

BRUNING STATE BANK

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www.bruningbank.com

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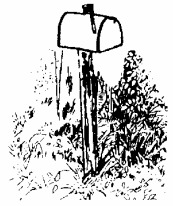
Hebron Branch 402-768-7473 or 1-800-405-6167

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**



Bruning State Bank



Hebron Branch



Bank of Broken Bow

All of us would like to say "Thank You" and warmly wish you and those you love a Happy Holiday Season and Peace in the New Year!

Down In The Dumps...

There are lots of words to describe wintertime blahs and depression. It's hard to understand what goes on in the human mind, why we worry while others seem to be upbeat all the time. For some of us, long winter days and lack of a hobby or meaningful work can beat us down. Lack of activity for those living at home alone or in a care environment can add to this down-heartedness. It would be good for us to try to help some of these folks by making phone calls, visits, or just sending a note once in a while, telling them what's going on in the community. These neighborly acts can shorten those long, lonely days for the elderly and those in poor health.

But what about the rest of us? Don't we get down, depressed and worry when we really have no reason to do so (also maybe some whining once in a while)? Some of the above may work for us as well – staying active, working on setting family goals, getting the farm strategic plan ready, or even going to meetings that are meaningful.

I have one additional observation to make: hard-working families, those who have endured the worst of times, or have seen hard times, and troops who have had to be away from family seem more likely to be upbeat and appreciate life as it is.

I was fortunate to hear a retired service man that had been a prisoner of war for 4 years make an interesting statement. "While I was basically in a cage as a prisoner, fighting for my life, there were young people in the States with plenty of money, driving fast cars committing suicide, being bored of life."

So cheer up folks; be happy! Be glad we live in rural America. Read the papers. There are worse places!

*Banker Frank
Frank L. Bruning—
President*

By the way, I had a real good trip a couple of weeks ago - took Highway 2 to Valentine; went through a lot of interesting towns, Broken Bow being one of them. Those folks appreciate Nebraska, their community, and their lot in life also.

Quick update from Frank: I just returned from ABA Conference in Omaha. A result of this experience is that I want to stress to all of you agricultural producers that this year and next year may show costs exceeding our expectations. It will be even more important this year than ever before to get your "ducks in a row" and your financial plan in place. I highly recommend that you get your cashflows worked out early!

Farmers & Ranchers College...

The Farmers & Ranchers College was started several years ago in the counties of Thayer, Fillmore, Clay, and Nuckolls. Our mission is to provide high-quality continuing education to farmers and ranchers in a rapidly changing global agricultural environment. Furthermore, the Farmers & Ranchers College will provide the tools necessary so that agricultural producers will be able to respond positively to these changes using a profitable decision-making process.

Our goals are to:

- work closely with agribusiness and agriculture industry representatives.
- work closely with the University of Nebraska Cooperative Extension Division and the Institute of Agriculture and Natural Resources.
- work closely with other institutions of higher education.
- work closely with agricultural commodity organizations.
- provide interesting, informative and timely topics in a dynamic format.

To start our programs for the year, we were honored to have Dr. David Kohl provide two dynamic workshops for us. The first workshop was designed strictly for women entitled "What Every Woman Needs to Know About Agricultural Family Businesses". The next day we had a meeting in Bruning for everyone to attend. His topic for that day was "Good to Great in Agriculture – Vision 2010".

The schedule for the rest of the year is as follows:

- January 24, 2006 – "Partners In Progress" – Beef Seminar at the US Meat Animal Research Center near Clay Center.
- January 31, 2006 – "Winning the Game / Marketing Stored Grain" at the Fillmore County Fairgrounds in Geneva.
- March 7, 2006 – "Managing Crop Price Risk: Crop Insurance Tools & Crop Marketing Strategies" featuring Dr. Steve Johnson and others at the Davenport Community Building.

Other Farmers & Ranchers Colleges have been started across the state. Our group has a steering committee of approximately 10 people that work together annually along with fundraising by area agri-business people and University Cooperative Extension planning workshops and programs. It is our hope that people who attend these meetings will take home with them at least one thing to help in their operation.

*Fred D. Bruning—
Executive Vice President*

Thinking Through Your Options...

With the high-priced input costs we are facing for next year's crop, and the possibility of low commodity prices, it leaves one wondering what to do. It will be a challenge for every farmer.

How do you generate a profit with the conditions we are facing? The answer to this question is not simple, and it may mean being able to adapt and do things differently than you have in the past.

As always, being able to proactively market your grain and livestock is important and will make a huge difference in your net profit at the end of the year. The opportunity to take advantage of rallies in the market place is always very important.

One farmer went about exploring various options this way: on a sheet of paper he made 3 columns. The first column he headed "Ideas", the second column "Rationale", and the third column was headed "Implementation".

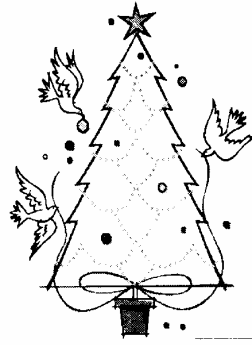
Then he started writing down Ideas such as "Planting shorter growing season crops", then for Rationale he put "Less irrigation needed with the shorter growing season, and eliminating the possibility of drying expenses". Under Implementation, he put "Keep this in mind when ordering seed".

Another Idea he had was "Less tillage". Under Rationale he wrote "Going with no till can cut trips across the field - which can cut labor and fuel needs". Under Implementation he wrote "No-till corn into soybeans, drill beans into corn stubble, plan chemicals accordingly".

Another Idea he had was "Enhanced Dry land strategy under limited water pivots". Under Rationale he wrote "Lower population means lower water and input requirements. With the right variety, yields may not drop substantially." Under Implementation he wrote "Research seed varieties that are drought resistant. Yields may not mean less profit if the expenses can be held down."

These are just examples to get you started on your own worksheet. Not all of the ideas you write down may make sense after you think them through, but it is a good idea to write down every idea that comes to mind. Even if you end up with only one idea on your list that you find you can implement, the exercise is worth going through.

*Darrell Raum—
Senior Vice President &
Credit Supervisor*



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

Thursday, December 15

9:30 A.M.

DOOR PRIZES COFFEE!

****Combined with Monthly Birthday**

Is Your Livestock Operation Within The Guidelines Of The Livestock Waste Management Act?

Did you know that the EPA has set a deadline of February 13, 2006 for livestock producers to apply for a National Pollutant Discharge Elimination Permit for their livestock operations? EPA has brought this permit requirement to the state level due to the EPA being sued by the environmentalist groups on the Clean Water Act. There are a number of different regulations depending on whether you already have a permit and what type and size of livestock operation you have. You, as a producer, need to educate yourself on the regulations. If you ignore this deadline, you could be subject to a monetary fine.

To find out more about the regulations and whether you need to apply for a permit contact:

Nebraska Cattlemen Association
Contact Person: Duane Gangwish
134 South 13th Street Suite 900
Lincoln, NE 68508
402-475-2333

Nebraska Pork Producer Association
Contact Person: Rod Johnson
P.O. Box 830909
Lincoln, NE 68583
888-627-7675

*Jim Scott—
Vice President & Lending
Bank of Broken Bow*

**BRUNING STATE BANK, in Bruning,
Hebron and Broken Bow
will be closed Monday, Jan. 16, 2006,
in observance of
MARTIN LUTHER KING, JR. DAY**

Is It Time For Christmas, Again?!

It is the second week in November and I'm cruising home on the four lane of Hwy 81. It hit me, "Deb, it is your turn to write the newsletter article for the Holidays." Keep in mind, the temperature is 72 degrees, and all I really want to do is get home, roll up my shirt sleeves and enjoy the rest of this gorgeous day. The idea of Holiday festivities, list planning and the thought of a "white" Christmas is the last thing on my mind. Does this put me in the Bah HumBug group? OK, OK, now my thoughts have shifted, and I'm in the mood to crank out an article.

So, how are you coming with your Holiday shopping list? Do you find it harder each year to think of the perfect gift to give? Stop by and we'll try to help you fulfill some of your gift ideas. Cash always seems to be the best fitting gift for all sizes, ages and gender. We also have Cash gift envelopes to purchase. Are you keeping up with the Collector State quarters? The West Virginia quarter will be the last one to fill your book for 2005. EE or I Savings Bonds or a Certificate of Deposit would be a nice gift for those who are very hard to buy for, but who will need an investment for future needs.

As you shop, remember to use your VISA Debit card for purchases. This will help make the long wait in the check-out lane go faster, since you won't have to wait for check approvals. Online Country Banking will be helpful if you have forgotten to write down a check number and amount in your check register, or need to check on your daily account balance. Online Country Banking Bill Pay will help you set up payments ahead of time to avoid service charges, before you get busy with the Holiday rush.

The greatest of all gifts do not cost a thing. Maybe you could add one of the following ideas to your list: a big hug, a warm smile, a cheerful greeting, a kind word of praise or appreciation, a good deed to someone with no intent of repayment, a helpful hand to those who are challenged, an unexpected visit, an invitation to share a Holiday program or worship service with someone who is alone, or forgiveness to someone whom you have lost touch with. There are so very many more gifts given from the heart, which will make the true meaning of this Holiday a special one for you, your family and friends. Wow, now I'm really in the Holiday Spirit and am anxious to get started on my own Holiday lists! Good luck with all of your Holiday plans!

We hope your Holiday Season will be full of Love, Joy and Peace! May the New Year of 2006 bring you Good Health and Comfort!

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

Give Your Loved Ones the Gift of Life...

What happens when you lose a loved one unexpectedly and are left with a mortgage payment, children that will be going to college soon and the loss of a major source of income? We hate to think of those tragic things that can happen, but hopefully you would have Life Insurance to cover those needs and would be able to go on in life without financial adversity. There are many Life Insurance plans available to people of all ages and income levels. Talk to Fred K., Stephen or Jeff at the Bruning State Bank for a free "Life Insurance Needs Analysis" and quote.

*Fred Kobza, Stephen Hoff & Jeff Hammer—
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

Online Banking Agreement Forms...

As we are getting closer to the holidays, we all know how busy a person can get. There are just not enough hours in a day to get things done. Well, Bruning State Bank can save you some time. At this time, we are offering Internet banking for all personal accounts. We will need an Online Banking Agreement Form to be signed. To get one of these forms you can do one of the three:

- (1) Go to our homepage on the Internet:
www.bruningbank.com Submit
Online Banking Submit
Online Banking Agreement Submit
Then print it out.
- (2) Pick up a form at one of our Bank locations.
- (3) Call and we can mail you an agreement form.

Please use only one name on each enrollment form, be sure to complete, sign and return the forms to the Bank.

Once we receive the agreement form, we will then process your request and send you the necessary information.

If you have any questions, please feel free to call.

Have a Happy and Safe Holiday.

*Carm Hinrichs, Pam Lemke
& Janice Fintel—
Bookkeeping*

CHANGES TO BANK FEE SCHEDULE

Effective January 1, 2006

The following fees for bank services will change at the beginning of next year. All other fees associated with your account will remain the same. If you have any questions regarding these changes please stop by the bank, give us a call, or e-mail us using the bank's website (www.bruningbank.com).

Overdrafts	\$20.00
Returned Checks	\$20.00
ACH Items Returns	\$20.00
Stop Payment Orders	\$15.00
Cashiers Checks	\$5.00 each
Wire Transfers (In or Out)	\$15.00
Photocopies	\$0.25/page
Fax Fees – Incoming and Outgoing	\$1.00/page
Lost CD Charge	\$10.00
Garnishments	\$50.00
Statement Reconciliation	\$20.00/hour (\$10.00/min)
ATM Fees (Foreign Usage for Non-Networks Customers)	\$2.00
Coin Counting Fee (For Non-Customers Only)	10% of Total
VISA Check Card Charge Backs	\$15.00

Time For A Little R & R...

2005 is just about gone and 2006 will be here before we know it! Harvest is just about complete for 2005 and the wheat has been planted for 2006! Time goes by so quickly and it doesn't seem like there is enough time to get everything done! Now that you are not in the "rush" of harvest and planting, you can have a little "rest & relaxation" and focus on other things for a while.

We would like to mention a couple of things that you can think about while you aren't "rushing" around with harvest and planting.

Hail insurance:

- Did you know that your hail insurance coverage expires on December 31? Were you aware that you would NOT have coverage on your crops if we had a hailstorm before you applied for coverage next year?
- Did you know that we offer a "continuous" hail insurance policy that would provide coverage in the event we had a hailstorm before you had a chance to report your acres for 2006? A continuous policy would provide the requested Dollar per Acre coverage and the actual acres would just need to be revised as soon as planting was completed. AND...the best part is...this continuous coverage is "FREE"! There

is NO additional charge to carry the continuous hail insurance coverage!

- Did you know that hail insurance also provides "fire" coverage up to your policy limit? You have coverage for an accidental fire that causes damage to your crops while standing in the field, in addition to fire damage to grain stored in your bins! Multi-peril crop insurance provides coverage for fire, but only if the fire is caused by natural causes, such as lightning. Most farm insurance policies do not provide fire coverage for your crops while they are "standing in your field". So, hail insurance may be very important!

Be sure to stop by and talk to us about your hail insurance. We would like to review what is available and help protect you "year round".

Multi-peril crop insurance:

- Now would be a good time to organize your scale tickets, bin measurements, and field records, etc. to determine your yields on corn, milo, and soybeans. The CRC Harvest Market Prices have been released and you could have a multi-peril loss even though your yield was above your bushel guarantee. Please bring your yield information in to our office so we can determine if there might be a loss.

Please feel free to call or stop by our office with any questions you might have!

We have enjoyed working with everyone in 2005 and look forward to working with you in 2006! We hope everyone has a MERRY CHRISTMAS, and a HAPPY NEW YEAR!

*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

HOLIDAY BANKING HOURS

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

Saturday, December 24–Christmas Eve
Sunday, December 25–Christmas Day
Monday, December 26

Saturday, December 31–New Years' Eve
Sunday, January 1–New Years' Day
Monday, January 2

Winter Weather Check-List:

Ice, snow and wind can have devastating consequences on your home. According to the Insurance Information Institute, losses from catastrophic winter storms have averaged \$1.1 billion annually for the past 20 years. Water damage and freezing accounts for almost 22 percent of all homeowners' insurance claims, and averages \$4,024 per claim. Although much of the winter season is forecasted to be milder than usual, the 2006 Old Farmer's Almanac indicates that December and January will be exceptionally cold and snowfall will be above average in many areas of the country.

The time to winterize is when the leaves begin to turn and not when the snow begins to fall. Homeowners should take some precautions to avoid damage to their home and to prevent injury to friends and family.

- **Maintain your gutters:** Remove leaves and other debris from your gutters so melting snow and ice can flow freely. This can prevent "ice damming" – a condition where water is unable to properly drain through the gutters and instead seeps into your home causing water to drop from the ceiling and walls. You might even consider installing gutter guards that prevent debris from entering the gutter.
- **Trim trees and remove dead branches:** Ice, snow and wind can cause weak trees or branches to break, damaging your home, car or injuring someone walking on your property.
- **Check insulation:** Add extra insulation to attics, basements and crawl spaces. If too much heat escapes through the attic, it can cause snow or ice to melt on the roof. The water re-freezes causing more snow and ice to build up. This can result in a collapsed roof and can also contribute to ice damming. Ideally, the attic should be 5-10 degrees warmer than the outside air. Well-insulated basements and crawl spaces will also help protect pipes from freezing.
- **Maintain pipes:** Wrap pipes with heating tape and insulate unfinished rooms such as garages that frequently have exposed pipes. Also, check for cracks and leaks. Have minor pipe damage fixed to prevent much costlier repairs in the future.
- **Keep the house warm:** The temperature in your house should be at least 65 degrees. The temperature inside the walls where the pipes are located is substantially colder than the walls themselves. A temperature lower than 65 degrees will not keep the pipes from freezing.
- **Check heating systems:** The proper use and maintenance of furnaces, fireplaces, and wood-burning stoves can prevent fire and smoke damage. Have furnaces, boilers and chimneys serviced at least once a year. Make sure your smoke and fire alarms are working properly and consider installing a carbon dioxide detector.
- **Maintain steps and handrails:** Broken stairs and banisters can become lethal when covered with snow and ice.

Make repairs now to prevent someone from falling and seriously being injured.

- **Get to know your plumbing:** Know how to shut the water off and know where your pipes are located. If your pipes freeze, time is of the essence. The quicker you can shut off the water or direct your plumber to the problem, the better chance you have to prevent the pipes from bursting.
- **Seal cracks and holes in outside walls and foundations.**
- **Check skylights and other roof openings:** Be sure they have the proper weather stripping to prevent snowmelt from seeping in.
- **Disconnect all hoses from outside spigots.**

Standard homeowners' policies cover winter-related disasters such as burst pipes, ice dams, wind and damage caused by the weight of ice or snow, as well as fire-related losses. However, many winter-related disasters can be prevented if you take a few simple steps to protect your home from snow, wind and freezing temperatures.

We would be happy to review your insurance coverage and answer any questions you might have, so please stop by our office or give us a call to be sure you have the adequate coverage in place.

WE WISH EVERYONE A MERRY CHRISTMAS AND A
HAPPY NEW YEAR!

Fred Kobza, Kathy Roberts
& Kristen Monteforte–
Insurance Department

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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 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 or at the college financial aid office. Scholarship applications will be accepted through January 31st with selections being made by March 15th.

Shari Fischer–
Customer Service
Hebron Branch

GO DIRECT...

The U.S. Department of the Treasury and the Federal Reserve Banks, as part of the Go Direct campaign, began a national television advertising campaign on October 4th to motivate Social Security and Supplemental Security Income (SSI) recipients to switch to direct deposit. The ads will air for three to four days a week around the beginning of each month – the time when many people get their federal benefit checks in the mail. The ads will be on a variety of cable networks including CNN, Fox News, Lifetime, Game Show and several others.

Likewise, Treasury will continue sending inserts to check recipients to encourage them to switch to the safer, easier and more convenient option – direct deposit.

Although the Treasury has established a toll-free Go Direct helpline, 1-800-333-1795, that people can use to convert any federal benefit payment to direct deposit, our customer service representatives are prepared to answer questions and help our customers sign up for direct deposit when they come into the Bank to deposit or cash their Social Security of SSI checks.

Information taken from the Federal Reserve E-mail Alert System

HAVE YOU HEARD? LEASING PROGRAM HAS EXPANDED!

Recently we teamed up with Elan Leasing Services to expand equipment that is eligible for leasing. Almost any piece of equipment that helps a business generate income qualifies for lease financing. Some of the most commonly leased equipment types include:

Industrial Equipment

Skid Loaders
Backhoes
Delivery Vehicles
Dump Trucks
Fork Lifts
Landscaping Eq.
Manufacturing Eq.
Milling Equipment
Road Equipment

Buildings (Detachable)

Grain
Storage

Technology Equipment

Computers
Film/Photo Eq.
Lab Equipment
Medical/Dental Eq.
Phone Systems
Printing Presses
Servers
Software
Telephone Systems

Commercial Vehicles

(including cars tied to
businesses)

All Types of Farm Equipment

For most transactions, all required information is captured on a simple, one-page application. Typically, a credit decision can be made within four business hours; however, factors influencing turnaround time include: dollar amount requested, credit history of all owners, comparable trade references and completed bank references.

For more leasing information, please feel free to contact me.

*Craig Pope–
Hebron Branch President*

Count Your Blessings...

'Tis the season to reflect on the past year with thoughts like:-----What happened this past year? What worked well and what didn't work out so well? Other thoughts might be of yearend items such as income tax planning or analyzing our past year's marketing results and calf weights. Then on a more personal note, we are inclined to think about our natural blessings: health, family and even the realization that we need to make some New Year's Resolutions.

Reflecting upon this past year, many catastrophic events happened. First of all I think of the Indian Ocean earthquake and tsunami in the Southeast Asian countries. There were an estimated 212,611 deaths. Hurricane Katrina hit the New Orleans area causing deaths and destroying homes and properties which left many homeless. Financial and property losses from Katrina are estimated at \$34 billion. Only a few weeks later, Hurricane Rita hit the Texas area with damaging winds and threats of danger to the oil refining area. Just as things were settling down, Hurricane Wilma began her trek across the Caribbean hitting Cancun and then turning northward to the Florida coast. About the same time as Wilma headed back out to sea, Pakistan faced a major earthquake leaving that area devastated and death tolls were estimated at 73,000.

When we think of the devastation in other parts of the world, we need to count our blessings.

We at the Bank of Broken Bow are celebrating our first year of bringing a new bank to Broken Bow! We want to thank all of you who have made the switch to the Bank of Broken Bow. Every week we continue to open new accounts as well as enjoy your familiar faces. I am so pleased every time our front door opens at the Bank!! You truly are our Friends! Happy Holidays!

*Dan Jelinek–
Bank of Broken Bow Branch President*

Take Advantage of What's Available...

As Gomer Pyle used to say, "Surprise, Surprise, Surprise"! Information that we had available for most of the year told us that we would have huge corn and bean crops. Did we react to the possibility that logically this was correct information? Probably not. Then we shouldn't be surprised that the market reacted in the manner that it has. Reaction was based on the old rumor and propaganda concept that drought in the east would take care of price. So consequently there was probably less crop forward contracted this year than anytime in the past. Was the opportunity there to take advantage of the market? Yes, it was. Maybe not the best, but still at a profitable level.

It is imperative that you in the farming community work at gaining all the knowledge that you can about marketing your crops.

We have gone through another year of reasonably good yields and volatile prices without much grain being priced. We worried too much about the unattainable top and not enough about the bottom line. What would have happened if the yields had not been there?

There will be many informational meetings put on by different presenters this winter. It would be good if you would attend several so you could look at different concepts and pick something that will help you.

In this winter's Farmers and Ranchers meetings, there should be something for everyone. I hear the comments; "Well I've heard this guy before so I'm not going. All he talks about is puts, calls and hedging and that's too complicated." It may be for some, however there has been plenty of information of how to use your local elevator's marketing to the fullest. Most of us have not begun to take full advantage of what is available there. I've had one young customer tell me, "I have listened to what comes out of the Farmers and Ranchers sessions and they have made me good money." This young customer uses local elevator markets. The one big thing is he understands his own program. That is, he knows his costs and sells when he sees a reasonable profit.

It would be easy to turn everything over to a marketing specialist; however, you can do the job yourself if you put some time and effort into understanding marketing.

You're out there to make money; it's your job to figure out how. If you are strictly a grain farmer, you have the time to attend.

*Larry Olson—
Vice President & Loan Officer*

Identity Theft!!!

We are hearing more and more things about **Identify Theft** and with the upcoming Holidays and a time for all that extra shopping, it is also a time to take those extra precautions. Always make sure you pick up your debit card or credit card after each use or purchase. Always watch your purse/billfold and keep them in your hands at all times. Identity theft is not just someone getting your address and using it, but also if someone would get your name, address **AND** personal information, i.e. social security number, account numbers and passwords. Some things you can do to protect yourself and your information are:

- Shred all financial statements with name, address and account information. Shred the convenience checks your credit card company keeps sending you and shred old utility bills and cancelled checks.
- Do not keep your social security card in your wallet. Keep it with your birth certificate, passport, etc., preferably locked in a fireproof box or in a safety deposit box at the Bank.
- Do not respond to e-mails asking you to verify account or personal information.
- Keep track of your bills. If you don't receive something, contact the sender to find out when it was sent, and ask how the sender will help you prevent identity theft if the missing mail was intercepted.
- Review your credit card statements closely to be sure all the purchases are yours.
- If you have lots of credit card accounts and department store accounts, consider closing several so there are fewer for you to monitor. You really only need one or two credit cards and almost all department stores, gas stations and grocery stores take a major credit card. Most will accept debit cards.
- Check your credit reports once a year for any inaccurate information.

We sincerely hope that none of you will ever experience Identity Theft. If it should happen, be sure to notify the Bank immediately and also all of your Credit Card providers. This holds true also with your Bank statements that you receive on a regular basis. Just don't put them in the drawer thinking that all is okay. Be sure to look them over carefully and notify the Bank immediately of questionable items.

Wishing you all – HAPPY HOLIDAYS!

*Darlene Reinsch—
Senior Vice President*

Health Savings Accounts - HSA...

You may or may not have heard of a Health Savings Account before. Recently there has been an ever-increasing amount of time devoted to Health Savings Accounts and their benefits. What are they you may ask?

A Health Savings Account is a tax-exempt savings account established exclusively for the purpose of paying or reimbursing qualified medical expenses of you and your dependants. You need to have a High-Deductible Health Plan (HDHP) to qualify for a Health Savings Account. For the 2005 tax year, a self-coverage Health Policy must have a deductible of \$1,000 and the limit on out-of-pocket expense is \$5,100 to qualify. For a family Health Policy, the deductible is \$2,000 and the limit on out-of-pocket expense is \$10,200. If your policy meets these requirements, you qualify to open a Health Savings Plan Account.

The money that you deposit grows tax-deferred. Contributions into your H.S.A. are tax deductible and if you use the money for qualified medical expenses, the distributions are also tax-free. The money that accumulates in your H.S.A. does not have to be used up every year (the old "use it or lose it" provision). So if have a number of healthy years, this account may grow so that in the event of a "bad year", you will have the money to cover those costly medical bills.

Employers and employees can make contributions to a person's H.S.A., which makes these accounts even more attractive and useful.

Please stop in and see one of our staff at any of our locations; we'll be happy to either discuss the H.S.A. or provide you with more information.

Stephen Hoff-
Investment Representative

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 

Travel Update...

Special thanks to those of you who traveled with us to "The Last Dinner on the Titanic". What a wonderful day we had in Omaha at the sites where we stopped. The weather couldn't have been better and everyone enjoyed this one-day trip.

We've been looking at next year's schedule and the tours that we have selected to offer next year include:

March 19 The Minden Opera House
(1 coach from Broken Bow and 1 coach from Bruning)

This is a Sunday afternoon performance of the famed "State Fair". We will have flyers available soon.

June 8-10 Jamesport, MO & Puppies and Pie



On this 3-day trip we will be stopping in Washington, KS touring the dog training center and the pie making business - stopping for the night at St. Joseph. On day 2 we will be going to Jamesport, MO to spend the day at the Amish settlement and other stops. On day 3 we will be traveling home from St. Joseph after a tour of the city. Flyers will be available after the first of the year.

Oct. - 2006 Smoky Mountain Fall Splendor



This will be a 7-day air tour to Nashville, Lynchburg, Chattanooga, Asheville, NC and Pigeon Forge, Tennessee. You can count on Southern hospitality at its finest. Tour highlights: Tour of Nashville-"Music City USA", Opryland Hotel, Grand Ole Opry Performance, Miss Mary Bobo's Cuisine, Ruby Falls, Lookout Mountain Incline Railway, Rock City Gardens, Battles for Chattanooga Museum, Great Smoky Mountains National Park, Pigeon Forge, Dolly Parton's Dixie Stampede Dinner & Show, Dollywood, Biltmore Estate and much, much more!! We have some information available from our tour company but will not have the individual bank flyers until next year. Thank you for traveling with us in the past and we look forward to serving you in the coming year with exciting destinations.

*Sarah Miller, Mabel Hogeland
& Renee Ferguson-*
Group Travel

Congratulations to the
area teams-



the Bruning-Davenport Storm,
the Sargent Bulldogs
and the Shickley Lady Longhorns



for succesful seasons!



An Invitation

STOP IN FOR
Apple Cider & Christmas Cookies

Bruning and Hebron

Friday, December 16
8:30 A.M. To 3:30 P.M.

Broken Bow

Tuesday, December 13
8:00 A.M. To 5:00 P.M.