions to your Health Savings Account or if you would like additional information on opening an account. Be sure to clarify your qualification status with your tax professional!

Customer Service

Howdy, Buckaroos!

REINETST

NISTEV

RALODL

NABK

TUDGBE

P**!**

Unscramble each of the words. Then take the letters that appear in the circles and unscramble them to discover my favorite saying.

Have a fun, safe summer!

Buck



Welcome



We are happy to welcome Paulette Wise to the Bank in Bruning. She has 35 years of experience in banking and is happy to join us in serving customers. Paulette was raised in Callaway, Nebraska, and she and her husband, Al, will celebrate their 50th wedding anniversary in June.

They have two children, five grandchildren, and two great-granddaughters. Their son and son-in-law are both retired U.S. Army. Paulette looks forward to meeting you or talking with you on the phone!

Beginning in late May, you may start noticing some changes regarding your card transactions and balances. We are taking the first step toward a fully real-time processing system. This first upgrade in May will allow you to have quicker access to your deposits (approximately one hour sooner than usual, in most cases) and will allow you to see your transactions in Online Banking in a timelier manner. Also be aware that this upgrade will decrease the time between when you use your card and when that transaction hits your account. Please keep in mind, this recent change does NOT yet mean that you can make a deposit and immediately withdraw cash from an ATM, but we are working toward that with overall real-time processing as our end goal!

If you would like to get emails, text messages, and / or online alerts concerning your account, please look into our Messenger service through Online Banking. This service allows you to receive notification when your balance falls below a certain amount, when transactions post to your account, and much more. Messenger can help you to know when your funds are available after making a deposit or if your balance is getting low.

If you have any questions, please don't hesitate to call us!

Crop Insurance Notes...

Multi-Peril Crop Insurance Important Dates:

- 05/25:** Final planting date for corn in most counties
- 06/10:** Final planting date for soybeans in most Nebraska counties (6/15 for Kansas)
- 06/15:** Final planting date for milo in most Nebraska counties (6/25 for Kansas)
- 07/15:** Final date to report corn, milo, soybean and oats acres and plant dates for multi-peril crop insurance
- 07/01:** Wheat premium billed – interest begins accruing on August 1st
- 08/15:** Row crop premium billed – interest begins accruing on October 1st

Planting notes: A discernible break in the planting pattern must be made in order to keep your Irrigated and Non-Irrigated acres separated. Be sure to keep record of your acres by section, practice, and share for accurate acreage reporting. July 15th is the final date to report your acres, so try to get your acres certified with the FSA office as soon as possible.

Replant & Claim notes: Contact us BEFORE you destroy or replant any acres, as you must get authorization from the adjuster. So let us know right away if you think you will have a loss on your crops. Keep your production separated by section and practice to prevent problems with any losses or yield reporting.

Wheat yields: Wheat harvest will be a bit earlier this year. Remember to contact us if you think there will be a loss. Report your yields once harvest is complete.

Hail Reminders: Storm season is here once again! Hail damage IS covered by your multi-peril crop insurance policy. However, your yields would have to fall below your guarantee in order to have a claim. Hail insurance helps cover the “top end” of your crops. Remember, hail insurance can be purchased at any time – but don’t wait until the storm cloud is overhead!

Fire coverage: A hail insurance policy does provide coverage for damage caused by an accidental fire, and additional fire insurance can also be purchased for a pretty reasonable rate. Your multi-peril crop insurance policy provides fire damage ONLY when the cause of the fire is lightning or other natural causes.

Green Snap and Wind coverage for corn is also available!

Be sure to contact us with any questions on your hail or multi-peril crop insurance. We’re here to help!

*Jeff Hammer, Kathy Roberts,
Craig Pope, Shari Fischer,
Brian Hulse, Janet Germer,
Ryne Philippi & Fred Kobza –
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.

How Low Can You Go?

Remember growing up when the Limbo was a popular game? The object of the game was to see “how low can you go”; how many ways you could contort your body to go under a bar without letting any part of your body touch the ground. Every round brought a lowering of the bar and more creative ways to bend and contort, some of the positions becoming very uncomfortable as the bar was lowered.

Well, I kind of feel like that is where we are with mortgage interest rates today. Rates are at historic lows and have been for quite some time. But we just keep waiting for them to go a little lower. I often have customers, or potential customers, call me and ask if I think the rates will “go even lower” or if they should refinance their home loan now. I wish I had a crystal ball to be able to give them an educated answer.

However, in today’s world, and I do mean world, I’m not sure I can even offer an educated guess. In the past, I would watch the 10-year Treasury bill sales and the stock market and could somewhat predict what would happen with interest rates. Today, those factors still play a role in the mortgage rates, but other events around the globe have an impact on rates also. For example, national home loan rates can be affected by events such as the tsunami in Japan, struggling economies of Greece, Spain and Italy, issues with the Euro, and jobless rates in the U.S, just to mention a few.

National statistics show that average mortgage rates are currently in the range of 3.36% to 4.14% APR* for long-term fixed-rate mortgages (www.HSH.com). If you are holding out for the very lowest interest rate, just make sure you don’t miss out on these historic lows and wait until it is too late to refinance your existing home or to purchase a home. The mortgage lenders at Bruning State Bank would be happy to sit down with you and review your existing real estate financing to see if now is the time to consider refinancing your home. We promise we won’t put you in any “uncomfortable positions” but will help answer your questions in your quest to build and maintain wealth.

*Lori Utemark –
Mortgage Loan Officer
NMLS #474129*

*Annual Percentage Rate

GO GREEN!!

If you would rather receive an electronic copy of our newsletter by email, please contact Sarah at smiller@bruningbank.com



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YOUR COUNTRY BANK



What's In a Name?

The Bruning State Bank Investment Department is changing our name to Wealth Management. Bruning State Bank Wealth Management... Has a nice ring, doesn't it?

What is Wealth Management you ask? Wealth Management is a group of financial disciplines that work together to form comprehensive financial planning: Retirement Planning (Accumulation Planning & Income Distribution Planning), Estate Planning, Insurance Planning (Risk Management), Education Planning, Investment Planning, Tax Planning, and Business Succession Planning.

To be clear, we are not experts in all areas of financial planning. It is very difficult to find a firm that covers all financial specializations. However, I use my strengths in general financial planning to be your "project manager" and coordinate your wealth management team. For some clients, I'm able to conduct their planning with the immediate tools and resources we have. For some clients with more complex financial needs, we work with their current advisors, such as their CPA and attorney, or I may recommend advisors with various specializations. Between our affiliations with CPA's, estate planning attorneys, Securities America (one of the nation's largest broker / dealers) and Ladenburg Thalmann (the parent company of Securities America), we assist you in comprehensive financial planning.

We find that many people build their financial house by collecting separate financial products over time. It may start with an old whole life insurance policy your parents purchased for you. Then you participate in a 401(k) or SEP IRA, perhaps buy another life insurance policy, and start trading in a brokerage account. Maybe you have started your own company or invested in one. You may have even created your own portfolio of stocks, bonds, or mutual

funds. One day, you find you have a collection of products that might not be working together. We can review all of your separate products to see if they fit your overall plan.

Think of your financial products as a collection of building materials on a construction job site. There's a bunk of 2x4's, some steel beams, rolls of carpet, and boxes of tile on the job site. What you want is a beautiful building, but there's no blueprint. Some of the materials might be good and might work well together, but some of them might not be the right material, color, size, or strength. We don't know without a blueprint.

As a professional financial planner, that's where my job comes in. Like an architect, I'll spend time learning your goals, objectives, and dreams. I'll analyze your current portfolio to create a snapshot of your current situation and the potential direction it may be headed. If we need to assemble a team of specialists, I can coordinate it. Together we can create your financial blueprint and then begin looking for the products that fit. Because we're independent representatives, we can go out into the marketplace and find the most appropriate products for you rather than be tied to a particular company.

I believe we offer the best of both worlds to our clients – a boutique private wealth management office combined with a large network of resources and established relationships. I am excited about the possibilities that lie ahead.

David Frook – Financial Planner

Securities offered through Securities America, Inc. Member FINRA/SIPC.

David Frook, Registered Representative

Advisory Services offered through Securities America Advisors, Inc.

David Frook, Financial Planner

Bruning State Bank and Bruning State Bank Wealth Management are unaffiliated with the Securities America Companies.

May Lose Value, Not FDIC Insured, No Bank Guarantee