

# BRUNING STATE BANK

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[www.bruningbank.com](http://www.bruningbank.com)

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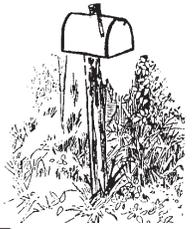
Hebron Branch 402-768-7473 or 1-800-405-6167

Bank of Broken Bow 308-872-2757 or 1-877-872-2757

A Branch of Bruning State Bank • Broken Bow, NE

FDIC

**YOUR  
COUNTRY  
BANK**



*More than ever, while we wait for something positive to happen with our economy, we feel an old fashioned thank you is necessary. Our thoughts turn gratefully to all of you who have made our progress possible.*

*We could not prosper and grow without you.*

*The primary mission of Bruning State Bank is to assist clients to "Build and Maintain Wealth."*

*You come to us with your needs, it is our job to fulfill them.*

*Wishing you and your family a wonderful Holiday Season and a healthy and peaceful New Year!*

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## *Adversity - Opportunity...*

I waited a long time to start this letter, hoping something real positive would happen in our economy. Well, I'm still waiting...

It was an interesting experience attending the Protestant church service in Boys' Town on November 9, with my daughter Jane and her family. My son-in-law Tom is the medical director there. From our seats, we could see all of about 250 kids. What a sight! (Good looking kids!) I almost had tears in my eyes, thinking of all the parents and families that had let those kids down. The minister (maybe a Baptist?) really gave a good sermon that included some thought-provoking ideas about being sober and vigilant.

In this sense, "sober" doesn't have to do with drink or drugs, but not being "intoxicated" with the world around us – caught up in the excesses of life, letting society drag us down the wrong trail. I'm told that the training at Boys' Town prepares those kids for a 93% success ratio in life. These thoughts brought to my mind comparisons with Congress, government agencies, and large businesses being the parents, and we, the public, as the children.

These leaders (or "parents") lacked the exact thing the preacher talked about: Sobriety and Vigilance. They were intoxicated with wild ideas of getting people to "buy-buy-buy", which trapped many well-meaning people in financial fixes beyond their means.

So, have our "parents" let us down like the children at Boys' Town? Maybe they have, but what good does it do for us to feel sorry for ourselves? The kids at Boys' Town aren't moping around about their hard luck! We should follow their example, change our attitude, and help define our own destiny.

In Agriculture, get your ducks in a row. Bank examiners say that agriculture is not "special"; it must be run as a business. Work on your inventory, set your goals, and understand that "wants" and "needs" may be two very different things.

Have confidence – keep your eyes open and opportunities show up. At my age, I have seen successes through the Depression Years and the 1980s from hidden opportunities. Keep a good attitude; adversity is usually followed by opportunity.

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

"Wisdom comes with age, but sometimes age comes alone...."

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## *Community Banking...*

As we look back at the last few months, much has gone on in the financial world. Large investment banks, Fannie and Freddie, insurance companies, and a few large banks have had serious problems. I would have to say that the majority of community banks are in good shape. Most did not have home mortgage problems and most did not own Fannie/Freddie paper as an investment. Rural banks have strong capital (Bruning State Bank is approaching \$20 million dollars) and have not had to use up capital or reserves by "writing off" or "writing down" their loan portfolio.

Community Banks have a culture of traditional service and community focus that has been a hallmark of family-owned banks. When we loan our money (as well as yours), we take extreme caution in underwriting those loans. We feel we don't want or need to use government capital money (part of the bailout) along with the strings that may be attached. Our lending and investment staff went through the Ag crisis of the 1980s. They learned from the experience and are prepared to prevent those problems from happening again.

Most of our customers have manageable debt-to-asset ratios and strong equity positions to withstand a downturn in the economy, whether it is lower crop and livestock prices or higher costs. Land values may soften, but not to the extent of the 80s, because the Ag sector has a strong equity position and more liquidity. The risks that lie ahead may be lower prices, higher input costs, inflation, higher taxes, higher health care costs, and so on.

What to do with the larger incomes of this year is a question. Should you (1) add machinery (2) expand business or buy land (3) spend more on family (4) put more away in an IRA or retirement account (5) buy stocks or (6) put it in reserve and be ready for opportunities?

Putting some of that money aside to be ready for the bumps in the road may be the best way to prepare. Our mission statement is "Assist clients to build and maintain wealth." Strong capital and liquidity with cash reserves are what we strive for as a Bank; we hope you can do the same.

*Fred D. Bruning –  
President*

"Things ain't what they used to be and probably never was."  
Will Rogers

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## ***It's November 2008 - Do You Know Where Your Money is?***

We have all heard the saying - It's 5 o'clock, do you know where your kids are? Well, your money is no different! We should know where it is, what it is doing and where it is going at all times. This is the next installment to help those of generations X & Y have more control over their finances.

One of the more common mistakes people run into with their finances is that they do not have a clue where everything is at. Yeah, you might know that your checking and savings are here at Bruning State Bank, probably in one of our no fee accounts (shameless plug), and your 401k is at Fidelity. But do you know if you are earning interest on your checking account balances, or what funds you have invested in your 401k?

We talked last article about pulling all of your statements together and that is step one. Step two is to figure out where everything is at. A common mistake a lot of people make is that they have too many accounts which costs them more in the long-run. If you have account types that overlap, there may be a reason for that but often times we have extra accounts because we haven't made the effort to close some of them. For example, do you have a 401k from a previous employer? Do you know what your fees are for having that account? They could be as high as \$50-\$60 a year plus an asset fee as high as 1%. For a \$5000 account balance that would be a \$100 fee every year just for having the account. You might be better off consolidating your accounts at your current employer or rolling over your account to an IRA.

Another example is credit cards. Does your rewards card carry an annual fee? Did you know store cards often carry interest rates that are twice the national average? So much for the 10% discount you received for opening the card because your interest rate is probably close to 20%.

Here is homework assignment #2: Find out what all of the interest rates and fees are on all of your accounts and write them on a sheet of paper. This will give you an idea where you might be able to make some changes and where you might be able to save some money. If you have problems reading your investment statements, please let me know and I will help you through this process.

A couple of cool websites that will help you with your budgeting process are [www.mint.com](http://www.mint.com), [www.geezeeo.com](http://www.geezeeo.com) and [www.rudder.com](http://www.rudder.com). We are in the process of trying to get Bruning State Bank on mint.com because this site gives you a good overview of what is going on in all of your accounts at once. Remember, it's first, where is my money

at, second, what is it doing and third, where is it going? We all want to help our kids, but if we don't get started early enough we won't be able to help them as much as we would like.

It's 5 o'clock, do you know where your financial future is headed?

*Chris Tonniges –  
Assistant Vice President*

## ***2009 - Another Year Of Change...***

Don't forget to review your existing health insurance, medicare supplement insurance, and prescription drug coverage. Changes are made to the premiums and the coverages every year – and 2009 is no exception.

Is your existing coverage the best for you in 2009?

- Does your health insurance (individual or group) have the benefits you need? New plans and options are available! Coverage can be changed at any time, but must be done in December to take effect in 2009.
- Are you interested in a Medicare Advantage plan?
- If you have an existing Medicare Advantage plan, have you reviewed the premium and coverage changes for 2009?
- Prescription Drug coverage and premiums are changing again in 2009. Is your current plan still the best for you?

Please remember that any changes to Medicare Advantage plans or Prescription Drug plans MUST be done before the end of 2008.

We can help with your life, health, medicare supplement, Medicare Advantage, and prescription drug insurance needs.

*Fred Kobza, Jeff Hammer,  
Chris Tonniges & Kathy Roberts –  
Life & Health 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

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# ***National Recession's Effect on the Ag Economy...***

By now, most experts will tell you the national economy is in a recession that could get worse before it gets better. For those of us in agriculture, it seems we have been somewhat insulated from this downturn. For this coming year, farmers seem to be positioned well, with higher grain prices than last year, and a yield estimated to be a "bin-buster".

For those of us who lived through the 80s, we can't help but wonder in the back of our minds if the farm economy is about to go down the same road as the rest of the economy. While none of us has a crystal ball to know for sure what lies ahead, there are some differences in agriculture between now and the 1980s that should give us some comfort.

Mike Boehlje and Chris Hurt with Purdue University have completed a paper on the differences in the agricultural economy now and in the 80s. It uncovers some interesting differences between both the national and the farm economy, then and now:

In the 1980s, farmers' interest rates were much higher than today, with rates from 7 to 10% for longer-term loans, with the prime interest rate rising above 20% in 1980 and 1981. Rates went up dramatically, and at a rapid rate because of a combination of deregulation of the interest rate market and a change in the Federal Reserve monetary policy in an attempt to control rising inflation. We do not have a high inflation rate at this time.

In the 1980s, farmers were using substantially more borrowed funds to finance their operations than today. The debt-to-asset ratio peaked at 22.2% in 1985. The debt-to-asset ratio in the industry today is 9%. Another important fact to note is farmers have more liquidity today than they did in the 80s. In 2007, Illinois grain farms current ratio was 2.42 to 1. While this could go down with the farm economy weakening, this is a very strong position to start from.

Borrowing and lending habits are much different now than they were in the 80s. With rapidly rising land values in the late 1970s and early 1980s, along with low real rates of interest because of high inflation, land buyers were incented not just to buy real estate, but to finance a large portion of the purchase. Land purchases in recent years have been made with cash downpayments of 50% or more. Lenders have continued to maintain higher lending standards.

Even if we see lower commodity prices and lower land values, substantially fewer potential defaults and repayment problems should result. These factors along with lower interest rates, less debt on the farm balance sheet, and more liquidity should have farmers in a better position to weather a downturn in the farm economy.

*Darrell Raum –  
Credit Supervisor*

## ***Is My Money Insured?***

That is a question our customers are asking. The answer is, "YES", your deposits are insured up to \$250,000.00 (coverage was increased from \$100,000.00 to \$250,000.00 by Act of Congress through 2009) and more depending on how your accounts are titled." Our Bank, and all banks who are federally insured, must meet high standards for financial strength and stability and have regular reviews to make sure those standards are met. Too bad all financial institutions have not had to follow these rules and regulations! If you have any questions or concerns, we would be glad to sit down with you and discuss your FDIC insured accounts.

IRA Account Reminder...

Letters have been sent out concerning your IRA distributions. If you are at least 70 ½ years old, you must start taking distributions. Please sign and return your distribution form that we have mailed to you so that we can keep our records (and yours) up-to-date.

*Cheryl Houser, Joan Durham,  
Nancy Lahners & Ambur Hinrichs –  
Customer Service*

**BRUNING STATE BANK,  
in Bruning, Hebron and  
Broken Bow will be closed  
Monday, Jan. 19, 2009,  
in observance of  
MARTIN LUTHER KING, JR. DAY**

**All government reporting forms (1099-INT, 1099-R, 1098, etc.) will be mailed to our customers by January 15th. Please watch your mail so that they are not destroyed inadvertently.**

# Temporary Deposit Insurance Coverage Increase...

The temporary increase in deposit insurance coverage from \$100,000.00 to \$250,000.00 per depositor per institution – through December 31, 2009 – became effective on October 3, 2008, when President Bush signed the economic stabilization legislation. The Federal Deposit Insurance Corporation (FDIC) also has authorized insured institutions to use the following statement to augment bank signage and customer information materials: "On October 3, 2008, FDIC deposit insurance temporarily increased from \$100,000.00 to \$250,000.00 per depositor through December 31, 2009." Institutions may post the statement or affix a sticker with a statement, next to their official FDIC sign.

The FDIC is an independent agency of the United States government that protects against the loss of insured deposits if an FDIC-insured bank or savings association fails. FDIC deposit insurance is backed by the full faith and credit of the United States government. Since the FDIC was established, no depositor has ever lost a single penny of FDIC-insured funds.

FDIC insurance covers funds in deposit accounts, including checking and savings accounts, money market deposit accounts and certificates of deposit (CDs). FDIC insurance does not, however, cover other financial products and services that insured banks may offer, such as stocks, bonds, mutual fund shares, life insurance policies, annuities or municipal securities.

There is no need for depositors to apply for FDIC insurance or even request it. Coverage is automatic.

To ensure funds are fully protected, depositors should understand their deposit insurance coverage limits. The FDIC provides separate insurance coverage for deposits held in different ownership categories such as single accounts, joint accounts, Individual Retirement Accounts (IRA's) and trust accounts.

## Basic FDIC Deposit Insurance Coverage Limits\*

Single Accounts (owned by one person)  
.....\$250,000.00 per owner\*\*

Joint Accounts (two or more persons)  
.....\$250,000.00 per co-owner\*\*

IRA's and certain other retirement accounts  
.....\$250,000.00 per owner

Trust Accounts.....\$250,000.00 per owner  
per Beneficiary subject to Specific limitations  
and Requirements\*\*

\*These deposit insurance coverage limits refer to the total of all deposits that an accountholder (or accountholders) has at each FDIC-insured bank. The listing above shows only the most common ownership categories that apply to individual and family deposits, and assumes that all FDIC requirements are met.

\*\* The legislation authorizing the increase in deposit insurance coverage limits makes the change effective October 3, 2008, through December 31, 2009.

If you have questions about FDIC coverage limits and requirements, please visit [www.myFDICinsurance.gov](http://www.myFDICinsurance.gov), call toll-free 1-877-ASK-FDIC, or ask a representative here at the Bruning State Bank.

Information provided by the Federal Deposit Insurance Corporation and the Nebraska Bankers Association 2008.

Jerry Catlett –  
CFO

# Farmers & Ranchers College Schedule...

The mission of the Farmers & Ranchers College is to provide high-quality continuing education to farmers and ranchers in a rapidly changing global agricultural environment.

The following are the dates for the upcoming programs for 2008 -2009:

**December 1, 2008** - "Positioning Your Business for Agriculture's Next Decade" featuring Dr. David Kohl at the Bruning Opera House in Bruning, NE at 1:00 p.m.

**January 20, 2009** – "Partners In Progress Beef Seminar" at the US Meat Animal Research Center near Clay Center from 10:00 a.m. – 3:00 p.m.

**March 17, 2009** – "Staying Alive" featuring Juli and Joan Burney at the Community Building in Sutton, NE. Meal at 6:00 p.m. with program to follow. This program is geared towards couples and families.

## REMEMBER....

It is IRA Contribution Season! If you are self-employed and looking to put away more money than allowed on your Traditional or Roth IRAs, please see us about a SEP IRA.

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## Don't Be A Statistic...

The National Fire Protection Association has determined that in 2007, fire departments in the United States responded to a fire every 20 seconds! On average, fires occurred in structures every 59 seconds, every 76 seconds in residences, and vehicle fires occurred every 122 seconds! There were around 530,500 structure fires in 2007 resulting in 3,430 deaths and 17,675 injuries.

Do what you can to avoid becoming a statistic!

- 40% of fires involve youngsters - keep matches and lighters out of reach.
- Install smoke detectors – at least one on every level and in the hallway leading to bedrooms. Frequently check batteries so detectors work properly.
- Keep operational fire extinguishers in the kitchen and furnace room – and check the recharge level regularly.
- Develop a family escape plan and have fire drills.
- Don't let trash accumulate in basements, attics, closets or garages.
- Store paints and other flammables in original containers – away from heat sources.
- Don't overload your circuits. Use only fuses, circuit breakers and appliances bearing the Underwriters Laboratory (UL) seal, or that of another reputable testing organization.
- Don't use frayed electrical cords or extension cords.
- Never run an extension cord under a rug or behind the curtains.
- Be sure all electrical outlets and switches are working properly.
- Make sure your furnace is kept clean and in good working condition.
- Never leave a burning cigarette unattended.
- Don't leave something cooking on the stove unattended.
- Be sure to operate gas grills, charcoal BBQs and deep-fat fryers correctly and never leave unattended.
- Do not leave burning candles unattended or let them burn overnight. Be sure candles are stable and won't tip while burning.

Christmas lights and Christmas trees are also fire hazards!

- Keep the Christmas tree watered and dispose of the tree when it gets too dry.
- Be sure all Christmas light bulbs and cords are in good working order.
- Do not overload the light string by plugging too many strings together.

Wood burning stoves provide warmth and comfort, but make no mistake...careless installation or misuse can create a fire hazard.

- Be sure wood stoves are installed correctly.
  - There must be clearance between the stove and floors, walls and ceilings.
  - Stove should be placed on a noncombustible, fire resistant base.
  - Don't connect a wood stove to a fireplace chimney unless the fireplace is sealed off.
  - Never connect a wood stove to a chimney serving another unit burning other fuels.
- Check, clean and repair the chimney and stovepipe before every heating season.
- Burn only dry, well-seasoned wood.
- Dispose of ashes in a closed metal container outside the house.
- Don't start a stove fire with any flammable fluid.
- Do not burn trash in the stove.

Being aware of the dangers that exist can save your life and the lives of your family members, so we thought these basic reminders might help keep everyone a little safer during the fall and winter seasons.

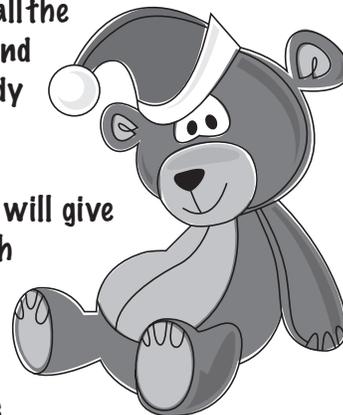
We would like to wish everyone a happy and safe Holiday Season!

*Fred Kobza, Kathy Roberts  
& 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

## Kids Club Members...

**It is time for our annual Teddy Bear drawing! We would like to remind all the young savers (age 12 and under) to enter the teddy bear drawing from December 1 through noon January 15. We will give away two bears at each location. This is our 18<sup>th</sup> year of offering a chance to win an adorable Christmas Bear to our young savers!**



## ***PIN Number Or Signature???***

As the holiday shopping season approaches, you may have to ask yourself, "Should I enter my PIN number or sign a receipt?" This question may arise when you use your VISA Debit Card at retailers. When you present your card, the clerk may ask you if it is a credit or debit card. The truth is, you could choose either option and the transaction would still be deducted from your account here at the Bank.

Of course, there is a difference between credit and debit cards but when the clerk asks you what type of card you have, he or she is actually asking how they should process the card. If you say credit, a slip will be produced for you to sign. Again, the money is still deducted from your account as if you'd entered your PIN number, but you can sign for the transaction rather than enter the number. The clerk should then compare the signature on the back of your card before completing the transaction. For those that prefer the convenience and speed of PIN numbers, remember never to have it written down anywhere in your wallet, especially on your card and to choose a random PIN that can't easily be figured out (for instance, don't use your birthday or telephone number).

Generally speaking, one option isn't superior to the other when it comes to fraud. It is important to always check your statement and contact the Bank should you see any transactions that you didn't initiate. Remember that no matter how you processed your payment, the same liability rules from your cardholder agreement apply. If you have any questions about your VISA Debit card, please stop by any Branch, give us a call at 1-800-403-5889, or email at [contact@bruningbank.com](mailto:contact@bruningbank.com).

*Corey Swartzendruber –  
Internal Auditor  
Network Administrator*

## ***Not Just Crop Insurance Anymore...***

Remember the days when multi-peril crop insurance was pretty basic? Well...it's not just basic crop insurance anymore. Multi-peril crop insurance has many more coverage options, plus now you can purchase livestock insurance and pasture, range and forage coverage also.

Pasture, Range and Forage policy (PRF): Sales closing for the new PRF policy was November 30, 2008. The new FSA disaster program, SURE, requires insurance on all your crops, including hay ground. Pasture ground was removed from the SURE requirement, but the Livestock Disaster Program (LFP) still requires coverage on your pasture ground. PRF can provide the coverage you need to qualify for SURE and LFP programs. Be sure to contact your local FSA office to determine what insurance coverage you need for eligibility in the FSA programs.

Livestock Insurance (LRP) and (LGM): The LRP (Livestock Risk Protection) and LGM (Livestock Gross Margin) policies are designed to provide some protection against market price fluctuations. Be sure to contact us if you would like a quotation or if you have questions.

Hail Insurance: Do you have continuous hail coverage on your crops? A continuous hail insurance policy extends coverage for stored grain, for grain being hauled from storage to an elevator, and stored grain is also covered for fire. The continuous policy also provides protection for an early hailstorm.

### Multi-Peril Crop Insurance:

Dates to remember:

Dec. 10<sup>th</sup>: End of Insurance for Corn, Milo and Soybeans  
March 15, 2009: Sales Closing for Row Crops

There are some changes to multi-peril crop insurance in 2009. More details will follow in the next newsletter.

Please feel free to call or stop by our office with any questions you might have! It has been a pleasure working with everyone and we look forward to helping with all your insurance needs in 2009.

Merry Christmas and Happy New Year to all!

*Jeff Hammer, Kathy Roberts,  
Craig Pope, Shari Fischer,  
Ryne Philippi & Janet Germer –  
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



## Farm Down Payment Program...

Bruning State Bank is committed to assisting young farmers to establish a farm operation whenever possible. With the assistance of the U.S. Department of Agriculture's (USDA) Farm Service Agency (FSA) agricultural real estate down payment program, we can assist socially disadvantaged and beginning farmers who purchase a farm. Retiring farmers may also use this program to transfer their land to future generations.

A beginning farmer is an individual or entity who:

- (1) has not operated a farm for more than 10 years;
- (2) meets loan eligibility requirements of the program he/she is applying for;
- (3) substantially participates in the operation, and
- (4) for Farm Ownership (FO) purposes, does not own a farm greater than 30% of the median size farm in the county.

County	Median Farm Acres	Max. Existing R/E Ownership
Clay	570	171
Custer	800	240
Fillmore	631	189
Jefferson	342	102
Nuckolls	518	155
Sherman	463	138
Thayer	465	139

### To qualify:

- (1) The applicant must make a cash down payment of at least 5 % of the purchase price.
- (2) The maximum loan amount cannot exceed 45% of the least of:
  - (a) the purchase price of the farm or ranch to be acquired,
  - (b) the appraised value of the farm or ranch to be acquired; or
  - (c) \$500,000.(Note: This results in a maximum loan amount of \$225,000.)
- (3) Term of the loan is 20 years.
- (4) The interest rate is fixed for the entire 20 years at 4% below the direct FO rate, but not lower than 1.5%. (As of 11-8-08, the interest rate is 1.5%)
- (5) The remaining balance may be obtained from a commercial lender or private party.

For additional information, contact Craig at the Hebron Branch of Bruning State Bank. 1-800-405-6167 or 402-768-7473.

*Craig Pope –  
Hebron Branch President*

## 100 Head Beef Cow Ownership Advantage Program...

Recently I attended a Nebraska College of Technical Agriculture seminar regarding the 100 Head Beef Cow Ownership Advantage Program, a program that our young producers should inquire about. It is a cow ownership program in which the beginning farmer/rancher can purchase 100 head of cows with financing provided by the Farm Service Agency at a loan term of 10 years with interest rates currently running in the mid to upper 3% range. It does require some education provided by the Nebraska College of Technical Agriculture in Curtis and it is my understanding that a good portion of the educational classes can be taken over the web. It appears to me that there are four classes that you would be required to take to be able to participate in the 100 Head Beef Cow program.

There are some requirements that a producer must meet to be able to participate in this. You will hear that the program is for the beginning farmer/rancher and it is, but a beginning farmer/rancher definition is a lot broader than one would think.

This sounds like a good program in which your son, daughter, or hired hand should consider. If you have any questions, you may call 1-800-3CURTIS or visit their website at <http://ncta.unl.edu>

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



**HOLIDAY BANKING HOURS**

*In celebration of the holidays we will be closed at our Bruning, Hebron and Broken Bow locations as follows:*

**CLOSED**

**Wednesday, December 24-Closed at Noon**

**Thursday, December 25-Christmas Day**

**Wednesday, December 31-Closed at Noon**

**Thursday, January 1-New Year's Day**

## Scholarships Available...

The Nebraska Bankers Association (NBA) and the Nebraska Bankers Educational Foundation (NBEF) have designated funds for several annual scholarships for college students. For those attending the University of Nebraska – Lincoln and majoring in Agribusiness, Agricultural Finance and Banking, UNL and the NBA are partnering together to offer 13 scholarships to freshmen and upper-class students. Applications must be received by April 10th.

For juniors or seniors attending other state colleges and universities (excluding the University of Nebraska) and majoring in Business Administration with an emphasis on finance, accounting, economics or other business related major, the NBEF is offering up to twelve \$1,000 scholarships. Application deadline is January 31<sup>st</sup>.

Criteria guidelines and application forms can be obtained at any of our Bank locations, via the Internet at [www.ne-bankers.org](http://www.ne-bankers.org) or at the college financial aid office.

*Shari Fischer –  
Assistant Branch Manager  
Hebron Branch*



**Bruning Insurance Agency**  
**OHIOWA ANNUAL HOLIDAY**  
**COFFEE & COOKIES**  
**Thursday, December 18**  
**9:30 A.M.**  
**DOOR PRIZES COFFEE!**  
**\*\*Combined with Monthly Birthday**

## Travel Update...

Special thanks to those of you who have traveled with us this past year. It is always a pleasure to travel with you and we hope that you will make reservations to travel with the Bank in 2009. The travel opportunity that we have planned for you at this writing is:

September 25-October 1, 2009 Yellowstone, Grand Tetons, & The Black Hills

This 7-day motorcoach tour will surely thrill you with beautiful fall foliage opportunities. Pickups will be offered along Interstate 80 to include York, Grand Island, Kearney, and Lexington. Yellowstone National Park is one of our country's national treasures with so many interesting geologic features accompanied with fall scenery that will make your tour a very special one. Add to that a scenic float trip on the Snake River, travel through the Grand Tetons National Park, view Devils Tower, experience a coal strip mine tour, and enjoy the Buffalo Bill Center, Mt. Rushmore Illumination, and more. Space is limited, so please call your local Branch to have your name put on a list and to receive the tour brochure. You will not want to miss this scenic autumn tour.

Please call if you have any questions or would like to see a brochure for this tour.

*Renee Ferguson –  
Broken Bow  
Mabel Hogeland & Sarah Miller –  
Bruning*

## A Fond Farewell...

By the time you read this, I will have retired. I would like to thank everyone that I have been associated with over the years. I've enjoyed working at Bruning State Bank, the customers that I worked with, and I will miss you all.

I'll leave with a few words: practice conservatism, keep your debts paid current (or paid ahead) and put some money away in Certificates of Deposit. If you don't have it, don't spend it.

You are working with a good Bank and good people.

Good Luck to you all.

*Larry Olson –  
"Retired" Loan Officer*

# An Invitation

STOP IN FOR  
*Apple Cider & Christmas Cookies*

***Bruning and Hebron***

*Friday, December 12*  
**8:30 A.M. To 3:30 P.M.**

***Broken Bow***  
*Thursday, December 4*  
**8:00 A.M. To 4:30 P.M.**



**BRUNING  
STATE  
BANK**

P.O. Box 100  
Bruning, Nebraska 68322

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

*Address Service  
Requested*



YOUR COUNTRY BANK

