

BRUNING STATE BANK

Volume 21 No. 6 Dec. 2004/Jan. 2005

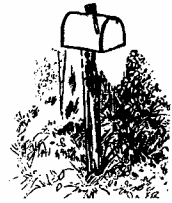
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FDIC

**YOUR
COUNTRY
BANK**



*Happy
Holidays*

*For the hospitality and goodwill you've shown this year,
we are deeply grateful. We will always be proud to call this
"home" and wish all of our customers and neighbors,
a very merry holiday season!*

Same Song, Second Verse. . . (Little bit louder, little bit worse)

The winter is a real opportunity for people in agriculture to gather information. One place is the coffee shop – don't discount that as an information source. Exchanging ideas and maybe laughing at each other's mistakes can be educational in itself. When we are satisfied with our operation, this creates a problem. Someone told me that in business, mature is another word for stagnant. The person in agriculture that is satisfied rarely has a new idea. I don't mean we want to throw away the old things we have tried because now they might be the way to go. Think of the old rolling stalk cutters we had 50 years ago. They are now back in style. Carl Middendorf was quite an innovator. He was doing duck footing when everybody else was still using the regular plow. Think of the rotations that were in style 50 years ago that are now coming back into use in dryland farming. Sometimes progress is nothing more than being good stewards of the land, but we still need to keep working on new ideas.

The Farmers and Ranchers College will kick off their education program on December 6 at 1:30 at the Bruning Opera House with Dr. Kohl as the featured speaker. I have listened to Dr. Kohl for over 30 years and am convinced that a lot of our successes are due to the information we get from this agriculture specialist. Almost every business in Thayer and Fillmore County supports this event so I think that it is very important for everyone in agriculture to attend. Think of it as a favor to me and a favor to you.

We see a lot of highly educated people looking for high tech jobs, but fail even though they are well educated. They have never had the desire to work hard. People in agriculture have no problem with hard work, but may be behind on the information age. Complacency is very dangerous (look at terrorism). I think we all need a challenge to run smarter and harder in this highly competitive world. Even in agriculture we are competing with offshore business, just as the major corporations are.

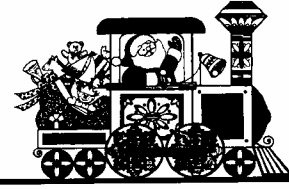
I read a remark that maybe we should all think like immigrants and have a strong desire to succeed. Present-day immigrants work hard and gradually move up the work chain to the point where they own their own businesses. These examples might give us a challenge.

I have this problem of maybe preaching too much and I've been called on it. But on the other hand, I have some strong convictions and I like to see young people succeed. So maybe stirring the hornet's nest is part of my job to get the thought process going. Remember, I don't want to have the next generation's only job to be a greeter at Wal-Mart.

Maybe that's all the information you can stand for now. Best Wishes.

Banker Frank

When you're rich, it's all paper. When you're broke, it's all cash.



Santa Is Coming!!!

Santa will be at the Bruning State Bank on
Saturday, Dec. 18 from 9:30 to 11:30 a.m. for pictures.

Toys and clothes are being collected now through Dec. 16 at the bank in Bruning and Hebron branch. All donations will be given to Blue Valley Community Action on behalf of Buck's Buckaroo Club.

Powers Of Attorney. . .

I cannot stress enough the need for a legal document called **POWER OF ATTORNEY**.

It may be something that you will never need, but many times unfortunate situations occur, and the Power of Attorney becomes a pretty important document. A **Power of Attorney** does not come into use unless you become disabled, experience serious illness, injury or even travel for long periods of time. This document is especially important if you are hospitalized or enter a Nursing or Long Term Care facility. For example, if you or your spouse do enter a nursing facility, they especially need authorization from the patient that gives the spouse or anyone else the power to make the necessary decisions, not only for financial affairs but for health care. If these instruments are not in place, and a decision needs to be made, it can get into court to appoint a guardian /conservator, and incur an expense most of you would not want.

A **Power of Attorney** allows the person you designate to act on your behalf in the event of illness, injury or extended travel. You retain the right to modify or revoke the power at any time. A durable **Power of Attorney** is one of the safest, simplest and least expensive ways of protecting your assets against the threat of incapacity. If you become unable to make financial or medical decisions and have not given anyone your **POA**, a family member or friend may have to petition the court to appoint a guardian for you. We highly recommend that you have two durable **Powers of Attorney**, one to handle your healthcare directives and the other to cover your financial affairs. You can have the same person to do both **POAs** or you may prefer two different people.

Do I sound like a broken record? Times have changed since the "hand-shake" days. Please, please see the attorney of your choice to prepare these important documents. These documents will be in addition to a will or a trust that you already have in place. If Bruning State Bank Trust Department can answer any further questions for you, please give us a call.

Darlene

"Reverse Mortgages" – What Are They? . . .

Several of our senior customers during the past couple of months stated they were approached by lenders outside the area about "reverse mortgages" to generate additional income to supplement their retirement income. I knew in general that "reverse mortgages allowed homeowners to receive income, as needed, by placing a mortgage on their home without a required monthly repayment plan" but nothing else. Due to limited space here and the vast amount of information available on the subject, I will only cover some of the major facts about "reverse mortgages" which were obtained from the Department of Housing and Urban Development (HUD). We strongly recommend you visit with family members, your attorney, or someone in the Bank BEFORE signing any mortgage documents on your home!

Eligibility: Homeowners 62 and older who have paid off their mortgages or have only small mortgage balances remaining are eligible to participate in HUD's reverse mortgage program. The program allows homeowners to borrow against the equity in their homes by receiving payments in a lump sum, on a monthly basis (for a fixed term or for as long as they live in the home), or on an occasional basis as a line of credit to pay for daily living expenses, home repairs, medical bills, prescription drugs, long-term health care, etc. Homeowners whose circumstances change can restructure their payment options.

A HUD reverse mortgage does not require repayment as long as the borrower lives in the home. Lenders recover their principal, plus interest, when the home is sold or refinanced by the heirs. The remaining value of the home goes to the homeowner or to his or her survivors. If sale proceeds are insufficient to pay the amount owed, HUD will pay the lender the amount of the shortfall through Federal Housing Administration (FHA), which is part of HUD. FHA collects an insurance premium from all borrowers to provide this coverage.

Asset or Income Qualifications: There are no asset or income limitations on borrowers or limits on the value of homes qualifying for a HUD reverse mortgage.

Debt Limit: The borrower's age, the interest rate, and the home's value determines the size of a reverse mortgage loan which can range from 60% to 80% of the home's appraised value, subject to the FHA loan limit for each city and county. The older the borrower, the larger the percentage of the home's value that can be borrowed. Some reverse mortgages cost a lot more than others, which reduces the amount of cash you can get from them.

The debt you owe on a reverse mortgage equals all the loan advances you receive (including any you used to finance the loan or to pay off prior debt), plus all the interest that is added to your loan balance. If that amount is less than your home is worth when you pay back the loan, then you (or your estate) keep whatever amount is left over. If your loan

balance ever grows to equal the value of your home, then your total debt limit has been reached. You can never owe more than what your home is worth at the time the loan is repaid and the lender may not seek repayment from your income, your other assets, or from your heirs.

Repayment: All reverse mortgages are due and payable when the last surviving borrower dies, sells the home, or permanently moves out of the home which typically means that neither you nor any other co-borrower has lived in your home for one continuous year. Lenders can also require repayment at any time if you fail to pay your property taxes, maintain and repair your home, or keep your home insured, plus other default conditions too numerous to state in this article. If you are unable to pay for these expenses as they incur you or the lender can advance funds from your loan to meet those obligations, provided funds are available.

Lenders cannot force you to sell your home to pay off the mortgage loan even if the loan balance grows to exceed the value of the property if you outlive the loan. HUD's Federal Housing Administration also guarantees you'll receive all the payments owed to you.

Loan Costs: Similar to conventional mortgages, such as origination fee, appraisal and inspection fees, title policy, mortgage insurance and other normal closing costs. In addition, HUD's reverse mortgage program collects funds from insurance premiums charged to borrowers. Senior citizens are charged 2% of the home's value as an up-front payment plus 0.5% of the loan balance each year. These amounts are usually paid by the lender and charged to the borrower's principal balance.

Once again, we strongly recommend you visit with family members, attorney, financial planner, or someone in the Bank BEFORE signing any reverse mortgage documents on your home to avoid a scam or to determine if they are right for you!

Craig

Farmers & Ranchers College Schedule . . .

Dec. 6, 2004–1:30 p.m., Bruning Opera House, Dr. David Kohl, "Good to Great in Agriculture."

Jan. 25, 2005–9:00 a.m., US MARC, Clay Center, "Partners in Progress Beef Workshop."

Feb. 1, 2005–9:00 a.m., Fillmore County Fairgrounds, Geneva, "Winning the Game/Marketing Stored Grain."

March 10, 2005–9:00 a.m., City Auditorium, Chester, Dr. Steve Johnson, "Utilizing Crop Insurance & Pre-Harvest Marketing Strategies."

If you have any questions or would like more information on any of the programs, please feel free to give us a call!

Fred B., Larry & Sarah

Livestock Risk Protection . . .

The Livestock Risk Protection program (LRP) was recently reinstated. The program works (in a lot of ways) the same way it did before the program was suspended. The biggest drawback is the fact that LRP can only be sold after the market closes in the afternoon and then up to 9:00 A.M. the next morning (not the friendliest hours for sales). A producer may apply at any time at no charge. Insurance doesn't take effect until the time the producer purchases an "endorsement" to cover a specified number and specified end-weight of livestock. Below are some details about insuring Feeder cattle, Fed cattle, and Swine.

Fed Cattle

- May insure Steers and Heifers. The maximum one entity may insure per endorsement is 2,000 head; the maximum per entity per year is 4,000 head. The cattle being insured are expected to weigh between 10.0 and 14.0 cwt. and grade 1 to 3 select or higher at the end of the insurance endorsement.

Feeder Cattle

- May insure Steers and Heifers that will weigh 6.0 to 9.0 cwt. and Bulls that are expected to weigh 6.0 cwt. or less at the end of the insurance endorsement. Predominantly Dairy and Brahman breeds may also be insured. May insure up to 1,000 head per entity per endorsement and up to 2,000 head per entity per year.

Swine

- Not based on live weight, but rather lean hundred-weight. Lean weight is 74% of live weight. The swine being insured are expected to fall within a range of 1.5 to 2.25 cwt., which would be approximately 203-304 lbs., on a live basis. The maximum head per entity per endorsement that can be insured is 10,000. The maximum per entity per year that may be insured is 32,000 head. Call Jeff Hammer for details and quotes.

Not FDIC insured *No Bank guarantee

Jeff Hammer

Non-StarLink Visa Direct Cards. . .

We have had questions from some of our farm customers recently regarding a Visa Direct Card they had received as a part of a class action settlement of the Non-StarLink Farmer Litigation from the year 2003. The instructions included with these cards state that they could be used in restaurants, gift shops, for groceries, etc. wherever Visa is accepted. It also states that you may use the card at any Tractor Supply Company store for a 10% discount off your full purchase there. It does not, however, state that you may be able to take the card to your bank for deposit into your account. If you are one of the recipients of these cards and you have an account with us, you may bring the card into the bank, along with the amount of your card and the letter you received with the card; we can deposit these funds into your account. See any of our customer service representatives.

Home Mortgages. . .

Have you been thinking of "Moving Up", remodeling, building a new home? How about debt consolidation? Well, look no further! With the options we have available here at the Bruning State Bank, we can do any of the above and much, much more. Here are some highlights:

- 15, 20 and 30-year fixed, competitively-priced mortgages
- 1, 3, 5, 7 and 10 year, Adjustable-rate Mortgages
- FHA and VA
- Expanded Approval programs for people with low credit scores and/or past bankruptcy

Ask Jeff Hammer or Sarah Miller for more details.

Santa Delivered Early! . . .

Santa made his delivery early this year to our Customer Service Line. He granted our wish list and brought us a new Customer Service Helper. We are thankful that Nancy Lahners has joined our Bruning State Bank family. Her past experience and knowledge of the banking business will be an asset to the service we can provide to our customers. Thanks, Santa!! It's what we really, really wanted and needed!

Are you working on your Holiday gift lists? Don't forget to add Bruning State Bank as a place to shop. Why not give a gift of cash? You won't need to worry about sizes or return receipts. It's the perfect gift that fits everyone. We also have Holiday money holder envelopes for sale. For those who have everything or are hard to buy for, purchase an investment for their future. Buy a Savings Bond or Certificate of Deposit to put away for future needs. We do have a selection of ladies' and men's wallets for the perfect stocking stuffer. Ask our Customer Service Line for other suggestions to complete your shopping list.

As you shop, remember to use your VISA Debit card for easy checkout in the long shopping lines. If you don't have one, stop in and ask about applying for one, or check into purchasing Traveler Cheques to use for shopping or Holiday travel.

Remember that gifts of Love, Laughter, and Time are the most precious to give. May your Holiday Season will be filled with an abundance of each one. We hope that the New Year will bring a promise of Peace, Comfort and Good Health to each one of you.

Happy Holidays!

Cheryl, Jan, Nancy & Deb

**BRUNING STATE BANK, Bruning and Hebron,
will be closed Monday, Jan. 17, 2005,
in observance of MARTIN LUTHER KING, JR. DAY**

Trips . . .

We have one final destination for our travel season this year. On Saturday, December 18, 2004, we will go to Grand Island to the **Singing Christmas Tree Performance**. We will board the coach at 3:15 p.m. in Bruning. After the performance, we will head to the Grand Island Mall to eat on your own and do some last minute holiday shopping. Cost for this trip is \$17.00.

To begin our 2005 travel season, we will be attending the **National Western Stock Show & Rodeo** in Colorado on January 13-16. It is a four-day trip for \$498 (per person/double occupancy). Tour highlights include the Stock Show and Rodeo, Great American Wild West Show, Pro Rodeo Competition, Colorado Capital Tour, Molly Brown House, Country Dinner Playhouse and more.

On April 4 we will be attending the **Main Street Opry House Performance** at the Lied Center in Lincoln. Following the performance, we will eat at Applebees.

On July 13-17, we will be taking a five-day trip to the **Black Hills in South Dakota**. Tour highlights include Mt. Rushmore Memorial, 1880s Steam Train, Chapel in the Hills, Big Thunder Gold Mine with Gold Panning, Dinner on a Ranch, Crazy Horse Memorial, and much more.

On September 15, we will be heading to Omaha for the **Last Dinner the on RMS Titanic** at the Renaissance Mansion along with other Gretna and Omaha highlights.

We hope you are able to travel with us this season. If you have questions or are interested in having more information, please contact us.

Mabel & Sarah

Christmas Memories . . .

As I write this it is only the first part of November, but Christmas will be here soon. Those sending gifts to the troops overseas already needed to mail their gifts. I'm sure those overseas are remembering the holidays they have spent in previous years with families and friends and are hoping there will be more to come.

I remember going to my grandparent's house after church on Christmas Eve when I was young and as I got older Christmas Eve was always at my parents' with my brothers and their families. One year my husband-to-be dressed up as Santa and later in the evening when my niece (who was about 2) was asked where Santa went, she pointed right at him.

Of course the Christmas we got engaged ranks right up there. I gave my hand a shake to make sure the ring fit and it flew off my hand. We had to search for it and luckily it was found rather quickly or he may have changed his mind.

Making sugar cookies was always a must. Mom had them

ready for me to help frost when I got home from school. After I had my own kids, my sister-in-law and her girls would come over and we spent all day baking and frosting cookies. Now there's no time for that. Last year I didn't even get sugar cookies made. Almost didn't seem like Christmas to me.

In 1983 the weather was so bad on Christmas Eve that church was cancelled. That in itself was bad enough, but Santa always came while we were at church. Well, he made it while my daughter was taking a bath. She was a little put out that she had missed him. A gift of bubble bath was frozen solid from being stored in an upstairs unheated bedroom closet, but you know it was so cold outside that it froze in Santa's sleigh. Whew! Got out of that one.

One year I took the kids to see Santa and was informed he wore irrigating boots like Dad's. There also was the Christmas we gave the kids a Nintendo. They were so excited they slept in front of the TV (my husband wanted to, but I made him sleep with me).

The holidays should be full of surprises, but we hope you haven't been surprised by your new imaged bank statements. You should have received a binder to keep your statements in and we know you will find this very convenient. If you have not received yours, please let us know. The bookkeeping department wishes you all a blessed Christmas and a Happy New Year full of "new memories" for the years to come.

Janice, Pam, & Carm

Life & Disability Insurance . . .

Here at the Bruning State Bank, our goal is to not only help you "Build" your wealth, but also to "Maintain" it. Life and Disability insurance is one of those important tools that you need in your tool kit to help you maintain that wealth. We have many life and disability insurance options available and would be happy to visit with you about your needs. Contact Fred Kobza, Stephen Hoff or Jeff Hammer for details. Free quotes available.

HOLIDAY BANKING HOURS

In celebration of Christmas Day and New Years Day all locations will be closed. Other holiday hours will be as follows in our Bruning and Hebron locations:

CHRISTMAS EVE

Books, Lobby & Drive-up will close at **1:00 p.m.**

NEW YEARS EVE

Books will close at **10:00 a.m.**

Lobby & Drive-up will close at **Noon**

Binders...

If you have a checking account with us, you should have recently received a binder for storing the imaged statements for each checking account that you have. We hope you will find these convenient and helpful for organizing your account information. If you have questions or feel you need another binder, please let us know.

Insurance Info. . .

Renters Insurance...

Do you rent a home or an apartment? Your landlord has insurance on the property, but did you realize that his insurance does not cover your personal possessions? According to the Cambridge Reports Inc., less than 3 out of 10 renters have renters insurance. While predicting a fire, natural disaster, or burglary is nearly impossible, protecting your personal belongs is not.

Renters insurance is similar to homeowners insurance without the property coverage. Coverage includes personal property, personal effects, loss of use, and personal injury.

- Personal property coverage includes items you bring into your rented home or apartment. For example, clothing, jewelry, electronic equipment, bicycle, and furniture are included; however, most policies have a coverage limit.
 - Personal effects coverage provides protection for your belongings while they are away from the apartment.
 - Loss of use coverage provides for hotel, food, and other expenses you may incur in the event that severe damage to your rented home or apartment prevents you from living there during the repairs.
 - Personal injury coverage covers your liability should someone visiting your apartment sustain an injury.
- Renters insurance provides an inexpensive way to protect yourself and is a security measure that should not be overlooked or ignored.

Home Entertainment Theaters...

You may be adding one or more new electronic items to your home this Christmas. If so, you know how expensive these items can be. A few years ago, if you were asked the value of a TV, your answer would probably have been in the hundreds of dollars. Today with plasma TVs, DVD player/recorders, and stereos with high-end speakers, a home entertainment theater may value in the thousands of dollars.

Does your homeowners insurance have sufficient coverage for these high dollar items should they need to be replaced? Actual cash value (ACV) means the insurance company will pay the cost of the item on the date of loss (your cost) minus depreciation. Unfortunately, electronic equipment that is "state-of-the-art" today may be obsolete in six months; thus figuring the ACV can be a headache. Therefore, be sure you have an endorsement on your

homeowners policy that would cover these items at full replacement cost. Don't forget any payment you receive from your insurance company, either ACV or full replacement cost, would be less your deductible.

Merry Christmas and Happy New Year!

The insurance department wishes you a Merry Christmas and a safe and Happy New Year. Please stop in to discuss renters insurance or add additional coverage for those "big-ticket" Christmas presents.

Fred & Kristen

Not FDIC insured *No Bank guarantee

Crop Insurance Notes . . .

The corn, grain sorghum and soybean harvest prices for Crop Revenue Coverage (CRC) has been announced. Corn is \$2.05, grain sorghum is \$1.97 and soybeans came in at \$5.26. The Revenue Assurance (RA) soybean price is also established at \$5.26. RA corn will be announced in early December (November daily average corn settlement of the December futures).

This is somewhat of an unusual crop insurance year. Yes, we do have exceptional yields, but at the same time, we actually have some price losses, on the CRC and RA side. As a quick way of checking for a loss, we use what we call a "Trigger Yield". If your yield is less than the "Trigger Yield", you have a loss. Here's an example using CRC irrigated corn:

Let's say your APH is 162 and you have CRC 75%. Your guarantee would be 121.5 bushels per acre. The corn base price was established at \$2.82 and the harvest price came in at \$2.05. Here's how we figure the "Trigger Yield" $\$2.83 / \$2.05 = 1.38$ factor. Now we take our factor of 1.38 and multiply by the guarantee, $1.38 \times 121.5 = 168$. Anything under 168 bushel to the acre would be a loss.

$$121.5 \times \$2.83 = \$343.85$$

$$167 \times \$2.05 = \$342.35$$

Loss = \$1.50 per acre

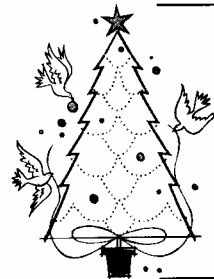
Important Dates to Remember

December 10, 2004—End of Insurance for Corn, Milo & Soybeans

March 15, 2005—Cancellation/Change date for Oats, Corn, Milo & Soybeans

Not FDIC insured
*No Bank guarantee

Jeff, Shari, Craig and Fred



Bruning Insurance Agency
OHIOWA ANNUAL HOLIDAY
COFFEE & COOKIES

Thursday, Dec. 16 9:30 A.M.

DOOR PRIZES COFFEE!

****Combined with Monthly Birthday**

Baby Boomers Be Cautious...

I have just returned from the 2004 American Banker Association's National Agricultural Bankers Conference in Minneapolis, MN. It was an inspiring two and one-half days filled with a number of good topics presented by knowledgeable facilitators.

One of those facilitators was Freddie Barnard, a Professor at Purdue University. His presentation revolved around a study done by Purdue on the financial position of over 2,500 Illinois farmers based on age. He did the study because he had bankers calling and telling him that some of their customers were starting to have cash flow problems at an age that traditionally they don't have problems. The age group was farmers age 50 to 59 years old.

The study showed that farmers in this age group had the weakest debt coverage ratio. After doing research on this age group he came up with a number of reasons why they were having problems:

- They have had a drop in non-farm income as their spouse quit work.
- Their expenses went up (spouse quit work, so no job benefits any more - they have to buy their own insurance).
- They are trying to bring a younger generation into the operation.
- They have to pay an older generation out of the operation by purchasing their land.
- They have to buy out the siblings' share of land or other assets.
- The standard of living they have is high, now that their spouse quit working and they are not pushing the farm as hard as they used to to maximize the business.
- They are paying for kids' college education.
- Wedding costs are getting high and they may have to pay for several of them.

If you have several of these things going on with your life it is easy to start having cash flow problems. While you may be in a very good financial position, these years can be costly. The baby boomers are now in the time of their lives when these life changes start to affect them.

As one farm wife told me "my dad always told me we work too hard not to make a profit at farming." Make sure you don't let these changes in your life burden your cash flow down too far.

Darrell

Vehicle Rebates – Good or Bad?

Should we accept the car manufacturer's rebate worth thousands of dollars or should we accept their low interest rate financing? Many of us ask ourselves this question when we read a vehicle advertisement offering such enticements.

In mid September, I reviewed 2004 year end clearance special financing options for 5 different vehicles having a list price range from \$19,729 to \$39,810. Discounts off list

price ranged from 6.49% to 13.34% respectively on the same models before any rebates! However, manufacturer rebates ranged from \$1,000 to \$4,500 but didn't follow the discount pattern above. What I did find was the higher the rebate the lower the interest rate which were all fixed for 60 months. Of course you couldn't have the rebate AND the low interest rate but which one do you choose?

Based on the manufacturers of 5 vehicles I reviewed having 60 month special financing programs, if the rebate represents:

11.30% or 11.83% of list price, you saved money accepting 0% financing unless you can obtain a loan elsewhere for less than 5.65%, or

10.66% of list price, you saved money accepting 1.0% financing unless you can obtain a loan elsewhere for less than 6.05%, or

8.87% of list price, you were better off accepting 1.90% financing unless you can obtain a loan elsewhere for less than 6%, or

5.0% of list price, you were better off accepting 2.0% financing unless you can obtain a loan elsewhere for less than 4.3%.

Whether this holds true in all situations is unknown at this time.

Craig

New Faces. . .



Left to right: Joan Durham, Nancy Lahners and Katrina Ozenbaugh. Hello everyone, my name is Joan Durham. I was born in Sioux Falls, S.D., and grew up in Council Bluffs, Iowa. After my marriage, my husband's job took us to Texas for 23 years; we moved to Hebron a little over a year ago. My husband, Lewis, and I have four grown children and four grandchildren. We have enjoyed settling down to the quiet life in Hebron. I am looking forward to meeting everyone, so if you are at the Hebron Branch come by and say hello.

Hi, I'm Katrina Ozenbaugh. Raised in Wakonda, S.D., I moved south after marrying my husband, Mitchell. We live three miles west of Ohio on a small farm. My husband works for Licht Bros. Oil Co. in Shickley and farms part-time. I enjoy playing the piano, reading good books and spending time outdoors. Before coming to the bank I worked at Fillmore Central Middle School in the resource department. I enjoyed working with the kids, but love my new position here at BSB. I am in the Loan Department and am eager to meet new people. Please introduce yourself to me and I will do the same.

Hi, I'm Nancy Lahners. I am originally from the Geneva area. My husband farms and we live southeast of Carleton. Our children are grown. I enjoy reading, scrapbooking, camping and spending time with my three granddaughters and one grandson. I have been in the banking business for many years and look forward to serving you.

An Invitation

STOP IN FOR

Apple Cider & Christmas Cookies

Bruning and Hebron

Friday, December 17

8:30 A.M. To 3:30 P.M.

