

BRUNING STATE BANK

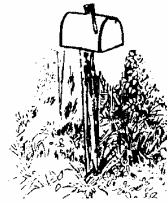
FDIC

Volume 22 No. 1 Feb./March 2005

www.bruningbank.com

Bruning, NE • 402-353-2555 or 1-800-403-5889

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



**YOUR
COUNTRY
BANK**



"Doesn't Play Well With Others"

I saw that slogan on the back of a sweatshirt in Branson several years ago. It stuck in my mind. I'm sure everyone presumed its wearer's wife gave it to him. What if all of us had what kind of attitude we have, printed on our foreheads (like the TV ad)? I hope my sign wouldn't say, "Doesn't Play Well With Others".

If you watch kids (or brothers and sisters), they will fight like heck, but the next minute they are all buddies again. We adults sometimes just can't forgive; carrying that grudge just seems to be a reaction to hurt someone back.

We have all seen the worst example - a family feud that carried on from generation to generation over something that now no one can recall, just that they dislike certain relatives.

We see examples with young people "who do not play well together" such as school bullies, kids involved in vandalism, who show disrespect of people and property.

An article in the Washington Post relates "in the long run, unforgiveness will kill you literally." Personally, I believe it will ruin your quality of life, give the wrong signals to your children, cause high blood pressure, depression, and maybe even fallen arches.

We Americans are going to have to lay aside hate, prejudice, grudges and disrespect. Look what these attitudes have done to other countries. It seems nobody plays well anymore.

If we have any New Year's Resolutions, they should include a resolve to forgive and forget, and "play well together."

Banker Frank

You can't get ahead of anybody you're trying to get even with. (unknown)

Announcing...

Bruning State Bank is pleased to announce the opening of the Broken Bow Loan Production Office and filing of branch application to open Bank of Broken Bow, a Branch of Bruning State Bank, pending regulatory approval.

Officer and staff appointments for the Broken Bow office: Dan Jelinek, Branch President; Jim Scott, Branch Vice President; Kim Schipporeit, Assistant Cashier; Corinne Andreasen, Loan Administrator; and Dee Krantz, Customer Service Representative; Renee Ferguson, Marketing/Customer Service; and Janice Nozicka, Loan Clerk. All officer and staff members are long time Broken Bow bankers and Custer County residents.

Farmers & Ranchers College Schedule

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

Planning Options...

As we begin a new year, perhaps it is time to start thinking about estate planning. Something to consider in your thought process might be a Trust. There are many management, conservation and dispositive objectives available through one or more types of trust that are not possible with a direct gift. These types include: living, testamentary, revocable and irrevocable trusts. We also provide estate management, conservatorships, guardianships and farm management.

For further information in establishing a trust that suits your needs, contact our Trust Department. Frank, Fred B., Darlene, Janet or Renee would be happy to visit with you about the plan that fits you best.

New Faces At BSB...



Hi, my name is Corey Swartzendruber. I was raised in Shickley and began working for the bank in May of 2000 in the Clay Center branch. When the branch was sold in April of last year, I stayed on with the new owners until December when I came back to work here in Bruning. My fiance, Alyson Steele, is the art teacher at Clay Center Schools and we plan on making our home in Geneva after the wedding this summer. In my free time, I enjoy spending time with family and friends and reading. It is great to be back with Bruning State Bank and I'm looking forward to meeting as many of you as possible.

Hi, my name is Kathy Roberts. I was born in Fairbury, Nebraska and was raised in Morrowville, Kansas. I moved to Belleville, Kansas in May 2004. My husband, Gary, owns his own semi-tractor and leases on to Neuerburg Trucking in Fairbury. We have three children, Scott 24, Marsha 21, and Gary 14. Scott is working in Kansas City as a drafter, Marsha is attending college at K-State, and Gary is in 8th grade and keeps us busy with all his school activities. When we aren't going to school activities or working on our home, we enjoy golfing, camping and boating, fishing and hunting and other outdoor activities. I have worked at Starr-Buckow Insurance Agency in Fairbury for the past 14 years. I will be working in the Insurance Agency at both the Bruning and the Hebron offices. Please stop by and introduce yourself as I look forward to meeting and working with everyone.

Equal Is Not Always Fair When It Comes To Succession Planning...

One of the goals of business succession planning is to protect the heirs and be fair to them while positioning the business to remain viable for the next generation. Parents need to keep in mind that treating all heirs the same may be very unfair.

Perhaps one family member has been involved in the success of the business through working for the business or being part of management. Depending on how this individual was compensated during this time and how much he or she contributed to the bottom line must be considered.

The parents need to ask themselves several questions:

1. Do we want to set our plan up to help keep the heirs involved in the business, operating the business?
or
2. Do we want to position the business to cash in the assets of the business so the heirs maximize their inheritance?

Let's assume that there are heirs involved in the business and the parents want to help them stay in the business. With this in mind, the parents will need to determine how many of the noninvolved heirs will likely want their money when the parents are gone. If the heirs continuing on with the business don't have the financial capacity to buy out the rest of the heirs, then what? One option may be to set up a trust with some defined rules that allow the heirs involved in the business some leeway in buying out the noninvolved heirs.

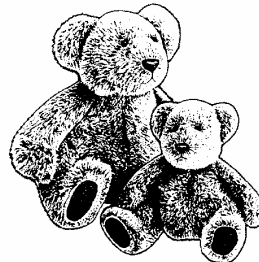
One example would be that the noninvolved heirs would receive rent on their interest in the operation, but at a rate that would allow the managing heir to continue to run the business. The trust could have a provision that if the heirs want their money early, they get paid out, but on a discounted basis. However, at some point out in time (ten to fifteen years) the managing heir will have to pay for the full amount of the other heir's value. Many other scenarios may be used to help accomplish the objective.

It is very important for the parents to get all family members together and go through the details of the plan. If all the heirs don't understand the objective of the plan, there is sure to be hard feelings. Children are more likely to buy into the plan if they know the plan is truly the wishes of the parents and not some scheme that was dreamed up by their brothers and sisters.

Darrell

Teddy Bear Winners...

We want to thank all of our young savers who participated in our 13th annual Teddy Bear Drawing. We had four winners - two drawn at Bruning Bank and two from the Hebron Branch. They were:



Damian Houser
Hannah Dunse
Megan Bulin
Katelynn Petersen

Jocundity From Janet. . .

At this time of year in Bruning, Nebraska, with such sunshine shortage and wickedly slick walkways, when our strides have to be stringently restricted for our own safety, maybe it's time for a little levity. But first, a word from your (well, maybe not YOUR) local loan officer.

Last year blessed area farmers with some pretty good yields, but the farm customers I worked with this renewal season who made progress this year did a reasonable job of marketing, besides.

With that in mind, I would offer this advice: Don't just take what the market will give you. Be a bit proactive, not just reactive. There are seasonal swings in prices, besides the spikes that come from weather scares, etc. Take advantage of this. Have a pretty good idea of what price will cover your costs, and if there's a chance to sell at least some crop at that price, pull the trigger. Don't always be trying for the homerun; be willing to take a base hit. If you do that often enough, you'll be a lot more likely to win the "Farming Game". Same story, different year, but still true enough.

Okay, less serious stuff at the forefront now: In keeping with my usual reply on those rare occasions that I do something that moves someone to thank me ("It's the least I can do; and I want to do as little as possible"), I'd like to share a FEW deep thoughts e-mailed to me by some kind soul.

1. When everything is coming your way, watch out! You may be in the wrong lane!
2. If you think nobody cares, try missing a few payments.
3. A day without sunshine is like... night.
4. On the other hand, you have different fingers.

I hope you all have a safe winter, and a prosperous New Year.

Janet G.



HOME LOANS

Even though it is cold outside, home loan rates are still hot! We have competitive, 1-30 year fixed rates and programs to fit your needs.

Stop in or call to let us help you Build, Buy or Refinance your next home today!

We Survived Another Year. . .

Whew - the bookkeeping department survived another year (and year-end)! It seems each year presents more challenges than the previous year; 2004 seemed especially busy. We had a major software release. New equipment and software was installed for check processing and image capture. The government passed the "Check 21" legislation that took a lot of planning but so far has been a non-event. We have seen only one substitute check. A firewall was installed so everyone could have desktop Internet access. We started using the Internet to send and receive files and stopped using land-line modems. The Federal Reserve moved check processing from Omaha to Des Moines and since then our in-coming check service hasn't been nearly as dependable (definitely not an improvement).

All in all, in 2004, we studied and learned, experimented and learned, adjusted and learned, changed and learned. It has been an educational experience. We hope all this has made us better able to meet the demands of technology and the needs of our customers.

Looking ahead in 2005, we can see more challenges and learning experiences coming. At least we don't have to worry about becoming stagnant or set in our ways. Keeping up with technology will always keep us on our toes!

By the way, how do you like the new imaged statements? We started printing savings and money market statements on punched paper also in case you would like to keep everything together in your binder.

Have a great "New Year" from the bookkeeping department,

Pam, Janice & Carm

New Places To Visit In 2005. . .

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 Applebee's.

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. This trip will cost \$699 per person/double occupancy.

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

We hope you are able to travel with us this year. If you have questions or are interested in having more information, please contact us. If the trip dates do not fit with your vacation plans, please stop in or call, we will try to help you out with additional information that we have available from our travel company.

Mabel & Sarah

There's Still Time. . .

As everyone is preparing to file their 2004 income taxes, we want to remind you that there is still time to make a contribution to an Individual Retirement Account! The money you contribute to your retirement fund can be either tax-deductible or non tax-deductible, whichever you choose.

The contribution limit for the tax year 2004 is \$3,000.00 (\$3,500.00 for anyone age 50 or over). This contribution may be made for the previous year until your tax filing due date. For anyone wishing to make contributions for year 2005, the maximum allowable contribution has increased to \$4,000.00 (\$4,500.00 for anyone age 50 or over).

Not only is an IRA a great deduction, but it is also a great asset to you for your retirement years! If you would like to contribute to a new or existing IRA, see one of our customer service representatives. The time to invest in your future is now!

Cheryl, Deb, Jan & Nancy

March 15th Crop Insurance Deadline. . .

...to apply for new coverage or to make changes to your existing policy. Following is a chart that compares the different features of the three plans of crop insurance available to us. Please talk to one of us about which insurance plan would work best for you. As soon as the prices are established, we can run quotes for you to compare the coverage and prices of the various plans and levels.

Crop Insurance Plan Comparison

	MPCI	CRC	RA
Coverage Level Percent Available	50% 55% 60%, 65%, 70%, 75% 80%, 85%	50%, 55%, 60%, 65%, 70%, 75% 80%, 85%	65%, 70%, 75% 80%, 85%
Available Unit Structure	basic / optional / enterprise / whole farm	basic / optional / enterprise	basic / optional / enterprise / whole farm
Price Reference for Guarantee	price percentage elected by insured	higher of base price or harvest price	projected price or higher of projected and harvest price if HPO is elected
Maximum Price Movement	not applicable	upward/downward corn & milo \$1.50 soybeans \$3.00	none
Guarantee	APH yield x level	final guarantee = higher of: 1) minimum guarantee (APH yield x level x base price); or 2) harvest guarantee (APH yield x level x harvest price)	APH yield x level x project harvest price, or if HPO is elected and it is greater than project, harvest price, then APH yield x level x fall harvest price
Replanting Payments	applicable	applicable	applicable
Prevented Planting	applicable	applicable	applicable
Loss Due If	the production to count is less than the yield guarantee	the calculated revenue (production to count x harvest price) is less than the final guarantee	the crop revenue (production to count x harvest price) is less than the guaranteed revenue.
Subsidized by Government	yes	yes	yes

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• Not insured by any federal government agency • May go down in value

Jeff, Shari, Craig & Fred K.

Multi-Peril Crop Insurance INFORMATIONAL MEETING AND CUSTOMER APPRECIATION DINNER

Wednesday, February 16
11:00 a.m.

Belvidere Community Center
Belvidere, NE

All who would like to learn more about the crop
insurance program are invited to attend this
meeting and dinner!

RSVP's are appreciated!
Please call 353-2085 or 768-7473

Life & Disability Insurance. . .

Bedtime Blessing

*Now I lay me down to snore,
Insured for several thousand more,
If I should die before I wake,
My wife would get her first real break.*

*But should I live for 20 years,
My wife and I shed no tears,
We can retire and fish and rest;
Back comes my money with interest.*

*In our old age we can keep our house,
And not live with our daughter's spouse,
So thank God for the great endurance
Of the person who sold me life insurance.
-Author Unknown*

Unlike the author of the poem, not only are many Americans lacking disability, health, and accident insurance coverage, but even more do not have **any** life insurance coverage or not nearly enough coverage.

We can help in determining how much coverage you need to assist you in your "estate planning".

In most cases, insurance is purchased for the benefit of heirs left behind, but cash value loans may be withdrawn if cash is needed for a special reason. Keep in mind that rates increase the older you get, so don't put it off too long!

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Fred K., Jeff & Stephen

Fraud Alert

Fake Check Scams

Don't fall for fake check scams.

If someone you don't know wants to pay you by check but wants you to wire some of the money back, beware! It's a scam that could cost you thousands of dollars.

How do fake check scams work? There are many variations of the scam. It usually starts with someone offering to:

- Buy something you advertised for sale;
- Pay you to work at home;
- Give you an "advance" on a sweepstakes you've won; or
- Give you the first installment on the millions you'll receive for agreeing to transfer money in a foreign country to your bank for safekeeping.

The scammers often claim to be in other countries and say it's too difficult to pay you directly, so they'll have someone in the U.S. who owes them money send you a check.

The amount of the check may be more than you are owed, so you are instructed to deposit it and wire the rest to the scammer. Or you are told to wire some of the money back to cover a fee to claim your "winnings." Whatever the set-up, the result is the same-after you've wired the money, you find out that the check has bounced.

Can my bank tell if the check is good or not when I deposit it?

These checks look so real even bank tellers may be fooled. Some are phony cashier's checks, others look like they are from legitimate business accounts. The companies whose names appear may be real, but someone has dummed up the checks without their knowledge.

Under federal law, banks must make the funds you deposit available quickly - usually within one to five days. But just because you can withdraw the money doesn't mean the check is good, even if it's a cashier's check. Forgeries can take two weeks to be discovered.

If the check turns out to be fake, isn't that the bank's problem?

You are responsible for the checks you deposit. That's because you are in the best position to determine how risky the transaction is - you are the one dealing directly with the person who is arranging for the check to be sent to you. If it bounces, you owe your bank the money you withdrew. The bank may be able to take it from your accounts or sue you to recover it. In some cases, law enforcement authorities could bring charges against the victims because it may look like they were involved in the scam and knew the check was counterfeit.

How do these scammers find their victims?

Fake check scammers scan newspaper and online advertisements for people listing items for sale, and check postings on online job sites from people seeking employment. They place their own ads with phone numbers or e-mail addresses for people to contact them. And they call or send e-mails or faxes to people randomly, knowing that some will take the bait.

How can I protect myself from fake check scams?

There is no legitimate reason for someone who is giving you money to ask you to wire money back - that's a clear sign that it's a scam. If a stranger wants to send you a check, insist on a cashier's check for the exact amount, preferably from a local bank or one with a branch in your area.

If you think someone is trying to pull a fake check scam, don't deposit it - report it! Contact the National Consumers League's National Fraud Information Center, www.fraud.org or 800-876-7060. There are also more detailed tips about fake check scams in the telemarketing and internet fraud sections of the Web site.

Information provided by the American Bankers Association
2004 Financial Education Corporation



Livestock Update. . .

I have recently returned from a US Premium Beef meeting where I received some very valuable information I would like to share with you.

According to Brian Bertelsen, Director of Field Operation, the agreement between Japan and the United States for the reopening of trade has increased the interest in age and source verification of cattle. Japan has agreed to a framework to accept beef products from cattle under 21 months of age without a mandatory test for BSE. It appears production records will be the preferred method of determining and verifying age. However, Japan has not approved specific details and no date has been set for when product can be shipped. Some packers are in the process of gaining approval from the USDA for an Export Verification Program for verifying the age and source of cattle.

I am looking forward to hearing more information on this important issue and will try to keep you updated.

Fred B.

NOTICE OF YOUR FINANCIAL PRIVACY RIGHTS

We, our, and us, when used in this notice, mean Bruning State Bank.

This is our privacy notice for our customers. When we use the words "you" and "your" we mean the following types of customers:

- Our consumer customers who have a continuing relationship by purchasing or holding financial products or services such as a(n):
 - Deposit account
 - Loan account
 - Credit card account
 - Safe deposit box
 - Insurance policies issued by or through us
 - Financial, investment, or economic advisory services
- All persons who use our trust department
- Former customers

We will tell you the sources of the information we collect about you. We will tell you what measures we take to secure that information.

We will tell you what information we share about you with other entities. We will explain what your rights are, and how you can exercise them.

If you share an account relationship with someone else, such as a joint account holder or co-borrower, we suggest that you share this information with such persons to ensure that each of you is aware of our policy and your options.

We first define some terms.

Nonpublic personal information means information about you that we collect in connection with providing a financial product or service to you. Nonpublic personal information does not include information that is available from public sources, such as telephone directories or government records. Hereafter, we will use the term "information" to mean nonpublic personal information as defined in this section.

An **affiliate** is a company we own or control, a company that owns or controls us, or a company that is owned or controlled by the same company that owns or controls us. Ownership does not mean complete ownership, but means owning enough to have control.

A **nonaffiliated third party** is a person we do not employ or a company that is not an affiliate of ours. This is also known as nonaffiliated third party, or simply, an "other party."

Opt out means a choice you can make to prevent certain sharing of information. We will explain how you can exercise this choice.

THE INFORMATION WE COLLECT

We collect information about you from the following sources:

- Information you give us on applications or other forms
- Information about your transactions with us
- Information about your transactions with our affiliates
- Information about your transactions with other parties
- Information from a consumer reporting agency

THE CONFIDENTIALITY, SECURITY, AND INTEGRITY OF YOUR INFORMATION

We restrict access to information about you to those employees who need to know that information to provide products or services to you. We maintain physical, electronic, and procedural safeguards to protect this information.

YOUR INFORMATION AND OUR AFFILIATES

We may disclose information about you to our affiliates. Here are the kinds of information and the source of that information:

Transaction and experience information from our account records:

- Information about your transactions and experience with us, such as:
 - Name
 - Address
 - Account balances
 - Account activity
 - Types of accounts
 - Parties to the transaction
 - Credit card usage
 - Payment history
 - Deposit history

Federal law allows us to disclose the information listed above with our affiliates. However, we will allow you to opt out of the disclosure of this information to our affiliates.

Other information not taken from transactions and experience:

- Information you give us on an application or other forms, such as:
 - Social Security Number
 - Assets
 - Income
- Information we receive from a credit reporting agency, such as:
 - Creditworthiness
 - Credit history

You may opt out of the disclosure of the information listed above.

Types Of Affiliates

We may disclose information about you to the following types of affiliates:

- Financial service providers, such as:

- Financial service providers, such as:
 - Bankers
 - Mortgage bankers
 - Securities brokers-dealers
 - Insurance agents

REASONS FOR DISCLOSURE

We may disclose information about you to our affiliates to provide you with information about additional products and services.

YOUR INFORMATION AND OTHER PARTIES

We will not disclose information about you to anyone except as disclosed in this policy or as permitted by law. Examples of this might include disclosures necessary to service your account or prevent unauthorized transactions.

INFORMATION ABOUT FORMER CUSTOMERS

We have the same policy about disclosing information about former customers as we do about current customers.

YOUR RIGHT TO BLOCK THE DISCLOSURE OF YOUR INFORMATION

Affiliates. We may disclose your information with our affiliates. If you do not want us to disclose your information with our affiliates, you can block the disclosure of this information. This is known as your right to "opt out."

Your decision to block the disclosure of your information will apply to information collected from all products and services you receive from us. If you have obtained one or more products or services jointly, an opt out instruction by any party will be effective for all of that party's information we have collected and for all information collected in conjunction with the product or service for all other joint parties. If one of you chooses to opt out, no information we have collected about you will be shared, nor will we share information about any other joint party collected in conjunction with the product or service.

"If you previously sent us an opt out, then we will apply your instruction to all the information you can now opt out of as described in this disclosure. If you have joint accounts, your previous opt out will also apply to information about other parties to your accounts as described in this disclosure."

If you wish to opt out of the disclosure of your information, you may do so by using any of the following methods:

- Write us:
 - Bruning State Bank
 - P.O. Box 100
 - Bruning, Nebraska 68322-0100
- Call this toll free number: 1-800-403-5889

Insurance Is Not "One Size Fits All"

When ordering a pizza, you have many topping and crust choices. Everyone has his or her favorite. Insurance is much the same way. There are many different choices to make regarding coverages and limits when putting an insurance policy together. Unfortunately, if those choices aren't made carefully, it could leave you with not enough coverage or gaps in coverage.

Lawsuits are common today. Most of those lawsuits start at \$1,000,000. Do you have enough liability coverage? An umbrella insurance policy broadens the liability coverage provided by your home, farm, or auto policies and provides protection for you and your family against costly lawsuits.

Benefits of a personal umbrella include:

- At least \$1,000,000 in excess liability protection.
- Payment for legal defense expenses when primary insurance does not apply.
- Protection while traveling from foreign risk exposures because umbrella protection is usually worldwide.
- Watercraft coverage, if not used more than 30 days per year, and coverage for non-owned recreational vehicles.

Personal umbrella coverage does not, however, apply to uninsured motorists or business and professional activities and property. There are, most likely, certain criteria you must meet in order to qualify for a personal umbrella policy. Underlying, primary policies may be required to carry higher liability limits. Young drivers, numerous

traffic violations, drunk-driving convictions, vacation homes, or boats may make it more difficult to secure a personal umbrella.

In the event of a lawsuit, you could lose your life savings if your current liability coverage is not enough or if it has gaps where certain situations are not covered. The best way to protect yourself is with a personal umbrella insurance policy. Stop in and visit with us. We'd be happy to help you evaluate your current insurance coverage and see if a personal umbrella is right for you.

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- May go down in value

Fred K., Kathy & Kristen

COUNTRY BANK HOURS...

Bruning State Bank

LOBBY: 8:30 A.M.-3:30 P.M., Mon., Tues., Thurs., Fri.
8:30 A.M.-5:00 P.M., Wednesday 8:30 A.M.-12:00 Noon, Saturday
DRIVE-UP:

8:00 A.M.-4:30 P.M., Monday thru Friday 8:00 A.M.-12:00 Noon, Saturday

Hebron Branch

LOBBY: 8:30 A.M.-3:30 P.M., Monday thru Friday
8:30 A.M.-12:00 Noon, Saturday
DRIVE-UP: 7:30 A.M.-4:30 P.M., Monday thru Friday
7:30 A.M.-12:00 Noon, Saturday

ATM Locations:

Bruning State Bank, Drive-up Area Geneva & Hebron Casey's
Hebron Branch Bank Lobby

BRUNING STATE BANK

Charter No. 618

"Since 1891"

Statement of Condition At Close Of Business On December 31, 2004

ASSETS

CASH	\$4,050,000.00
(Cash in our vault, plus cash due on demand from other banks where funds are deposited.)	
U.S. BONDS	27,579,000.00
(This is the amount of government bonds owned by the bank, most of which are due in less than three years.)	
MUNICIPAL BONDS	11,259,000.00
(Investments in high-grade bonds issued by cities, school districts and other municipal government.)	
FEDERAL FUNDS SOLD	2,766,000.00
(Funds loaned to other banks for daily cash needs, payable on demand.)	
TOTAL CASH ASSETS	\$45,654,000.00
(Total of liquid investments that could be quickly converted to cash or other immediately available funds.)	
LOANS AND DISCOUNTS	58,815,000.00
(Amount of money loaned to customers for all types of loans, such as real estate, agriculture, commercial and consumer.)	
BANKING HOUSE, FURNITURE AND FIXTURES	777,000.00
(The depreciated value of the bank, all furniture and equipment.)	
OTHER ASSETS	6,005,000.00
(Accrued interest earned but not collected and other receivables.)	
TOTAL ASSETS	\$111,251,000.00

LIABILITIES

DEPOSITS	\$82,523,000.00
(Amount of money on deposit by customers of the bank, in the form of checking accounts, savings accounts and certificates of deposit.)	
BORROWED FUNDS - FHLB & OTHERS	11,482,000.00
OTHER LIABILITIES	239,000.00
(Accrued interest payable on all interest bearing checking accounts, savings accounts and certificates of deposit, payable at a future date, and income taxes payable during the fiscal year.)	
TOTAL LIABILITIES	\$94,244,000.00

EQUITY CAPITAL

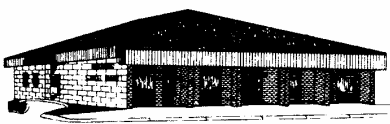
CAPITAL STOCK	\$600,000.00
(Par value of 6,000 shares of common stock of the bank, paid by the people who own the stock.)	
SURPLUS	11,800,000.00
(Amount taken from the profits of the bank to further strengthen the position of the bank.)	
UNDIVIDED PROFITS AND RESERVES	4,607,000.00
(Amount that has accumulated from earnings of the bank for reserves.)	
TOTAL EQUITY CAPITAL	\$17,007,000.00
TOTAL LIABILITIES & EQUITY CAPITAL ...	\$111,251,000.00

BRUNING
STATE
BANK

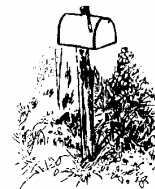
P.O. Box 100
Bruning, Nebraska 68322

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

*Address Service
Requested*



YOUR COUNTRY BANK



Member FDIC