

# BRUNING STATE BANK

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

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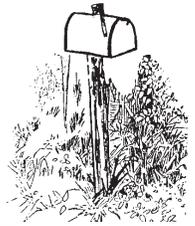
Hebron Branch 402-768-7473 or 1-800-405-6167

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**



*In spite of today's pace, we feel an old-fashioned  
thank you is necessary and appropriate.*

*We realize how much it means to have earned  
your friendship and confidence.*

*May this coming year bring Good Health, Happiness  
and Prosperity to you and your loved ones.*

*Happy Holidays!*

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## "There's a \$5 Fine for Whining"...

I listen to a lot of Country/Western music when I'm driving around. You know, the songs about Momma, trains, drinking, and love affairs, the kind played in bars and roadhouses. One of the titles caught my attention. I have heard it often - "There's a \$5 Fine for Whining". Everyone who has had kids has probably reflected at one time or other that not only kids have this problem. Turn on your TV, go to a meeting, visit with friends and family, or stop in at the local coffee shop, and it rears its ugly head - WHINING.

With the Thanksgiving and Christmas season approaching, maybe we should look at the good things going on - medical care available for everyone, educational opportunities for young (and not so young) people, a country that endorses free speech and the freedom to grow in your chosen vocation, the right to pick (and practice) your own religion, and many other possibilities. Rural America especially should not underestimate the prospects and positives out there, including that this is a good place for families to live, with reasonable living costs, good schools and churches, as well as the freedom to start new enterprises.

So what's the problem? Do we, as parents and mentors, hand it down? Is it the older generation that went through hard times that wants too much for their families? Are we so busy looking at other peoples' successes that when our own opportunities appear, we can't recognize them? As an example, "I was waiting for my ship to come in when it backed away from the dock..."

We can't control time, traffic, death, taxes, or other people's behavior. We can control our behavior. If we display a positive attitude, it rubs off on others. So let's set the tone!

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

You can't improve life unless you let go of the past.  
So apologize and let it go.

## Home Again...

I recently attended an Ag Banking Conference that discussed opportunities for young people who return to the farm, ranch or rural communities, and the criteria involved in persuading young people to come home. Rural areas have to compete for their workforce and a social life must also be available to entice the younger generation of workers and their spouses to settle in more rural areas.

The list below was presented by Dr. David Kohl of Virginia Tech, a well-known economist many of you may have heard. These are characteristics that affect people's decision to move to an area. When our generation (Baby Boomers) looked at returning home to work with our families on the farm/ranch business, some of these items were not considered.

- \*Are there high quality schools available in your rural area/day care available?
- \*Does your location provide convenient access to hospitals and medical care?
- \*Is reliable high-speed Internet access available?
- \*Do you have the necessary roads and infrastructure to allow access to your market?
- \*Are there lifestyle amenities, ie: lake, mountains, recreation, in the area?
- \*Is the cost of living affordable?
- \*Are you located within 30-45 minutes of a mall or shopping opportunities?

I also included what I thought young people may add to the list:

- \*Is it a safe place to live and raise a family?
- \*Are the parents or grandparents close?
- \*Are there people of the same age or interest group to socialize with?
- \*Can I find acceptable living accommodations, such as acreages/nice homes?
- \*Is there adequate income potential?

We, as business, farm and ranch families, have a responsibility to help young people feel at home by welcoming them into our communities. This can be done in part by inviting them to church, Rotary, Chamber meetings, and our local clubs in the area. There are also a few small things we can do for them such as talk to them on the streets, at church, and at school activities to make them feel a part of the community.

Young people are the lifeblood to any community; helping recruit people to our areas is important. Also, young people, I hope you can feel free to tell us how we can help you and your families make the adjustment when you join our communities.

*Fred D. Bruning -  
President*

## Getting Too Big...

Growing up on a small ranch in Western Nebraska in the 1960s and 70s, I learned a few things about improvising, getting by with what I had and cutting costs.

The cattle operation my family had consisted of around 150 head of cows, with 100 or so acres of wheat and dryland hay ground. My dad was 41 years old when I was born in 1953. He had lived his early life during the Great Depression. He knew about adversity, and what could happen if he fell on hard times or bad luck. His business plan was very simple: raise better cattle than everyone else, spend less money than everyone else, and you will be successful.

Many of my dad's business practices were appropriate for the time. Today they would not work as well. Part of the reason is technology has made daily tasks much easier than 40 years ago. Because of this, tasks that would have created a full time job can be completed much faster. This means, from a labor management standpoint, to be fully employed you have to run more cattle and farm more ground.

Thus, to compete you have to increase the size of your business. Most business sectors have felt the effects of the efficiencies created by technology the past 40 years. It only makes sense to grow your business and become more efficient.

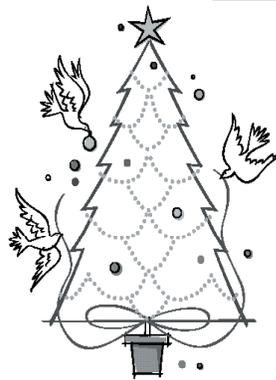
However, there comes a point when too much growth turns out to not be so good. The pendulum always seems to swing too far. Today we have very large businesses dominating many industries. In banking, large banks control a huge portion of the industry. In agriculture, there are large companies in the packing and in grain handling and processing that have tremendous market industry share. In retail, we see companies like Wal-Mart.

The problem is, with fewer and fewer companies in any one industry, there is less competition. Also, there is less distribution of wealth as there are fewer people at the top of the business who get to share the profits created by the business. This is not good for our economy or our society. Banks get so big that if they make bad business decisions and are likely to fail, the government will have to step in and save them because their failure would have a detrimental impact on the overall economy.

We do have anti-trust laws in this country set up to prevent monopolization in industries. However, for whatever reason, the government has chosen not to enforce those laws as rigorously as they previously did.

In the banking world, the Bruning State Bank is a small bank. We provide services to small business. We support small business and we believe small business is what has made this country great.

*Darrell Raum –  
Senior Vice President &  
Credit Supervisor*



**Bruning Insurance Agency  
OHIOVA ANNUAL HOLIDAY  
COFFEE & COOKIES**

**Thursday, December 21  
9:30 A.M.**

**DOOR PRIZES COFFEE!**

**\*\*Combined with Monthly Birthday**

## *If There Is a WILL, There is a Way!*

Only 40% of Americans have current WILLS. An outdated WILL can be as bad or worse than having no WILL at all.

Life circumstances change over time, so your Will should be reviewed at least annually or after a major life change – like marriage, divorce, child being born, etc. If you die without a Will, the State will decide how your assets will be divided based on a legal formula. In the event of a large estate, it can create the situation where all assets have to be sold in order to pay the estate taxes. Take the time to determine how you want your assets to be distributed at your death, and have your Attorney put it in writing.

With a Will you can also provide an avenue for Charitable Giving – your Church, your Community – to name a few. Again, you need to talk with the Attorney of your choice to make the proper arrangements. You may also want to consider Bruning State Bank Trust Department to serve as your Personal Representative or Power of Attorney or manage your Trust. As we know, life can be pretty uncertain so do not put off this important aspect of your life.

*Darlene Reinsch –  
Senior Vice President  
Trust Department*

**BRUNING STATE BANK,  
in Bruning, Hebron and Broken Bow  
will be closed  
Monday, Jan. 15, 2007,  
in observance of  
MARTIN LUTHER KING, JR. DAY**

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# What Do You "Want" For Christmas?

In early October, my family had the rare occasion of everyone gathering under our family home roof at the same time. Even though it was early, it was my chance to find out everyone's plan for a Christmas get-together, and to ask the usual question, "What do you want for Christmas?" I got the usual responses: "I don't need a thing." "Mom, I want lasagna." "I want a gazillion dollars." "I want my house paid off!" "It's my holiday to work, so I can't be home on Christmas Day." "So, how about New Year's Day?" From another, "Can't, that's my holiday to work." When you have family members that live a great distance away, or have jobs related to the livestock industry, finding a day that works for everyone is very difficult. For some reason, livestock doesn't take time off for the holidays. Needless-to-say, after everyone left, I still had no ideas for Christmas, and no date that we could all gather at the same time. Does this sound familiar in your own household?

As I recalled the conversations on that visit, I was again filled with a mother's pride of how our sons have grown up, and have become fine young men. A "Want List" from my oldest son will be cherished for years to come. He said, "I want my son to experience the same memories I have of our Christmas mornings. I want him to wake up in his own bed, sneak down to the Christmas tree to find an unwrapped gift from 'Santa' waiting for him under the tree and a stocking full of apples, oranges, peanuts and candies. I want to hear him in the hallway outside our bedroom door saying, "Daddy, Santa was here! He ate some of the cookies and drank the juice we left." I want the day to be relaxing and not rushed. I want him to feel the special feeling of going to Church and seeing the Nativity Scene with 'The Baby Jesus in the Manger'."

Another son shared with us that he wants one day to be married, and have a son or daughter to share the same type of Christmas memories. Then came the contest between each one of our sons to share the best of their special memories of celebrating Christmas in our home. We all laughed, sharing our versions of what happened on those occasions, if we could get our comments in before they started on yet another story. Of course, they had to make fun of me and my teary eyes, as I listened with much pride to their stories.

So, what do I want for Christmas? My wants are very simple and don't cost a lot of money. I want time to slow down so we can enjoy each day without being rushed. I want peace and comfort for everyone in the world. I want many more memories, just like the ones I shared with you. I want our sons, daughter-in-law, grandson and girlfriends under our family home roof creating future memories of a special holiday season shared as a family. I want to hear my grandson say, "I love you, Grandma!" I

want for each of you to have cherished memories similar to mine, and to be able to celebrate the true meaning of Christmas.

So, what do you want for Christmas?...Happy Holidays from Customer Service!

*Deb Schultz, Cheryl Houser,  
Jan Bentley & Nancy Lahners –  
Customer Service*

## IRD-----What Is That?

Here are some facts about IRD's:  
They are "Image Replacement Documents".

Some banks send an image file (an electronic file) "to" the Federal Reserve Bank for clearing instead of mailing their transit checks or paying a courier each day. These items are printed as an IRD for banks that don't accept an image file "from" the Federal Reserve Bank. (The Federal Reserve Banks clear all checks nationwide.)

### The Good News:

In the past, when the IRD printed on your statement it was smaller than your actual check because of the extra information printed beside the check image. Due to a recent software upgrade, we can now print only the check "picture" from the IRD on your statement. So now the "IRD's" will look just the same as your checks and should be much clearer and easier to read. Keep in mind that the image that prints is only as clear as the IRD we receive. Our own imaging equipment takes very clear images!

### The Bad News:

We have become aware of a few mistakes being made with this new way of handling checks. We have received some "duplicate IRD's" from the Federal Reserve Bank. We have found some of these items, but it is very difficult to catch them all. Some have been on the same day, but others have been several days apart. One customer even had an IRD come in three times!

Please, each and every one of you, check your checking account statements very carefully. Let us know immediately if you find items posted that have the same check number and the same amount. We will return the duplicate and give you credit back.

We sincerely hope that these problems are temporary and will be worked out quickly.

*Pam Lemke, Janice Fintel  
& Carm Hinrichs –  
Bookkeeping Department*

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# Substitute Checks and Your Rights...

New Federal rules for **Check 21** permit financial institutions to replace original checks with "substitute checks." Here's what you should know about them.

## *What is a substitute check?*

To make check processing faster, federal law permits banks to replace original checks with "substitute checks." These checks are similar in size to original checks with a slightly reduced image of the front and back of the original check. The front of the substitute check states: "This is a legal copy of your check. You can use it the same way you would use the original check." You may use a substitute check as proof of payment just like the original check.

Some or all of the checks that you receive back from us may be substitute checks. This notice describes rights you have when you receive substitute checks from us. The rights in this notice do not apply to original checks or to electronic debits to your account. However, you have rights under other law with respect to those transactions.

## *What are my rights regarding substitute checks?*

In certain cases, federal law provides a special procedure that allows you to request a refund for losses you suffer if a substitute check is posted to your account (for example, if you think that we withdrew the wrong amount from your account more than once for the same check). The losses you may attempt to recover under this procedure may include the amount that was withdrawn from your account and fees that were charged as a result of the withdrawal (for example, bounced check fees).

The amount of your refund under this procedure is limited to the amount of your loss or the amount of the substitute check, whichever is less. You are also entitled to interest on the amount of your refund if your account is an interest-bearing account. If your loss exceeds the amount of the substitute check, you may be able to recover additional amounts under other law.

If you use this procedure, you may receive up to \$2,500.00 of your refund (plus interest if your account earns interest) within 10 business days after we received your claim and the remainder of your refund (plus interest if your account earns interest) not later than 45 calendar days after we received your claim.

We may reverse the refund (including any interest on the refund) if we later are able to demonstrate that the substitute check was correctly posted to your account.

## *How do I make a claim for a refund?*

If you believe that you have suffered a loss relating to a substitute check that you received and that was posted to your account, please contact us at 1-402-353-2555 or 1-800-403-5889. You must contact us within 40 calendar days of the date that we mailed (or otherwise delivered by a means to which you agreed) the substitute check in question or the account statement showing that the substitute check in question or the account statement showing that the substitute check was posted to your account, whichever is later. We will extend this time period if you were not able to make a timely claim because of extraordinary circumstances.

## *Your claim must include –*

- A description of why you have suffered a loss (for example, you think the amount withdrawn was incorrect);
- An estimate of the amount of your loss;
- An explanation of why the substitute check you received is insufficient to confirm that you suffered a loss, and
- A copy of the substitute check [and/or] the following information to help us identify the substitute check: the check number, the name of the person to whom you wrote the check, the amount of the check.

*This disclosure was provided by the Bruning State Bank and the American Bankers Association, 2004 Financial Education Corporation.*



**HOLIDAY BANKING HOURS**

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

**CLOSED**

Saturday, December 23  
Monday, December 25–Christmas Day

Saturday, December 30  
Monday, January 1–New Year's Day

## Do You Have a Minute?

Have you ever wished that you had taken that extra minute to get something done? Life happens...and it happens fast! Please take that extra minute to be sure that you have the coverage you need...because accidents happen in a split second!

Here are some things to think about:

### If you are renting your home or apartment...

- \*Do you have coverage on your personal property?
- \*Do you have coverage if someone gets hurt while visiting you?
- \*Do you have coverage if you cause damage to the rented premises?

### If you own your own home...

- \*Do you have coverage on your dwelling and other buildings? Is it enough?
- \*Do you have coverage on your personal property? Is it enough?
- \*Do you have coverage if someone gets hurt while visiting you?
- \*Do you have coverage for damage caused to others?

### If you're a farmer with buildings, farm equipment, cattle, and farm land rented & owned...

- \*Do you have coverage on your dwelling and ALL other buildings? Is it enough?
- \*Do you have coverage on all your farm equipment?
- \*Do you have coverage if your combine picks up a rock, log, or other item?
- \*Do you have coverage needed on your cattle and other livestock?
- \*Do you have coverage if someone gets hurt while visiting you?
- \*Do you have coverage for damage caused to others?

### If you own an ATV, boat, camper, or other recreational vehicles...

- \*Do you have coverage for damage caused to these items?
- \*Do you have coverage for damage caused to others?
- \*Do you have coverage for using these items at ANY location?

We would like to take a minute to review your coverage to be sure that you have the coverage that you need. Life changes fast and we want to be sure that your insurance coverage is keeping up with all those changes. Don't assume that you automatically have coverage when your life changes – contact us and be sure you have the coverage that you need – WHEN you need it! As the saying goes..."Better safe than sorry!"

We would like to take this minute to thank everyone for their business and hope that each and every one of you has a safe and Happy 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



## 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 2007...

**January 23**—"Partners In Progress Beef Seminar" at the US Meat Animal Research Center near Clay Center from 9:00 a.m. – 3:30 p.m.

**February 5**—"Risk Assessed Marketing" workshop featuring Dr. Art Barnaby at the Fillmore County Fairgrounds, Geneva from 9:00 a.m. – 3:30 p.m.

**March 15**—"Fence Post Talking to Each Other" workshop featuring Dr. Ron Hanson at Tony's in Grafton. Meal at 6:00 p.m with program to follow.

*If you have any questions about the upcoming programs please contact Fred B, Larry or Sarah in Bruning.*

## Scholarships Available For College Juniors & Seniors...

The Nebraska Bankers Educational Foundation (NBEF) has designated funds for annual scholarships for students attending state or privately funded Nebraska colleges or universities (excluding the University of Nebraska). Up to eight \$1,000.00 scholarships will be awarded to junior-or-senior-level college students pursuing a Bachelor of Science in Business Administration with an emphasis in finance, accounting or economics. Criteria guidelines and application forms can be obtained at any of our Bank locations, via the internet at [www.nebankers.org](http://www.nebankers.org) or at the college financial aid office. Scholarship applications will be accepted through January 31<sup>st</sup> with selections being made by March 15<sup>th</sup>.

*Shari Fischer –  
Customer Service  
Hebron Branch*

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## How Can I Establish Or Re-establish Credit?

At one time or another you may have received a notice from a credit card company that your application for credit was denied because you do not have a credit history or your credit history is unsatisfactory. Recently, a young adult over 18 years old wanted to purchase a cell phone in his name and was denied because he didn't have a credit history. So he applied for a credit card and was denied for the same reason. He asked, "How can I establish credit if no one will issue me a credit card?"

Another person asked, "How can I re-establish my credit if all of my credit card accounts have been closed several years ago because I didn't make my payments on time?"

Listed below are three Elan Credit Card products we offer that may solve these credit problems:

The **College Rewards Card** is ideal for individuals enrolled in a college or university program. It is an easy, safe way to pay for many expenses on and off campus - books, tuition, travel, etc.. In an emergency—if your car breaks down or you're caught without funds—a credit card comes in handy. Plus it establishes a credit history in your name without requiring a cosigner and there is no annual fee when you charge at least one purchase per year. Responsible usage of your credit card will help establish a solid credit rating—something you'll need when buying a car or house.

The **Young Adult Card** is ideal for individuals age 16 or older. It establishes a credit history in your name with the help of a qualifying cosigner that has a good credit history. There is no annual fee when you charge at least one purchase per year. The credit limit can be as low as \$300 to limit the cosigner's exposure.

I strongly recommend this product as a means to establish a credit history for the young adults in your family. While in high school, you can monitor their monthly charges for such things as gas or clothing and teach them to pay off the balance each month in full. By doing so, they will establish a good credit history and a habit of paying off the balance in full each month. With a good credit history, they should be able to get a cell phone in their name or rent an apartment when they are of legal age.

The **Secured Visa Card** looks and functions like an unsecured or traditional credit card, but requires collateral in the form of a "cash" deposit to secure its line of credit. The deposit amount is equal to the credit limit amount. It is also not accessible to the depositor until the account is closed and the balance is paid in full. This product is targeted toward individuals who have difficulty qualifying for an unsecured credit card because they have little or no credit history, have had credit difficulties in the past or are foreign nationals. Since this product is designed to help individuals develop a satisfactory credit rating, Elan will review these accounts after they have been opened for 18-24 months to determine whether they can be upgraded to an unsecured card.

For information about the rates and terms of these or other Elan Credit Card products, please contact Shari at the Hebron Branch. (402) 768-7473 or 1-800-405-6167.

Craig Pope & Shari Fischer –  
Hebron Branch

## Holiday Germer Murmurs...

(With apologies to C.C. Moore)

*'Twas the week before newsletter articles are due,  
and all through the Bank  
I found no new ideas that didn't seem rank...  
Good topics were taken by the time I got started;  
It seems my tries were at best just half-hearted.  
Darlene covered Trust questions, talking about wills,  
Jerry held forth on Check 21 thrills.  
I fretted and wondered, found my "thinking cap"  
And nearly decided to just take a nap,  
When out in the lobby there arose such commotion,  
I departed my office to see what evoked such emotion!  
Away to the counter I sauntered with caution,  
Approached our three tellers and asked,  
"Are you joshin'?"  
What can you possibly have going on,  
Increasing the fun quotient beyond where  
it's previously gone?"  
Then Jan replied without her usual wit,  
"I'm working on my newsletter article,  
and nothing will fit!"  
I agreed, "I'm there with you, girl! What shall we do?"  
She said, "Let's check and see if they still need our two!  
If everyone else wrote one, they may have enough!  
An excess of columns yields middle pages to stuff!"  
"Hey, Stephen! Hey, Mabel!  
Are your articles submitted?  
Hey, Fred K, Kristen, Kathy!  
We can't have "Insurance" omitted..."*

Okay, in the interest of space and as a holiday gift to you all, I will forsake finishing that one. But I do want to change gears here and remind all of our customers to be sure to review your account statements either on-line or when you receive them. You are the primary line of defense on your account; you know if a debit to your account was authorized, whether by writing a check or using your debit card to make a purchase. If you find a transaction that is questionable, contact your Bank at once!

I wish you and yours a delightful, safe, enjoyable Holiday Season!

Janet Germer –  
Vice President,  
Network Administrator

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## Crop Insurance News...

Agricultural production is subject to many uncertainties, including natural disasters. Adverse weather, insect infestations, and plant diseases can also severely reduce the yield or quality of a crop, wiping out a farmer's profit for the whole year in one bad season.

Crop insurance has now become the largest single source of financial protection for farmers. The Insurance Information Institute indicates that the crop insurance program has grown from insuring 182.2 million acres in 1997 to covering 246 million acres in 2005. They indicate that up to 1995, only about one third of farmers bought federal multiple peril crop insurance because they could generally rely on disaster assistance and emergency loans.

There are two kinds of crop insurance programs available to farmers:

The basic crop-hail insurance policy covers losses due to hail damage, and generally, also fire damage. It will also cover damage caused by lightning and transit after harvest to storage. Coverage can be purchased at any stage of the growing season as long as the crop has not already been damaged by hail. Farmers can select the specific acres they wish to carry hail insurance coverage on. However, coverage is not immediate, so farmers cannot wait until the storm is "overhead" to obtain coverage.

The standard multi-peril crop insurance policy protects against low yields and crop quality losses as a result of natural disasters (including drought, excess moisture, unusually hot weather and hail) and also unavoidable damage from insects and disease. Additional "revenue" products were introduced in the mid-1990s and go a step beyond the standard multi-peril policy. The revenue products guarantee farmers a certain income, allowing them to manage both yield and price risk. Multi-peril coverage can only be purchased by the dates set by the federal government and all of the acres of the selected crop in the county must be insured.

### Some important multi-peril crop insurance dates:

**December 10, 2006:** End of Insurance for  
Corn, Milo & Soybeans

(No row crop losses can be submitted after this date)

**March 15, 2007:** Sales Closing for 2007  
Corn, Milo & Soybeans

(Apply for new policy or change  
coverage on existing policy)

There are many different coverage options available for both crop-hail and multi-peril crop insurance coverage, so be sure to contact us with any questions.

We have enjoyed working with everyone in 2006 and look forward to working with you in 2007! We hope that everyone has a SAFE and HAPPY HOLIDAY SEASON!

*Jeff Hammer, Kathy Roberts,  
Craig Pope & Shari Fischer –  
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

## 911 Addresses...

You may be asking why your address is changing but you haven't moved? For quite sometime the rural areas across the state of Nebraska have been working on developing an address system that will be utilized by emergency personnel to locate a residence faster in the event of a 911 call.

In visiting with the local post office, getting the new addresses created and verified has been quite a process. The postmaster in Broken Bow has said in the near future he will have the addresses confirmed from the 911 dispatcher. Once the addresses have been verified, a mass mailing will be going out from the post office notifying individuals of their new 911 address. We assume that other towns in the surrounding area will be doing the same. If a confirmation is not mailed to you, please check with your local post office to verify what you should use for your address.

The postmaster did give a few helpful hints in making the transition of changing your address. It was suggested to only use the new 911 address once it has been assigned to you. Do not include the old address in conjunction with the new address. Also, note that the four-digits following your zip code will change with the updated address. Therefore, find out what those 4-digits are. If you need help finding the 4-digits following your zip code, stop by the Bank or post office for assistance. Finally, notify all parties that send you mail, as to what your new 911 address is. Along that line, the Bank would like to remind you to contact us once you are confident of your new address. This will ensure that your statements and other correspondence sent by the Bank will arrive to you in a timely and efficient manner. Some of you have notified us of your new 911 address and we appreciate your efforts in informing us. Once your address has been updated, please verify that your address is appearing correctly. Also remember that the next time you order checks, update your address to the new 911 address.

With Christmas coming up, many of you will be sending Christmas cards. This would be a great time to inform your friends and family of your new address. It is our understanding that once the new 911 address system has been completed in its entirety, the old address will only be recognized for a year. Therefore, start off the New Year using the new 911 address. If you should have any questions regarding your address please contact your local post office to assist you with those questions.

*Broken Bow Staff*

## Just A Reminder...

No one likes to think about needing a life insurance policy, but a life insurance policy will provide security for your loved ones. Do you have coverage and is it enough? Have your needs changed? Some old policies are not holding up as originally planned due to lower interest rates and mortality tables. Do you have the best policy available?

We can help tailor a life insurance policy to your specific needs. Please be sure to stop by or give us a call.

*Fred Kobza, Jeff Hammer,  
& Stephen Hoff –  
Life 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

## HELOC Loans... Now Available at the Bruning State Bank

What does HELOC mean? HELOC stands for "Home Equity Line of Credit". A Home Equity Line of Credit loan is a revolving line of credit secured by a principal residence, rental home or second home.

The HELOC is a convenient tool when it comes to making purchases. Whether you use your HELOC to purchase a new vehicle, a flat-screen television set, or just to go on vacation, it's your choice.

To qualify for a HELOC, you must have equity in your home and meet all other credit qualifications.

For more details contact Jeff Hammer at Bruning or Hebron, or Jim Scott in Broken Bow.



**IF YOU HAD INTEREST  
INCOME IN ANY AMOUNT  
OVER \$10.00 FOR TAX YEAR  
2006, YOU SHOULD BE  
RECEIVING YOUR 1099-INT  
FORM OR ANY OTHER  
INTEREST REPORTING  
FORMS IN THE MAIL NO  
LATER THAN JANUARY 15.**

***PLEASE WATCH FOR THEM!***



Please consider donating new or "gently" used toys this Christmas Season. We will be accepting toys at our Bruning & Hebron locations until December 13.

## Trip Overview...

Recently, I had the opportunity to travel with some of you on the Smoky Mountain Tour. Fun Tours certainly went above and beyond in planning this trip. The timing was just right for the fall foliage and the attractions were certainly top notch. Not to mention that we had an excellent motorcoach driver who incidentally drives part-time for Dolly Parton. It was great to hear her stories and we all enjoyed the music and videos that she provided to entertain us. We also appreciated her knowledge of the many attractions that we visited.

It is always a neat experience to travel with customers, as this certainly gives the Bank an opportunity to get to know you better. It also provides for great relationship building. On behalf of Bank Travel, I would like to thank you for choosing the Bank to assist you with your travel needs. It is always enjoyable to travel as a group, as new friends are made and many memories are created and shared. It certainly was a pleasure to travel with you and we hope you will consider traveling with us in 2007. We have some great trips that are being offered next year! Don't delay in stopping by your Bank Branch to see what we have to offer. We would love to have the opportunity to travel with you!!

*Renee Ferguson –  
Marketing/Customer Service  
Bank of Broken Bow*

## Destinations for 2007...

*"Trading Places" – Motorcoach  
(still planning-day trip)  
Niagara Falls & Toronto – Motorcoach  
June 24 through July 1  
Las Vegas & Canyon Country – Air Tour  
Sept. 12 through Sept. 17  
Holiday Trip – (still planning)*

## South Dakota Quarter Coming...

The United States Mint's 50 State Quarters Program continues to grow in popularity in its eighth year. The last quarter for 2006 is South Dakota. It honors South Dakota's most popular destination, "Mount Rushmore". It was the 40<sup>th</sup> state admitted into the union on November 2, 1889. The quarter features an image of the state bird, a Chinese ring-necked pheasant, in flight above a depiction of the Mount Rushmore sculpture, featuring the busts of four American Presidents: George Washington, Thomas Jefferson, Theodore Roosevelt and Abraham Lincoln. The design is bordered by heads of wheat. This year's coins all pay tribute to the westward movement of a growing nation during the latter half of the 19<sup>th</sup> Century.

All locations should have the South Dakota Quarter the first part of December. It is estimated that 140 million Americans are actively collecting these coins!



## Home Sweet Home

We want you to feel comfortable and confident in your new home. Whether you are building, buying or refinancing your home, we want to help.

*We have great low interest rates and competitive terms to fit your needs!*

Count on us to keep you comfortable!



Member FDIC



## FREE CHECKING As Easy As

# A, B, C!

**A.**

### **COUNTRY FREE CHECKING**

An absolutely free checking account with no minimum balance requirement, no service charges, unlimited check writing and free debit card!

**B.**

### **COUNTRY PLUS INTEREST CHECKING**

A checking account that earns interest on a tiered schedule. No service charge if \$500 minimum balance is maintained.

Unlimited check writing and free debit card!

**C.**

### **COUNTRY GOLD CHECKING**

Account for those 62 years of age and above. Interest-bearing on a tiered schedule, no monthly service charge, unlimited check writing, free club checks and free debit card!

**ALL PERSONAL ACCOUNTS  
OFFER FREE INTERNET  
BANKING AND BILL PAY!!!**

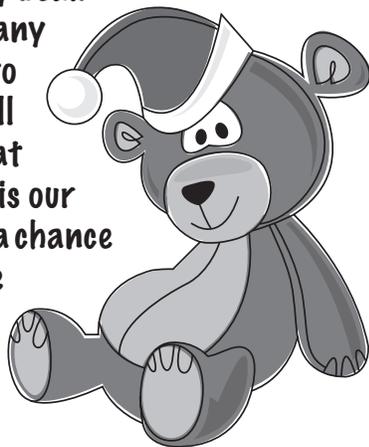
Please stop by, call or visit our website for a full account disclosure.

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

## 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) if you make a deposit into your savings account or if you open a new savings account anytime from December 1 through noon December 22, you will have the chance to win a holiday teddy bear.

You may enter as many times as you deposit to your account. We will give away two bears at each location. This is our 16<sup>th</sup> year of offering a chance to win an adorable Christmas Bear to our young savers!



### FREE INTERNET BANKING on ALL ACCOUNTS

&

### FREE BILL PAYING on personal accounts

With Internet banking you have access to your account activity 24 hours a day, 7 days a week!

For bill paying you simply complete the details of the payment you wish to make and we will do the rest!



## Health Savings Accounts...

We would like to take a couple of minutes to touch on the Health Savings Accounts that the Bruning State Bank offers. HSA's, as they are often referred to, can help an individual person or one's family save for medical expenses. To qualify for an HSA, you must have a High Deductible Health Insurance plan, \$1050 for an individual and \$2100 for a family plan. If you are eligible for an HSA, you can deposit money into these accounts on a tax deferred basis and also receive a tax deduction for the amount that you deposit. Unlike the Medical Savings accounts of the past, the HSA does not feature the use-it-or-lose-it feature, meaning if you have a balance of \$500 in your HSA at the end of the year, you begin the next year with that amount. With a couple of healthy years, one could be able to build up a nice account balance for an unexpected medical emergency.

At the Bruning State Bank we offer two types of HSA - one that works like a savings account and one that works like a checking account. Listed below are the highlights of our HSA checking account:

#### Limitations on Frequency of Transactions:

- Free unlimited transactions.
- Account allows you to write checks and/or use a debit card.
- No annual fee.
- Checks drawn on non-sufficient funds will be returned.

#### Rate Information:

- Current interest rate of 3% with an annual percentage yield of 3.04% on all balances.

#### Compounding and Crediting Frequency:

- Interest will be compounded and credited monthly

#### Minimum Balance Requirement:

- You must deposit \$1.00 or more to open this account.

If you have any questions or would like to set up a Health Savings Account, please stop in and speak to one of us and we will find the right HSA for you.

*Stephen Hoff, Kim Schipporeit  
& Shari Fischer*

# An Invitation

STOP IN FOR  
*Apple Cider & Christmas Cookies*  
***Bruning and Hebron***

*Friday, December 15*  
**8:30 A.M. To 3:30 P.M.**

***Broken Bow***  
*Tuesday, December 19*  
**8:00 A.M. To 5:00 P.M.**



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STATE  
BANK**

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