# BRUNING STATE

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www.bruningbank.com

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

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 YOUR COUNTRY BANK

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#### Making Bank History...

The history of the Bruning State Bank is quite unique. Frederick Bruning (a Civil War veteran) and Frank D. Bruning (my grandfather) started the German Bank in Bruning in 1891. They needed some help from the Strang Bank because there was a little resentment of the Germans.

At age 17, my father, Fred H., started working at the German Bank. He was in the armed services in World War I; he returned to buy shares and became fully involved in the bank until his death in April 1965.

My entry into the bank came when I had a visit from Tom Hawks Sr., Rudy Collison, my sister Marge, and brother Herb in 1964. They explained that it was my responsibility to go to work in the bank. I was 38 at the time and enjoying farming and working with livestock. The timing was good; I had the opportunity to learn Fred H.'s philosophy and observe how he treated people. He was very optimistic, and after going through the 30's, he always looked for better times.

I know times change, but I share some of that optimism; there are large opportunities for rural America. The last 40-plus years of banking have treated me well. Every employee over those years helped me grow, as well as the bank. Darlene and Amy in particular were most patient and supportive in all of the bank's endeavors. This kind of support is not found in all businesses. That attitude must prevail – family first, then examine all approaches to see if it is for the good of the bank. We have 38 stockholders that depend on moving the bank forward.

The bank's holding company board, which consists of Jane Tonniges, Matt Dalton, Fred Bruning and Frank Bruning voted recently to promote Fred Bruning to President and Frank Bruning to Chairman of the Board effective June 1, 2006.

I think it is in the bank's best interest that I move up to Chairman of the Board, and appoint Fred Bruning as President. He understands the responsibilities and shares my interests both in farming and banking. My responsibilities will be more toward customer retention and to report the progress of the bank to the stockholders. I can also share stories of success and failure to management. (This is called unsolicited advice.)

I think it is time to challenge the management team we now have in place. Hebron, Broken Bow, and the main bank in Bruning understand the goals of the Bruning State Bank. They all need to be empowered to grow. I give Fred my best and he will give you his best.

Chairman of the Board

#### Carrying On Tradition...

Being a 4th Generation banker has brought many responsibilities for a family member including maintaining what my forefathers have done to contribute to the success of this bank. I started in the bank in 1990 at age 38 after having back surgery. Having a family and cattle operation can humble me at times when marketing or buying inputs. It also keeps me in tune with the markets and I usually guess wrong.

It seems that my best time to "strategic plan" for the bank is when I am swathing hay or checking cows. Checking cows is when Dad (Frank) and I talk about our culture and philosophy of agriculture and banking.

My roots of banking run deep, my early training started with my Grandpa Fred coming out at 4:00 after school and picking me up to "country call" on customers, usually cattle and horse people because he had thoroughbred horses that raced at AK-SAR-BEN. I think he invented the "country calling" term and how to do it.

My Grandma Amy Reiss Lapcheska on my mom's side also worked in the bank with my Grandpa Fred (Dad's side). She may have been one of the first female loan officers since, when Grandpa Fred was gone "country calling" or at the horse races, she had to do the lending for him.

Darlene Reinsch has been in the bank for over 50 years and has had the task of working with three generations of Brunings, Fred H., Frank L., and me (Fred D.). Her patience and skills were and still are tremendous examples for the bank and the entire staff. Our seasoned employees have brought new ideas to the bank for Dad and me to embrace and learn from as the staff is very loyal and dedicated! As Frank and I say, "We are only as good as our employees" and they all make us look good.

As I look back, I learned banking and family philosophy from dinner table conversations, riding with my Dad and Granddad, staying with my Grandma and learning about family responsibilities from that group. It will still be good to have Dad here to bounce ideas and thoughts off of everyday. It also helps to marry "up", as all of us Brunings have, with good wives (mom, Mary and wife, Penni); they are very supportive and understanding.

With all the history and responsibility handed down, I intend to continue our family tradition to take care of our employees, our customers and our communities.

President

Ja D Buning

# Tribute To Amy



My mother-in-law was a great asset to the bank and our family. Darlene Reinsch and I both learned banking from Amy. She will be dearly missed.

Amy Babka Reiss Lapcheska's banking career began as a bookkeeper, advanced to a Loan Officer, then Cashier, Vice President, Director and Stockholder. It was not customary for a woman to be a loan officer in the 1940's, so this was a challenge. She developed the Bruning State Bank Insurance Agency and sold life insurance, which helped send her son to medical school. She was also past president of the Nebraska Bank Women. Amy was honored to assist her son-in-law into the banking world after the death of his father, Fred H. Bruning, in 1965. She retired in 1970 after 37 years at the Bruning State Bank. Amy passed away May 9, 2006 at the age of 98.

Frank L. Bruning

## Tracking Your Progress...

If you had a goal of losing 30 pounds of weight, but you never weighed yourself, how would you ever know if you are succeeding in losing the weight? The same thought would apply to tracking your financial progress.

First of all, I hope we can all agree that setting goals will help us to be more successful at any task or life in general. Goals give us something to strive for, to work hard to achieve. It helps keep us focused on our objective.

Measuring how much progress we are making in achieving our goals is almost as important as the goal itself. It is beneficial for everyone to have financial goals. The most accurate way to measure financial progress is through preparing an accurate financial statement at the same time each year.

Preparing an accurate financial statement takes a little work on your part. You must get current balances on your deposit accounts and investment accounts as well as completely listing out all of your assets and liabilities. Putting in accurate information is very important, as the information is worthless if it is not accurate.

Once you have done this, you then need to compare your just-completed financial statement to one completed about the same time from the previous year. The difference in your net worth (up or down) is the true measurement of your financial progress for the year.

You may have a goal of making so much money or reducing your debt by so much each year. You may have a long term goal of having so much saved up as you reach certain points in your life, knowing you want to have a certain amount saved by the time you are retirement age. All of these goals can be tracked through your annual financial statement.

As your banker, we can help you prepare your financial statement to track your performance. When we loan you money, we want to track your financial progress. This is how we help you to be successful. Through tracking your financial performance over time we can establish the direction you are heading financially. We can also determine your capacity to service debt. It is important that we know this so that we work with you to keep you moving toward your financial goals.

The Bruning State Bank's Mission Statement is "To assist clients to Build and Maintain Wealth". Tracking your financial performance is key to our mission as we work with you.

Darrell Raum– Senior Vice President & Credit Supervisor

# Important Crop Insurance Notes...

May 31: Final planting date for corn in most counties June 15: Final planting date for milo and soybeans in most counties

June 30: Final date to report your planted corn, milo, soybean, and oats acres for your multi-peril crop insurance policy. If at all possible, please certify your acres with the FSA office before reporting your acres to us, and request an extra copy of the 578 form to bring to our office when reporting your acres. To avoid penalties, it is very important that the acres reported at the FSA office match the acres that we report to the crop insurance company. We also need to verify your share percentages and add any newly acquired land within the county you are insured.

Replant: Your MPCI and CRC (other than CAT policies) include coverage for replanting. If you need to replant any acres or if you plan on destroying any insured crop, it is very important that you call us first! Most of the time an adjuster will have to appraise the loss prior to having the crop destroyed or replanted. In certain cases, though, an insured can self-certify. Please check with us first!

<u>Asian Soybean Rust</u>: If your soybeans should start showing signs of soybean rust, visit with your chemical supplier to find the best treatment plan and follow his suggestions. The information you will want to document is as follows:

- 1. The date of Discovery of the disease (date, field location, severity, etc)
- Any recommendations received from agricultural experts (name of expert, date, recommendations, etc)
- 3. The actions taken regarding the application of appropriate control measures (Vendor name and date chemical purchased, date applied, weather conditions after application, etc)

#### HAIL INSURANCE REMINDER!

Storm season is here and it looks like we might get our share of wind and hail. Do you have your hail insurance coverage in place? Don't wait until you are saying other "4-letter" words – be sure to get your hail insurance coverage today!

Stop by to see one of us to get more details on all the options available. Be sure to ask about our continuous coverage to help protect you from an early hailstorm in the future!

Remember, if you don't have the continuous coverage, then your coverage will not go into effect until 2 hours

after the insurance company has received your completed and signed application. SO...don't wait until the storm cloud is overhead.

If you took the continuous coverage last year, then we need to revise the crops and acres for the 2006 crop year. Please stop by and report your crop acres as soon as planting is completed. This would make things easier and less confusing for the adjuster in a loss situation.

Jeff Hammer, Kathy Roberts, Fred Kobza, Janet Germer, Larry Olson, Craig Pope and Shari Fischer

\*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

## **Update Your Will?**

When was the last time you updated your Will or even your Trust document?

Time has a way of slipping past us pretty fast, and oftentimes circumstances do change, such as accumulating more assets, a vacation home in Texas or Arizona, death in the family, divorce, and our families continue to grow and move away. If you own a farm, have you thought about any succession in farming – who will farm the ground after your demise? It is a better time to spell out all of your intentions while you are still able, and to avoid any dissention among family members. Also, be sure you have all your assets titled the way they should be. For example, if you have a Trust, are your assets titled in the name of the Trust? This also can avoid any problems in the future.

Also, your Will may direct how you want your Estate distributed. However, if you have specifically titled any of your assets to include the names of any of your heirs, those will take precedence over your will. For example, if you title a time certificate in your name with one of your children, that certificate will go directly to that person; however, this does not avoid inheritance tax.

Again, we urge you to keep your Will or Trust documents updated. If you have not done so, contact the Attorney of your choice to at least review these documents and any suggestions he may have. The Bruning State Bank Trust Department has the ability to service as your Power of Attorney, Personal Representative of your Estate or even Farm Management. Please contact us if you have any questions.

Darlene Reinsch– Senior Vice President, Trust Department

# How Can We Be Of Service?

We try to satisfy our customers in every way. Please look below to see what our bank offers to you as a customer:

BILL PAYING
CHECKING & SAVING ACCOUNTS
CERTIFICATES OF DEPOSIT
INSURANCE
INTERNET BANKING
IRA & HEALTH SAVINGS ACCOUNTS
LOANS
SAFETY DEPOSIT BOXES
TRUST ACCOUNTS
VISA CHECK CARD & ATM CARD

If you are interested in any of these accounts we offer, please come in one of our locations and let us go over any information you are interested in.

Have a fun and safe summer.

Carm Hinrichs, Pam Lemke & Janice Fintel– Bookkeeping

## Stephen's Sense...

I'm trying something new, so hold on! This will be my first "column" in the newsletter and, if all goes well, it may continue. Each newsletter I will try to highlight a different product we offer through our Investment Department here at the Bruning State Bank. Some of you may not know that we have a full service Brokerage right in our bank. We offer our investment services through Securities America, the home office being located in Omaha and can handle a wide variety of investment products.

Today we'll discuss the College Savings Plan of Nebraska, or the 529 Plan as it is also referred to. With college becoming more and more expensive, people are beginning to think about college expenses a lot earlier in life. The College Savings Plan of Nebraska is a great way to save for a loved one's college. Participating in the plan qualifies the account owner for a Nebraska State income tax deduction up to \$1,000. Additionally, money in the account grows tax-deferred. This allows the potential for faster growth because the earnings are not subject to taxes each year. Then, if the beneficiary takes the money out and uses it as a qualified expense, those withdrawals are tax free. Withdrawals from this plan can be used at any eligible school nationwide and even some foreign schools. The Nebraska plan covers almost all expenses related to college

such as tuition, fees, reasonable room and board, books, equipment, and supplies. Non-qualified withdrawals will be subject to a 10% penalty and income tax.

The College Savings Plan of Nebraska has many diversified investment options to choose from. Each option is designed to help you meet the high cost of college education. There are 4 Age-Based portfolios, 6 Target portfolios and 21 Individual fund portfolios to choose from. With all these different options, we can find the portfolio that fits your time horizon and risk tolerance.

As you can see, the College Savings Plan of Nebraska is a very diverse investment program that can help you with higher education expenses. It is great for parents and even better for grandparents who want to do something for their children or their grandchildren. An investor should consider the investment objects, risk, and expenses of the 529 investment options. This and other important information can be found in the issuer's official statement which should be carefully considered before investing. For a copy, please contact me directly. If you have any questions regarding this plan or any other investments please give me a call!

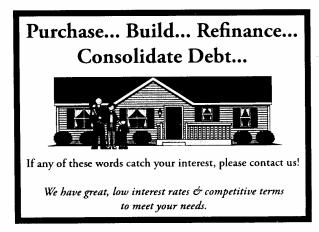
#### Stephen Hoff – Registered Representative

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# Out West Or South Central???



We are inquiring at this point to see if there is any interest in a group tour for the Bruning & Hebron area people to visit the Broken Bow area AND for the Broken Bow area people to visit the Bruning & Hebron area. This would be a one-day trip if we have enough interest. Please contact Renee at Broken Bow and Sarah or Mabel at Bruning.



## I'm a Safe Driver... So Why Does My Premium Keep Increasing?

\*Do you wonder why your insurance premiums keep going up when you have never had a claim and never had any tickets or accidents? Well, the main reason is INFLATION! Medical, legal, and auto repair costs continue to increase, which causes the insurance company to pay out more in a claim situation. Premiums are increased to help cover the price charged for goods and services.

\*So, why does your premium increase just because other people have claims? Well, the basic principle of insurance is that every one shares the cost of paying claims. If premiums were increased only for the people who had losses, those people would not be able to afford insurance and the sharing concept would be lost.

\*Have you had a ticket or accident and wonder why your premium is increasing, even though you have had insurance with that company for years? Statistics show that a driver with tickets and moving violations are more likely to have accidents, and they show that after having an accident, a person's chance of having another accident increases. So, as a group, the drivers with tickets and accidents will pay higher premiums than people who have been accident and ticket-free.

\*What are some other things that may cause your premium to increase?

- ~Adding or increasing coverage
- ~Adding another vehicle
- ~Replacing an older vehicle with a newer one
- ~Adding a new driver
- ~Increasing the number of miles driven each year
- ~Moving to a more congested area

\*Keep in mind, there are also ways to REDUCE your premiums:

- ~Increasing deductibles
- ~Dropping Comprehensive and/or Collision coverage
- ~Young drivers can get a Good Student Discount (if eligible)
- ~Young drivers can get a Driver's Training discount
- ~Multi-policy discounts can be offered when both the home and auto are written with the same company.

Give us a call or stop by our office if you would like to review your coverage and to insure you are getting the best rate we can offer.

> Fred Kobza, Kathy Roberts & Kristen Monteforte– Insurance Department

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# Puppies & Pies to Amish Buggies...

Our summer trip on July 13-15 is a unique look at some attractions in Kansas & Missouri:

Day 1 – We'll tour the KSDS Company in Washington, Kan. where they train service dogs for the physcially handicapped and guide dogs for the visually impaired. Next we'll visit Marcon Pies to see how they manufacture everyone's favorite dessert. On to St. Joseph, Mo. for dinner before calling it a night.

Day 2—Travel to Jamesport, MO to witness the Old Order Amish way. We'll tour the Amish farmlands,

local businesses and an Amish

style home. Lunch will follow with a time to "shop the Amish community". Back in St. Joseph to tour the Pony Express Museum.

After some rest at the hotel we'll enjoy a chuckwagon buffet dinner where "Wild Women of the Old West", Miss Lizzie and Calamity Jane will

entertain the group.

Day 3 – Tour of St. Joseph's historic district - Old Courthouse, Pony Express Rider Monument, the Victorian Mansions of Hall Street, and much more. Next we'll tour the Missouri Valley Trust Bank, built in 1857. The originality of the Bank will amaze everyone. On to the Patee House Museum, built as an elegant 1860s hotel and stroll down Old Main Street with its many shops and "Wild Thing" carousel. Before heading home we'll tour the little house where Jesse James was ambushed by his own gang and hear the story of Jesse's life, his outlaw career and demise.

We have several seats available to meet our required 30 passengers to operate this tour. Please let us know as soon as possible if you are interested in traveling with your friends from Bruning State Bank, Hebron Branch and Bank of Broken Bow. We know you will enjoy this fantastic trip to Kansas and Missouri.

Just a reminder that our fall trip is October 24-30 to the Smoky Mountains of Tennessee and North Carolina. We hope you will consider traveling with us this year.

Sarah Miller, Renee Ferguson & Mabel Hogeland– Group Travel

#### **COMING SOON!**

The Bank of Broken Bow Drive-Up Window will be open soon for business. Please tune in on the radio and watch the newspaper for further details.

# A Message From The Federal Deposit Insurance Corporation...

FDIC-Insured Deposits for Retirement: Now Guaranteed up to \$250,000.00

For the first time in more than 25 years, Congress has raised the limit on the federal deposit insurance coverage that protects your retirement savings. The new law provides up to \$250,000.00 of deposit insurance for retirement accounts – the combined total of traditional and Roth IRAs (Individual Retirement Accounts), self-directed Keoghs and certain other retirement accounts an individual may have on deposit at an FDIC-insured bank or savings institution, up from \$100,000.00 previously. In general, self-directed means the consumer chooses how and where the money is deposited.

Note: FDIC insurance coverage for self-directed retirement accounts applies primarily to certificates of deposit or "CDs," which are deposit accounts typically held for anywhere from one month to five years. These accounts also are insured to \$250,000.00 separately from any other deposits you may have at the same institution. The higher coverage takes effect on April 1, 2006.

The FDIC also wants you to Remember That...

The basic insurance coverage for other deposit accounts remains at \$100,000.00 per depositor. However, as before there are ways to qualify for more than the basic coverage. That's because different categories of accounts are each separately insured to at least \$100,000.00 per depositor.

The FDIC does NOT insure investments that are not bank deposits – for example, mutual funds, stocks, bonds, life insurance policies and annuities – even if you purchased them from an FDIC-insured institution.

The FDIC can help answer your questions. Go to www.fdic. gov to find publications as well as the Electronic Deposit Insurance Estimator (EDIE), a tool allowing you to get a summary of your FDIC coverage. Or call toll-free 1-877-ASK-FDIC (1-877-275-3342) Monday through Friday, 8:00 a.m. to 8:00 p.m., Eastern Time. For the hearing-impaired, the number is 1-800-925-4618.

The information above was provided courtesy of the Federal Deposit Insurance Corporation. If you would like Bruning State Bank to review your coverage and assist you in using the insurance estimator and increasing your insurance coverage, please let me know.

Jerry

### Free Credit Reports...

The Fair Credit Reporting Act, as of March 1, 2005, gives every Nebraskan the right to a free credit report every 12 months from each of the 3 major credit bureaus, Equifax, Experian, and TransUnion. Before you apply for your free report, you will need to have your name, address, Social Security number, and date of birth ready. Remember, <a href="https://www.annualcreditreport.com">www.annualcreditreport.com</a> is the ONLY legitimate website to get your "free" information. They will ask you for sensitive information to develop a password when you contact them but will never call you on the phone or send you an email concerning your transaction.

Do not contact the consumer reporting companies directly!

Free credit reports are only provided via:

1) www.annualcreditreport.com, or

2) Calling toll-free at (877) 322-8228, or

3) Requesting a form by mail at Annual Credit Report Request Service,

P.O. Box 105281, Atlanta, GA 30348-5281.

Please remember:

1) Checking your credit report DOES NOT hurt your credit rating.

2) Not everyone has been late on payments, 60% of Americans have never been late paying a bill

3) Many credit card agreements authorize a rate INCREASE if you become past due in your account and they report these changes to credit rating agencies

rating agencies.

4) Credit ratings are based upon a complex combination of items, which involves time. Closing an old credit card account you no longer use, then applying for a new card, may temporarily hurt your credit rating since you are deleting a card that has a long payment history. 5) Some municipalities are collecting fines with the use of collection agencies who report to the credit bureaus. Thus, a minor library or a traffic fine left unpaid will affect your credit score!

If you have any questions, please feel to contact me.

Craig Pope– Hebron Branch President

#### **VISA Check Card**

When you are out and about this Summer, remember to use your card because...

- It serves as an ATM card for cash
- It is a fast way to pay—there is no check to write
- It is safer than carrying checks or cash



We would be happy to help you obtain a Visa Check Card today!

## The Concept of Saving...

As funny as the movie "Failure To Launch" may seem, this could become a reality for our upcoming generation. Statistics are predicting that our newborn generation will be the first generation that won't do better than their parents. Another statistic says the majority of children don't understand the concept of saving.

These predictions are alarming and you, as parents, need to take the responsibility to help prepare children for their future. I encourage you to get involved and ask bank employees what is available to help you with your children's savings plan.

One of those options is fairly simple. Establish a savings account for your child at an early age. A mistake that is commonly made is that a plan is started only when the child reaches high school. Keep in mind the sooner a plan is implemented, the more money can be saved. The bank makes this an easy option as it offers a savings account for children 12 and under called Buck's Buckaroo Club. This savings account offers some great incentives to encourage children to save.

As a customer service representative, it is fun to see children get excited about saving. This program is very successful as I can attest to some great stories. One of those stories is about a mother who brought her three-year-old in to open a savings account. The little girl was so excited to see her money being counted through the change counter. She kept saying, "I'm putting money in my Buck's Buckaroo account." She ended up having some punch cards that she purchased a few prizes with. One of those prizes happened to be a piggy bank. On the way home the little girl asked her mom if she could have some money. Her mom replied, "Why do you want money?" The little girl said that she needed money to put in her new piggy bank so she could take it back to the bank to deposit into her Buckaroo account! I felt this was a very rewarding story because it taught a child the value of saving.

The bank also offers other savings plans to help better prepare for a child's future. Please stop by to visit in more detail about what those options might be. You, as a parent, have the responsibility of preparing your children for their future.

Renee Ferguson– Marketing/Customer Service Representative, Bank of Broken Bow

#### Deal Or No Deal?

I don't know if any of you watch the TV game show Deal or No Deal; I do, occasionally. There is a direct correlation between the human-nature approach to making it to the \$1,000,000.00 prize and marketing grain.

In this game, the contestant has twenty-four chances to gain the million dollars. There are 24 cases to open that contain an amount of money ranging from \$1.00 to a \$1,000,000.00. The player tries to get down to the last case containing the most money. As you eliminate various numbers, the odds of getting to the million get better. As the odds get better for the player, they are offered a buy-out that may be the smart way to go. An example: there are three cases left to open, say \$5.00, \$300,000 and \$1,000,000. They may offer you \$275,000 to not open any more cases. Deal or No Deal. If you elect to open another case you may have eliminated the \$1,000,000.00 and have a 50-50 chance between the \$300,000 and the \$5.00. The offer then may drop back to \$75,000 and if you elect to go on you may end up with only \$5.00 in your pocket. If you take the \$75,000 offer, which is a Deal, then the game is over. The thing about this is you could have had a sure thing of \$275,000 but human nature of wanting to hit the home run takes over and you end up taking a smaller deal.

I see this year after year in grain marketing. How many of you took any \$6.00 new crop beans when they were available early this year, I bet not many. How many took any \$2.30 plus corn that was available a few weeks ago, again not many. Maybe these will not be the highs for the year, but it was a good place to start. You have to be able to recognize when to say Deal or No Deal. Know your costs, your yield averages, and when there is a good deal, take some.

Quoting John Roach, "The only way to get better prices is to sell at better prices when they are available."

Larry Olson– Vice President & Loan Officer

#### NEW AGENCY HOURS for the Bruning Insurance Agency

Beginning Saturday, June 17th, Saturday hours will be 8:00 to 10:30 a.m. Regular Hours:

Monday-Friday 7:30 a.m. to 5:00 p.m.

#### Take Us With You...

We would like to congratulate all of you graduating seniors this year. We feel you can "take us with you" when you go forward with your next step in life. Just because you are leaving the area, by no means does this mean you have to leave "Your Country Bank."

We offer numerous products and services that can accommodate your needs. If you currently bank with us you can easily keep up with all of your account information even though you are far away. It is convenient and easy to bank with Bruning State Bank by mail, phone (800-403-5889 Bruning, 800-405-6167 Hebron, 888-872-2757 Broken Bow) Internet Banking and ATMs.

In order to keep in contact with us, remember to always update your address when you move. Simply give us a call or drop us a note so that we can send your statements and any other information you may need. We want to be your Bank now and in the future!

Sarah Miller– Marketing Director

# Six Flags Elitch Gardens Discount Coupons...

Are you headed to Colorado for vacation this summer? Would you like to visit Elitch Gardens Theme Park and Island Kingdom Water Park? Well, we can help! We have available to you, our customers, discount coupons for \$20.00 off each ticket. We have a limited supply of these coupons, so we are offering them on a first-come, first-serve basis. Again, there is no cost for the coupons. All you need to do is present the coupon at the gate to the park and they will deduct \$20.00 off the purchase price of the ticket. The park is open from April 16<sup>th</sup> through October 29<sup>th</sup>. That gives you plenty of time to take advantage of this great offer!

You can contact any of the Customer Service Representatives at either the Bruning State Bank or Hebron Branch to pick up your coupons! We hope you have a great summer!

Jan Bentley-Customer Service

