



BRUNING BANK

SUMMER 2021

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INSURANCE
AGENCY**

The Greatest Generation

The Greatest Generation, those born between 1914-1930, have lived through the economic collapse of 1929 and a Midwest drought, better known as the Dust Bowl. This event left thousands jobless, homeless and caused them to move out of the rural areas as the agriculture industry collapsed in the region. They also fought in World War II and Korea following Pearl Harbor, fighting dictatorships and totalitarianism across two continents and three oceans.



FRED D. BRUNING

There are several lessons we can learn from them. When the Greatest Generation made a decision, they accepted the consequences and tried to find a solution.

They believed in making do with what they had and repaired anything they could. Pants got patches and socks were darned rather than buying new.

The farmers and ranchers who were affected by the drought didn't wait for the government to help. They moved to look for new jobs and opportunities to support their families.

When they made a promise, they kept it. Whether an employment contract, a marriage vow or a loan contract, you could trust that they were true to their work and actions and were respected because of it.

One of the best traits of the generation was their modesty. They didn't share every aspect of their lives with everyone. Granted, they didn't have social media, but they didn't brag about their successes and accomplishments and made a point to avoid those who did.

They shaped the world we live in today and we can still learn from their way of doing things and pass on those traits to our children and grandchildren. We salute them, honor them, respect them and thank them for shaping our world in which we live with freedom, choices and a better way of life.

-Fred D. Bruning, Chief Executive Officer

Six Essential Differences Between the Greatest Generation and The Ones That Followed by C. Davis

As I get older, I pay less attention to what people say, I just watch what they do.

Andrew Carnegie



CONGRATULATIONS

— TO THE CLASS OF 2021 —

Bruning Bank wishes you the best with your future plans!

Jerry's Journal



JERRY CATLETT

In the last newsletter, we quickly summarized the regulatory framework the bank works under, being a federally insured financial institution. We touched on the examination criteria and guidelines that the Nebraska Department and Banking and Finance (NDBF) and the Federal Deposit Insurance Corporation (FDIC) follow.

We follow a widely used planning process to assist in evaluating our business and how our business could be affected by changing factors. Every other year we complete a SWOT analysis. SWOT stands for strengths, weaknesses, opportunities and threats. Our Bruning Bank leaders come together usually with an outside facilitator(s) leading small groups in the discussion.

Here is a short summary of our SWOT. I will keep it brief and will not go into great detail on all the banking related details:

STRENGTHS – High quality loan portfolio, team of trusted advisors that provide personalized

solutions, family and employee-owned business philosophy.

WEAKNESSES – Need for better growth plan asset and revenue (internal and external), keeping up with the speed of technology changes, interest rate compression

OPPORTUNITIES – Better training, development of more detailed position descriptions and evaluation processes

THREATS – Security breach, unforeseen changes in the economy, such as a pandemic, natural disaster, loss and retirement of key staff

If you've completed this process for your business or organization, you may see some of the same issues facing you as we see as a banking company. Lots of challenges and opportunities. We take these items and break them into three to five targeted goals and developing an action plan that covers our efforts for the next 12 to 24 months. Just like any plan, it will change!

We use these plans to assist in making our bank better. For 130-years the Bruning Bank shareholders continue to be committed to improving and growing, which in-turn helps our customers. You've read many times in my articles that our bank mission is to help our customers Build and Maintain Wealth, we apply that critical mission statement to our bank business as well.

Time marches on. We lost Frank L. Bruning on June 1, 2020 and it is hard to believe he has been gone a year.

- Jerry Catlett, President, COO

New Employee Spotlight



McKENNA ONNEN

McKenna is the newest universal banker in Bruning. She obtained her Bachelor of Science in psychology at the University of Nebraska at Kearney and her research in behavioral economics helped carve a path to the banking industry. She has been in banking for five years and has a background in agriculture and commercial loan processing, consumer lending and personal banking.

She grew up outside of Hastings and her family's farm is located near Bladen. Her and her husband reside east of Hebron and raise crops and cattle. In her free time, she enjoys gardening, cooking and spending time outdoors in the sun.



EMILIE SHARDT

Emilie is interning with Bruning Bank over the summer. She was raised on a row crop operation just south of Carleton. She graduated from Bruning-Davenport High School in 2019 and will be a senior next fall at the University of Nebraska- Lincoln where she is majoring in agribusiness banking and financing with a minor in ag leadership and communication. Upon graduation, she plans to obtain a job in the ag banking industry in a rural community. She is passionate about agriculture and has a desire to serve others.

As an intern, she hopes to become more familiar and well versed on the lending side of banking. Emilie is looking forward to creating new networks and relationships with both the employees and customers of Bruning Bank.

Building Loyalty



What does loyalty look like to you? Since writing my last newsletter article, my wife and I became grandparents. Those of you who have experienced this know it is simply the best! It's just like anything in life, no matter how many times you're told how great something is, you really have no true concept until you've experienced it. Over the past several months with what we've all experienced, pandemic and world events, I began to ponder what loyalty will look like for my granddaughter, Nora, in the years to come.

Being loyal is defined as being faithful to one's oath, engagements or obligations. We all show loyalty each and every day. Be that a certain brand of product we purchase, a team we support or showing allegiance to the communities we all live in. Over the last few years, I've noticed that loyalty in general has waned a bit. Though we love technology and it has its pros, I'm sure some of this is because of it and the ease of obtaining

products with a touch of our fingers on our phones.

Here at Bruning Bank, we appreciate the loyalty you, our customers, show the bank each and every day. We strive daily to provide each client with these five customer service skills:

Adaptability: The only constant is change and as that change occurs and we attempt to be seamless in our approach with the client.

Empathy: Showing empathy goes a long way with people. We strive to understand our customers' circumstances and concerns all the while putting their best interests at heart.

Clear Communication: This is a must for true customer satisfaction and understanding for both parties.

Authenticity: Being personable and transparent. Genuine messaging builds relationships, and better yet, loyalty!

Willingness To Go The Extra Mile: I witness this every week here at the bank. Our employees take great pride in helping our clients and community achieve success.

So, back to my opening question, I'm not sure what loyalty will exactly look like in the years to come, but I'd like to think it will still resonate within all of us.

- Kyle L. Anderson, Senior Vice President

Shared Words of Wisdom



Over the years, I have met some fascinating people who have life experiences to share with those who will listen. I still remember a conversation I had with one such person and a saying he imparted to me.

I was visiting with a retired farmer at the local cafe one morning.

The conversation started out a little something like this:

"Pretty nice rain we had last night."

"Yes Sir", I said.

In his next breath "How much did you get?"

I replied, "About an inch seventy."

"That should make the crops grow," he said.

Then the conversation went on and we hit all the highlights; the current markets, politics, baseball scores and how many games out the Royals were.

As we sat looking out the window, a tractor and planter came rumbling by, it was at least a 16-row. He chuckled and said his first planter was a 2-row Lister. Then we talked about how farming has changed over the years and how technology and new practices have changed the game. Seed genetics, herbicides and

pesticides, no-till (roundup ready), bigger equipment, auto-steer, variable rate application, just to mention a few. He told me that to this day, his two sons and four grandsons farm the original homestead and continue to expand over the years when the right opportunity presents itself.

I asked him, "So, what advice do you give your sons and grandsons?" He said, "Never be the first to try the new, but don't be the last to put the old aside."

I will never forget that saying. It could apply to many businesses. As we all know, technology and practices will never stop changing. The big question is, does the next big change fit your needs and your operation?

While brainstorming this article, I reached out to those I know and work with and asked them to pass on a saying that has stuck with them over the years. I received some great submissions. I plan to expand on those in the next couple of articles. If you have a saying that has been passed down to you and you would like to share it, I welcome you to stop by my office, give me a call here at the bank, or email me at smanley@bruningbank.com.

Adam Bruning shared this one from the desk of banker Frank, "Behind every successful man is a good woman kicking him in the rear." I know this first-hand to be true!

So please, share your words of wisdom with us! One of your originals or one that has been passed down to you.

- Sonny Manley, President - Hebron

Estate Planning. Not Easy, But Essential.



Over the past five years, I have been writing an annual article to remind our newsletter readers about estate planning. I recently had a customer and good friend contact me regarding this topic. He decided it was time to get his financial situation in order because, like all of us, he isn't getting any younger! Within a couple of months, he was able to meet with an

attorney regarding the preparation of his Will, Power of Attorney for Business and Power of Attorney for Healthcare.

As I was going through this process with my customer, it reminded me of some other things that we should take into consideration when thinking about estate planning.

- How do you have your checking, savings, investments and stock accounts titled? Do you have beneficiaries named on these accounts?
- Do you have beneficiaries named on your retirement and life insurance accounts?
- How is your home or land titled?
- Do you have a safe deposit box to keep your important documents in? Who are the signers/owners on your safe deposit box?
- What are your wishes for your funeral? Where do you want to be buried?

These aren't always easy topics to think about or discuss, but they are important. Having a plan in place makes things easier on your loved ones once you have passed. It also ensures that your assets are passed on to who you want them to go to.

Through this process, my customer learned that it is important to periodically review your financial plan to make sure nothing has changed that would affect your estate strategy. You may find out the beneficiaries you have listed on your accounts are no longer living. When you meet with your attorney to prepare a Will, he or she can help you decide how your assets should be titled and if and who you should name as beneficiaries. Having beneficiaries named on your financial accounts will trump what you have within your Will.

I also think it is a good practice to make a list of the following for your personal representative of your estate:

- Insurance agent contact information, policies and policy numbers for life insurance policies
- Financial advisor contact information, account numbers for investment, stock and retirement accounts
- Listing of which banks you have accounts with and account numbers
- Any other information that you think is pertinent

Don't wait until it is too late and make it difficult for your family and loved ones. Doing something now will save time and heartache in the future for many.

- Jim Scott, President - Broken Bow

Bruning Bank Speech Contest



The Modern Woodmen of America Fraternal Financial Company sponsored a middle school (fifth through eighth grade), local, district, state, and national speech contest for many years. However, a few years ago, they made the difficult decision to discontinue their long standing support of the program for other endeavors. We certainly appreciate all the years of their leadership, support and opportunities they provided.

Rick Ault, Bruning-Davenport Unified School Middle School English teacher, asked Bruning Bank for our financial assistance to help continue the contests for our Bruning-Davenport students, as well as other public and parochial school students in eastern Nebraska.

With Mr. Ault's leadership, the middle school speech contests are again a reality. Effective public speaking and verbal communication skills provide students a competitive advantage even as communication becomes more digital. For more information about this great program, contact Rick Ault at 402-364-2225 or rault@bdstorm.org

Bruning Bank is a proud supporter of area academics, activities and athletics.

Cure the Chaos, Earn \$15



Absolutely chaos. These are the words my three-year-old chooses to describe our life. For the most part, he is not wrong. Like most people, we seem to be living life in the fast lane and sometimes we are barely home long enough to grab the mail and a kiddo! The mail always seems to be tossed to the side and we promise

ourselves we will sort it, organize it and respond to it later. But later never comes in our house and we end up with a stack of statements and other mailers that we simply don't have time to address. What has been the solution to our never-ending mail pit? Going paperless.

While it may seem like a small thing, switching to eStatements can be a great way to clear some clutter and cut down on some chaos in your mailbox. Not only is it one less envelope in the stack, but it is also one less thing to find a place to store. It never fails that when tax season comes, we have to remember where we filed them, only to find we misplaced at least one month. If you already use Online Banking, or are ready to enroll for free, here are some more reasons to switch from paper to eStatements:

SECURITY - Have you ever accidentally received your neighbor's mail or someone else's entirely? eStatements help reduce the risk of your statements ending up in the wrong hands

because they go directly to your Online Banking account.

TIMELY - One thing we learned in 2020 is the mail can be fickle and sometimes what should take 2-3 days to be delivered, can take weeks. eStatements give you access to your account information as soon as it is generated.

ENVIRONMENT - According to a Consumer Reports article in September, 2010, when the average household goes paperless on bills, payments and statements, they save 6.6 pounds of paper each year!

MONEY - Go green and earn some green. If you sign up for eStatements now through the end of August, Bruning Bank will reward you by depositing \$15 to your account! And eStatements are a totally free service!

ORGANIZATION - Statements are stored digitally online for 18-months. If you like to keep them longer, you may download your statements and store them on your computer. Creating folders for each month and saving not only your bank statements, but also your electronic payments and receipts will make it easier if you need to find something when compiling your taxes.

Getting organized doesn't have to be hard. In fact, Bruning Bank's Online Banking makes it easy to switch from paper to eStatements. You can even get notifications with Notifi when your statements are ready! eStatements have been a small change in my family's life that has helped reduce some of our chaos, why not see if it can do the same for your family?

- Dani Crackel, Customer Service Representative

ENROLL IN eSTATEMENTS

1. Login to Online Banking
2. Select Profile
3. Scroll to Electronic Statements
4. Fill out the requested information

Your statements will be sent to the email address entered during enrollment. If you need printed statements, you can print eStatements any time.

Want a notification when your statements are ready? Check out Notifi!

\$15 will be deposited into your account on the last day of the month you make the switch

VIEW YOUR eSTATEMENTS

1. Login to Online Banking
2. Select Accounts
3. Select Documents
4. Fill out account and date range info



KATHY ROBERTS



KRISTEN MONTEFORTE

Exciting News!

Please join us in welcoming our new insurance agency team member, Allisa Waller! Allisa is a licensed agent and will be serving our western locations. She is excited to help you with your insurance needs!

We are dedicated to providing our customers with the best products along with outstanding customer service.



ALLISA WALLER

Allisa is the newest member to the Bruning Insurance Agency team and is located at our Kearney location; she will also spend time in Holdrege. She has been working in the insurance industry for nearly three years with a license in Property and Casualty and Life and Health. Allisa has a strong background in agriculture insurance and enjoys specializing in this field.

The daughter of a fourth generation farmer and livestock producer in Holdrege, Allisa grew up in the agriculture community and is deeply rooted in central Nebraska. Allisa graduated from Holdrege High School then pursued higher education at the University of Nebraska—Lincoln where she obtained a Bachelor of Science degree in child, youth and family studies.

After college, Allisa returned home to raise her daughter, who is now five years old, full of life and ready to start Kindergarten in the fall. Allisa and her fiancé, Zack, and daughter, Charlotte, are proud to call Holdrege their home. They cherish bike rides and trips to the park with Allisa's parents. They love target practice at Zack's custom firearms business and they enjoy spending time on their family's ranch.

Allisa is ready to help you find the best insurance options for your needs! Give her a call at 402.353.2085, email her at awaller@bruningbank.com or visit her at 1110 17th Avenue in Kearney.

Interested in Better Glass Coverage?

Auto Insurance:

Comprehensive coverage typically covers a cracked windshield on your private passenger vehicles – subject to your deductible. Some companies offer full safety glass coverage that allows you to replace that windshield without having to pay the deductible.

Remember, most companies waive the deductible if you are able to repair your windshield before it cracks.

Farm Insurance:

Breakage of cab glass on mobile farm equipment is covered on most farm policies – subject to your deductible. Some companies provide an additional election that lowers the policy deductible.

Give us a call for more information and to get your free quote today!

- Kathy, Kristen & Allisa
Bruning Insurance Agency

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.



Crop Insurance Reminders

Multi-Peril Crop Insurance

Final planting dates for most of our area counties in Nebraska and Kansas:

| | |
|-----------------------|----------------|
| Soybeans: | June 10th (NE) |
| | June 15th (KS) |
| Grain Sorghum: | June 15th (NE) |
| | June 25th (KS) |

Final planted acres and plant dates **must be reported by July 15th**. Contact us **before** you replant, chop or destroy any crops. Losses need to be reported promptly.

Wheat premium due July 1st

Interest will start accruing on August 1st

Hail – Fire – Wind Coverage:

Hail insurance also provides coverage for fire, lightning, theft, vandalism and malicious mischief while the crop is in the field and while in transit within 100-miles of the first place of storage. Green snap and wind coverage can be added on your corn.

We are always ready to assist you with all your crop insurance needs. Contact us today!

- Kathy & Jeff
Crop Insurance Agents

Not FDIC Insured. Not a guarantee of the Bank. Not a deposit of the Bank. Not insured by any federal government agency. May go down in value.

PURCHASING A HOME IN TODAY'S HOUSING MARKET



High housing demand and quick turn-times on home sales have been the norm in large cities, but potential homebuyers in rural America have recently started facing these same challenges. Sellers are reportedly receiving multiple offers within hours of listing their homes with sale prices exceeding the listing prices.

Low mortgage interest rates and a large number of first-time homebuyers are a couple of reasons we are seeing high demand for single-family residences. Add to that equation the thousands of employees who were asked to work from home last year and who may continue to do so. Many in this working sector have decided they need more room at home or a dedicated work space, so they too are looking for housing. The demand is great and potential buyers need to be prepared in order to allow them to act quickly when a house is put on the market.

Most realtors are requiring pre-approval letters from lenders prior to showing properties to individuals in an effort to verify those with serious intentions and purchase ability. Their time is limited and they need to be assured that their time is spent productively.

This is why it is so important to talk to a lender before starting the search for a house. The lender will work with you to complete an application, review your financial position and help you discover the amount of mortgage you can comfortably afford. You will then be provided with a prequalification letter you can share with the realtor to start the home search process.

If you have been considering a house purchase, please contact one of our experienced mortgage lenders first. With a pre-approval and a plan in place, you'll be ready to bid on that ideal house once it comes on the market. Call any of our locations to make an appointment, or go online to complete an application at www.bruningbank.com.

- Shari Fischer, Mortgage Loan Officer (NMLS #474130)

Get prequalified online!
Visit bruningbank.com to get started!

Home Loan Experts by Location

BRUNING



JEFF HAMMER
 NMLS#474128
 402.353.2555
jhammer@bruningbank.com

HEBRON



SHARI FISCHER
 NMLS#474130
 402.768.7473
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BROKEN BOW



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Ways to reduce Pandemic Stress



One thing we can all agree on, it's been a rough year. One of isolation, uncertainty, stress and just plain strange situations. This pandemic has forced us to live a new normal. I received a Wellness in Tough Times mailer a week or so ago and here are some positive and easy suggestions it gave for taking care of yourself in these strange times:

- Catch up with someone you care about
- Write down two things that make you happy
- Call a family member
- Give a compliment to someone else and yourself
- Let someone know you are grateful for them
- Smile and wave at a complete stranger
- Thank someone who always helps you out
- Talk to someone who makes you laugh
- Ask someone to go on a walk with you
- Reconnect with someone who has inspired you
- Recommend your favorite book or movie to someone
- Call your best friend
- Check in on your neighbor
- Share a funny story
- Perform a random act of kindness
- Take a deep breath and smile

Be safe and take time to care for yourself during these unprecedented times and upon life returning to normal. It is worth it.

- TiAnn Allen, President - Kearney

Mark Your Calendar

JUNE:

- **15** - World Elder Abuse Awareness Day - Older Americans lose an estimated \$2.9 billion to \$36.5 billion each year from financial abuse. Use our Online Banking tools to review your finances anytime!
- **18** - Father's Day Treats - All locations
- **18-20*** - Swedish Days - Holdrege
- **28** - National Insurance Awareness Day - The agents at Bruning Insurance Agency are available to review your coverage and provide a free quote! Give our agents a call at 402.353.2085 to get started!

JULY:

- **5** - CLOSED in honor of Independence Day
- **25** - National Parents' Day

AUGUST:

- **21** - National Senior Citizens Day
- **BACK TO SCHOOL** - Visit us before the busy school year begins and take advantage of our financial services such as Premier Checking and earn interest on your checking account! Don't forget about Mobile Banking to take Bruning Bank with you everywhere and manage your account right from your phone!

* Subject to change or cancellation

BRUNING

WEALTH MANAGEMENT

Recalibrating Our Goals



DAVE FROOK
VICE PRESIDENT &
LPL FINANCIAL PLANNER

Did you find yourself sidetracked on your financial goals after this crazy pandemic experience? Or maybe the pandemic has you thinking about your goals for the first time. If that's you, then it's time to create goals, or recalibrate your goals.

The best thing you can do for yourself is to carve out some time to specifically focus. If you have young kids – I know – it's hard to find a date-night let alone focus on financial goals! But you can do it. Instead of a TV show, use that time. Maybe a date-night with an agenda of talking through goals. And if you have older kids, no kids, or an empty nester – well, just do it!

Ideally you will split up your goals into Short Term (0 – 5 years), Mid Term (6 – 10 years), and Long Term (11+ years). And a great place to start your list, is with a budget and an Emergency Fund (aka Rainy Day fund). If you found yourself unemployed for any length of time due to the pandemic, you already know the benefit of having a budget and an Emergency Fund.

You can make your budget as simple or complex as you want. Start by listing your monthly fixed expenses (mortgage, car payment, insurance, utilities, tithing/gifting – you get the idea). Then the tricky part is the discretionary amounts you pay for clothes, food, dining out. You can start out with a basic budget, then improve on it over time.

A great short-term goal to start an Emergency Fund is \$1,000. Once you've saved the initial \$1,000 to help with small unexpected expenses, then look at your personal debt. Eventually – in your Short-Term, or more likely Mid-Term goals, saving for 3-6 months of living expenses is the Emergency savings goal. But before that, if you have credit card debt, or student loans, this is the time to focus on paying them off. We can help with calculators on our website (www.bruningwealth.com) or planning software.

People have all sorts of goals. Saving for college and retirement are the two most common. Some people will have goals to save for a down payment on their first farm, or start a business, or go on a big vacation. If your goals got derailed or you've never written them down, don't let them remain in the back of your mind. Talk about them with your significant other or family and friends. Write them down. Then start a plan to make them happen.

If you have questions about how to get started or calculations, that's what we do at Bruning Wealth Management. We can help.

New Employee Spotlight



LANE SCHULZ

Lane is joining Bruning Wealth Management as an LPL Financial Consultant based out of our Holdrege location. Lane will help Dave Frook in providing wealth management services to our western branches. Lane holds Series 7, 63, 65, Health and Life Insurance licenses and has been a registered representative for four years.

He enjoys sitting down with clients and teaching the different areas of finance and how they can achieve their financial goals.

Lane grew up in Holdrege and enjoys the outdoors and getting to spend time with friends and family.

Investing is subject to risks including loss of principle invested. Past performance is not a guarantee of future results. No strategy can assure a profit nor protect against loss. Please note that individual situations can vary. Therefore, the information should be relied upon when coordinated with individual professional advice.

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Schedule of Fees

Updated Fees as of July 30, 2021

| FEE NAME | FEE AMOUNT |
|---|------------------------------|
| Photo Copy | \$0.25 per page |
| Fax (Incoming or Outgoing) | \$1.00 per page |
| Current Activity Transcript | \$2 |
| Cashier's Check | \$5 |
| Check Handling Charge (Returned Deposited Item) | \$5 |
| Certificate of Deposit | \$5 |
| Debit Card Replacement (Lost or Stolen) | \$5 |
| Dormant Fee - Personal Checking Accounts Only (If Minimum Balance is less than \$100 after 12 Months of Inactivity) | \$5 |
| Statement Copy | \$5 |
| Multiple Mailer Statement Fee (Per Statement Cycle-Excludes eStatements) | \$5 |
| Collection Item | \$25 |
| Overdraft Fee (Each Overdraft Created by Check, ACH, or in Person Withdrawal) | \$25 |
| Returned Item Fee | \$25 |
| Continuous Overdraft Fee (Every 7th Business Day Account is Overdrawn) | \$25 |
| Foreign Currency (Order or Exchange) | \$25 |
| IRA (Transfer to Another Financial Institution or Closing Withdrawal) | \$25 |
| IRA/SEP Premature Withdrawal (One Free Premature Withdrawal Per Year) | \$25 |
| Stop Payment | \$25 |
| Wire Transfer (Incoming or Outgoing/Domestic or Foreign) | \$25 |
| Wire Transfer Return Fee | \$25 |
| Account Reconciliation | \$25 per hour (minimum \$25) |
| Research Fee | \$25 per hour (minimum \$25) |
| Garnishment (Handling Fee) | \$50 |
| Levy (Handling Fee) | \$50 |



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