



# BRUNING BANK

WINTER 2019

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## Season for Giving

With the holidays here, we feel more compelled to think about giving. This means could we give and do more for our churches. It could also mean giving to a Community Foundation or school, college foundation, donating blood to the Red Cross, giving to the Shriners Hospital for kids, Veterans program or flood relief. We are lucky in rural America to have so many good causes to support.

In our Bruning community, we had two farm families that have a family member with cancer. Our church and local community and neighbors close to them agreed to help. It was an organized gathering of farmers to help with harvest. The first week there were approximately ten combines along with additional trucks and grain carts that harvested one family's soybeans and were done in approximately three hours with 42 meals served. The next week the other family had about 14 combines along with additional grain carts and semi-trucks to help with corn harvest. Again, they were wrapped up about noon with 65 meals served.

We know giving back in time of need happens in many communities especially in Nebraska due to the kind, caring, compassionate, giving people that are always willing to give back. We wish all of the families suffering an illness comfort during this season.

When a group of Nebraskans had an opportunity to participate in a travel study with LEAD to India in 1996, we had the chance to meet and visit with Mother Teresa. Her words of wisdom, I will never forget; "Give until it hurts." We hope you and your families have a joyous Christmas and Holiday Season and prayers to all who are in need.



FRED D. BRUNING

*-Fred D. Bruning, Chief Executive Officer*



## Holiday Giving Opportunities

### BRUNING & HEBRON

Place new or gently used toys under our Christmas trees for  
Blue Valley Community Action

### BROKEN BOW

Select an ornament from our tree with items listed for families in  
need via Healing Hearts and Families

### HOLDREGG

Place a new toy under our Christmas tree for Toys for Tots

### KEARNEY

Provide monetary donations for Good Fellows

# Jerry's Journal



JERRY CATLETT

Almost all news media outlets are full of negative, divisive news. I just shut them off and glean at what I need from more positive sources, mainly the local outlets and sometimes that gets nutty. You've heard this before and we may over use it, "There is no place like Nebraska." I know some of our friends and neighbors in other states would disagree and that could be a subject of another newsletter article!

The farming community knows this much better and more personal than I can even understand, the 2019 winter, spring, summer for agriculture has been as difficult as any going back a generation or two. Snow fall, rain, wind, tornadoes, flooding, hail and more. Now let's throw in more bad stuff, health issues. Members of the Bruning Bank extended bank family have endured all that and more in 2019. They've been hit hard.

Within our small bank extended family, two extended families' members dealt with everything above and then got that terrible news from the doctor. Both got the news late summer and now at harvest time, though there is never a good time to receive that news. My news reporting right now is not so positive either.

Speaking of good people, on behalf of the Bruning Bank Board of Directors and Management I would like to thank and recognize staff that are making a transition into a new part of life.



Craig Pope, Hebron location President, is closing in on 28-years with the bank and is retiring at the end of 2019. He will still be around as he will continue to be involved in farm management and real estate related business on a part-time basis. We'll miss his professionalism, attention to detail and his willingness to keep the Hebron Location in ship shape, and all the extra little things that he did during his tenure. I have had the honor and privilege of working with him for all the time I've been with the bank. Thanks, Craig!

Craig's career will be celebrated December 12 during Hebron's Holiday Open House.



Dan Jelinek, former Broken Bow location President and now Senior Vice President, will be fully retiring at the end of 2019 after 15-years with Bruning Bank and I'm thankful to say that I started working with him in 1985 and he was a get mentor for me. We'll miss him and know that he has built lifelong relationships with clients and helped them build and maintain wealth. Dan chipped in anywhere needed and will be greatly missed by all.

Celebrate Dan's retirement at Broken Bow's Holiday Open House December 6.

However, what happened next made me proud to be a Nebraskan and reiterated that "There is no place like Nebraska." The actions people took here has been happening around Nebraska in 2019 with all the weather-related challenges, neighbor helping neighbor, what a wonderful blessing!

When it comes to harvest, there is a very good book that is very old, that discusses the harvest is abundant and the harvesters are few. In reference to a passage that is still true! In relation to Nebraska, specifically here in Bruning those two families found that the harvesters are very abundant!

One day, ten combines with accompanying grain carts and trucks showed up to complete the bean harvest in one day. About a week later, 14 combines with accompanying grain carts and trucks were harvesting the other family's corn. In all, around 100 people were involved in both volunteer efforts. The Trinity Lutheran Church Farm Support Group has great leadership and community presence and hats off to all those assisted.

There is a way to still help. Keep all those who are suffering from serious health issues, weather related hardship and stress in your thoughts and prayers. Sometimes the blessings in life get buried beneath the negative messages and news. There is good news and great people out there.



Janet Kalinowski, Broken Bow location Customer Service Representative will be retiring from banking a second time very soon. She will be missed by the bank staff and our clients.

Janet's retirement celebration will also take place at Broken Bow's Holiday Open House December 6.



Nancy Hoeck, Holdrege location Personal Banker and Mortgage Loan Officer, will be retiring at the end of 2019 and will be missed by all. She may come back during warm weather to help a little next year! She has assisted so many people fulfill their dreams of home ownership throughout her career. We wish her the best!

Join Nancy to celebrate her retirement during Holdrege's Business After Hours December 12.

All these great people, thanks to them for all they have done for the bank, communities and clients. You'll be missed and long remembered for your contributions!

Within in my family, we have a wedding coming up in December. We're excited for Cecelia and Michael to get married! So far it has been a great experience and another blessing! Check with me after the final check is written!

In closing, life is not easy and when bad things happen, it is great to see our state and people respond and step up. Merry Christmas and Happy New Year!

- Jerry Catlett, President, COO

## Mark Your Calendar

### DECEMBER:

- **6** - Broken Bow Holiday Open House 8:30 AM - 4:30 PM
- **9** - Farmers and Ranchers College - Dr. Kohl at the Opera House in Bruning from 1:00 PM - 4:00 PM  
Sponsored by Farmers & Ranchers College, along with donations from Bruning Bank, UNL Extension & area agribusinesses. No RSVP required.
- **10** - Dr. Kohl at the Sun Theatre in Holdrege from 8:30 AM - 11:30 AM  
Sponsored by Bruning Bank. RSVP appreciated.
- **12** - Holdrege Business After Hours 4:00 PM - 7:00 PM
- **19** - Holdrege Holiday Open House 9:00 AM - 3:00 PM
- **20** - Bruning Holiday Open House 8:30 AM - 3:30 PM
- **20** - Hebron Holiday Open House 8:30 AM - 3:30 PM
- **20** - Kearney Holiday Open House 9:00 AM - 3:00 PM
- **24** - Open until Noon
- **25** - CLOSED
- **31** - Open until 2:30 PM

### JANUARY:

- **1** - CLOSED in observance of New Year's Day
- **20** - CLOSED in observance of Martin Luther King Jr. Day
- **28** - Farmers and Ranchers College - Partners in Progress Beef Seminar at US Meat Animal Research Center near Clay Center

### FEBRUARY:

- **17** - CLOSED in observance of President's Day

*Work ethic is important because, unlike intelligence, athleticism, charisma, or any other natural attribute, it's a choice.*

- Mike Rowe

## The Size of the Coin



FRANK L. BRUNING

I know that too often we look back in history when we should be looking ahead to the future. A conversation I had with Bob and Marge Bright, former Thayer County residents, got me thinking about the good old times, even though they may have been the bad times. We decided that there were lessons to be learned especially one from Bob's dad, John.

Bob wanted a bike. His dad said he thought every kid should have a bike but he would have to earn the money for it.

Bob would be able to save by working with his dad at the lumber yard to earn a few coins and by doing chores for his mom. John told his son that his attitude and work ethic would determine the size of the coin Bob earned.

This advice from Bob's dad is still very relevant for today's young people. There is no free lunch and attitude and work ethic go together. What better guidance could a parent give a child even though this was spoken over 50-years ago.

If we could get all of society to recognize how good this advice is, we would all have a better life style and a more contented life.

Things just a'int what they used to be.

- Frank L. Bruning, Chairman of the Board Emeritus

## Avoiding Raging Out

I recently went to a conference and one of my long-time friends was there so we had dinner together one night. He performs the same tasks I do for his bank, a lot of IT, but given how his career has grown, he's involved in many different departments. He often times does what we affectionately refer to in the Swartzendruber house as raging out. His many hats result in conflicts with his coworkers, a never-ending string of issues to deal with, etc. and he asked me while we were eating how he could best deal with it as being angry all of the time is a drag.

The best advice I ever got on this topic came very early in my career, ironically enough at a conference. A banker, who at the time was twice my age, told an always angry 23-year old version of myself that dealing with things at work or in life is easier if:

1) You understand you can't control everything and thinking or worrying about it doesn't do anything but make you miserable. When the topic comes up and the ball is in your court then you can handle it but spending time considering scenarios that may never happen is poison to your soul.

2) Be prepared for when the ball comes into your court by always learning, having a plan, considering all ideas no matter how strange or off-putting they may seem to you. You'll be more confident and relaxed in your life the more prepared you are.

At this point you are saying to yourself "Corey, I've read two paragraphs and have no idea how this will tie back to

technology?" Here's the thing, we have had a lot of customers recently come in to ask about our new Premier Checking account. It could be considered a technology forward product, I consider it an amazing deal for everyone involved, and there are concerns about the safety of computers, mobile phones, etc. in this world of never-ending data breaches. All have been great questions and we can follow the life advice above for them. We can't live in constant fear of viruses, data breaches, etc., but when we have to deal with one we are going to be prepared with a good antivirus system and backup for our data, educating ourselves on what sites can cause harm to our computer and our bank account, using the amazing Bruning Bank financial tools to keep you in the know about your account and having a plan to call the friendly staff at Bruning Bank if you ever need us. Having all of this in place will allow you to be a confident online shopper and bank customer with the added bonus of not having to rage out. After all, life's too short and precious to be angry or worried all of the time



COREY SWARTZENDRUBER

- Corey Swartzendruber, Chief Information Officer

## Thank You for Taking a Chance on Me



CRAIG POPE

As many of you already know, I am retiring at the end of 2019 to enter the next chapter in my life. This is my twenty-eighth year with the Brunings and has been a great pleasure to work for Frank and Fred Bruning. The Brunings took a chance on me as becoming their first loan production location office manager in Hebron in 1991 which also became a full-service bank in 1996. Even though I didn't have any prior banking experience, they said I had great people skills, didn't have any bad banking habits and could teach me the Bruning way. Having been raised on a livestock and grain farm near Sutton and employed 12-years at the Little Blue Natural Resources District

in Davenport, I knew many area farmers and their farming and livestock practices.

Over the past twenty-eight years, I learned a lot about banking and how to treat customers from the Brunings not to mention meeting a lot of nice people! I am proud to say I have worked for Bruning Bank during my entire banking career and look forward to watching the future success of the bank. Sonny Manley is replacing me as Hebron location Branch President and loan officer and our customers and staff are in good hands with Sonny.

As for the next chapter in my life, I will continue offering farm management services and agricultural real estate sales through the Bruning Real Estate Agency, spend more time with my grandchildren and mix in travel as time permits.

In closing, thank you for taking a chance on me!

- Craig Pope, President - Hebron

Bruning State Bank would like to remind all customers that by mid-January 2020 you will be receiving 1099's and other important tax documents.  
**Please watch your mail closely.**

## INTERESTed in Premier Checking?

### TO EARN INTEREST:

#### Per Statement Cycle

- 20 Debit Card Transactions
- Log Into Mobile or Online Banking
- Electronic Debit or Credit (payroll, automatic bill payment, etc.)
- Sign Up for FREE eStatements

### INTEREST RATES:

Minimum Balance	Interest	APY*
\$0.00 - \$10,000.00	2.50%	2.50%
\$10,000.01 - \$100,000.00	0.35%	0.35%
\$100,000.01 - \$250,000.00	0.60%	0.60%
\$250,000.01 and Above	0.60%	0.60%

If the above requirements are not met, the entire balance in the bank account will get 0.05% interest and 0.05% APY.

Please call or stop in and talk to any of our customer service representatives with any questions you might have! We are ready for our customers to start enjoying the great benefits of this new account!

\*Annual Percentage Yield. Fees may reduce yield on these accounts. Interest rates and APY may change. Rates effective as of August 22, 2019. Minimum deposit required to open an account is \$50. Monthly qualification cycle means a period beginning one business day prior to the first day of the current statement cycle through one business day prior to the close of the current statement cycle. Interest compounded monthly.



KATHY ROBERTS



BRIAN HULSE



KRISTEN MONTEFORTE



LARY HOLTZEN

## Insurance for All Seasons

- M** Motor Homes - Motor Boats - Mobile Homes - Motorcycle
- E** Excess Liability - Errors & Omissions
- R** Recreational Vehicles
- R** Ranch & Farm
- Y** You (Life & Health)
  
- C** Commercial - Crop
- H** Home - Hail
- R** Renter's Insurance
- I** Inland Marine - Irrigation Equipment
- S** Surety Bonds - Scheduled Equipment
- T** Technology (Electronic Equipment)
- M** Multi-Peril Crop Insurance
- A** Automobile
- S** Supplemental (Medicare - PDP - Dental - Disability)

At Bruning Insurance Agency, we can write insurance of all kinds, no matter what the season!

We appreciate your business and look forward to assisting you with all your insurance needs in 2020!

MERRY CHRISTMAS AND HAPPY NEW YEAR!

- Kathy, Brian, Kristen & Lary  
Bruning Insurance Agency

**Annual Crop Insurance Meeting and Customer Appreciation**

Our annual crop meeting and customer appreciation gathering will be held in February 2020.  
*Details are still being finalized.*

If you would like to be added to our invitation list, please give us a call at 402.353.2085.



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

Mother Nature provided us with an abundance of moisture this year! There were lots of challenges and worry regarding the crops! However, in most cases, the row crops have now been harvested and fall wheat has been planted. Now is the time to make sure your multi-peril crop and crop hail coverage is in place for 2020!

Just a few reminders as we start into a new crop insurance cycle:

- 1) Report your row crop yields and sign the yield reporting form. Bring elevator summary sheets, field records and bin measurements if you think you'll have a loss.
- 2) Pay your multi-peril crop and crop hail insurance premiums
- 3) Notify us of any changes in your farming operation for 2020:
  - Adding any ground to your operation?
  - Breaking up land that hasn't been farmed in the past?
  - Any changes in ownership – new entities – change in marital status?
  - Any other changes in your farming operations?

Merry Christmas & Happy New Year from all of us to all of you!

- Kathy, Jeff, Shari, Craig, Brian, Lary & Zach  
Crop Insurance Agents

## Life happens. Insurance helps.

BRUNING INSURANCE AGENCY can help you with coverage on:

Auto  
Boats  
Bonds  
Campers

Commercial  
Crop Hail  
Farm  
Flood

Health  
Home/Renters  
Irrigation Pivots  
Life

Livestock  
Medicare Part D  
Medicare Supplements  
Motorcycle/ATV

Multi-Peril Crop  
PRF  
Umbrella  
Worker's Comp

Have an insurance need, question or concern? We can help with that.

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.

# Interest Rates, Points & APRs. OH MY!



MICHAELA NIELSEN

A customer recently asked me if I would be able to match a lower rate that he had received from another bank. This prompted a conversation about points and how they can affect your overall savings. I asked him if the other bank was charging points to buy down the rate. (A point is a fee equal to 1 percent of the mortgage amount). He wasn't sure, so I asked if I could see a copy of the Loan

Estimate the other bank gave him. Turns out, the other bank was charging him two points to buy down the rate.

There are several things to think about when deciding whether or not to buy down a rate:

### How long will it take me to recoup the points I paid before I start saving money?

This varies with each loan. To calculate this, first figure the difference in your monthly P&I (principal and interest) payment. Then take the amount you will pay in points and divide it by the payment difference. This will give you the number of months it will take to recoup the points.

### Is it worth it to pay points if I only plan to live in the house for a few years?

This depends on how long you actually plan to own the house. It also depends on what interest rates are like in the future.

If rates go down significantly, it may be worth it to refinance and in that case, if you haven't recouped your points yet, you will have unnecessarily spent extra money at closing. If rates go up and you don't plan to refinance any time soon, then it will have been worth it.

### How can I tell if a lender is going to charge me points?

If you look at mortgage rates online, you should see an Interest Rate and an APR. The APR is always higher than the interest rate. The interest rate is what you actually pay for your monthly payment, but the APR includes other costs to originate the loan. The lower the costs, the closer the APR is to the interest rate.

Bottom line: When getting quotes from lenders on interest rates, always ask if they are charging points to get that rate. If they are, ask how many points are being charged (or even what the dollar amount is). Most large lenders automatically disclose a rate with points, so make sure to do your homework before jumping in feet first at an interest rate that sounds good.

If you are looking to buy a home or refinance your current mortgage, contact one of the experienced mortgage loan officers at any of our locations. We offer several products with competitive rates and terms. We retain the servicing on most of our mortgages, so you'll always know who to call. We also have quick turnaround times and offer peace of mind by maintaining contact with you, your realtor and all other third parties, so you can feel comfortable knowing that your loan is in good hands.

- Michaela Nielsen, Mortgage Loan Officer (NMLS#894658)

If you have any questions on your mortgage or loans, please feel free to give us a call!

## Unleashing the Most Positive You



KIM SCHIPPOREIT

"Unleashing the Most Positive You" I recently had the privilege of attending the Women in Banking Conference in Lincoln. We had a great lineup of motivational speakers.

One of our speakers presented this phrase to us, "What you think is what you become." She referred to this as U-turn thinking. She suggested that for every negative thought you have,

think of two positive thoughts.

She explained how every interaction with someone can create positive or negative energy. It simply depends on your initial contact with that person. You have the choice to greet

someone with enthusiasm, which creates positive energy or you can greet them with an unfavorable demeanor and create a toxic atmosphere that leaves everyone around you feeling dispirited.

At Bruning Bank, it is important to us that our customers have a positive experience each time they come into the bank. Banks typically have similar products, so in order to differentiate our bank from others, we believe in offering first-rate customer service. "People will forget what you said, people will forget what you did, but people will never forget how you made them feel," Maya Angelou said.

Next time you are thinking a negative thought, think of two positive thoughts and you will soon be on track to "Unleashing a More Positive You!"

- Kim Schipporeit, Vice President,  
Director of Deposit Operations, Assistant Cashier

## What is Relationship Banking?



SCOTTI ROSS

You may have never even thought about it, but what is the difference between having a bank and having a banking relationship? You can bank just about anywhere. Almost any banking establishment will take your deposits, cash a check for you and process a loan application. So, why is a banking relationship better? It's the people behind the transactions.

It doesn't mean you will always be happy, but if you're not, you can come talk to us. We can work together to solve the problem. It means that you have your banker's cell phone number. He or she knows you, your kids

and grandkids, and understands how important the future of your operation is for them. You can trust that we have your best interest at heart. We aren't successful unless you are successful.

We recently refreshed our brand. This came with a new look as well as a new tagline: Build. Grow. Thrive. I've always liked that word thrive. It has many synonyms like prosper and flourish but none seem to say it quite the same. When you thrive, you've nailed it. You're doing things right and you worked hard to get to that point. Everyone wants to be thriving. That said, you didn't get there without first building a foundation and growing from your roots. We intend to help you do all three. Setting bold goals in order to thrive starts with a strong relationship like the one you'll find here at Bruning Bank.

-Scotti Ross, Deposit Specialist

### Agriculture Today: It Is What It Is. What Should We Do About It?

Dr. David Kohl will be speaking in our area twice in December. We hope you can join us for one of these presentations!

**Monday, December 9 • 1:00 PM - 4:00 PM**  
**Opera House in Bruning**

Sponsored by Farmers & Ranchers College, along with donations from Bruning Bank, UNL Extension & area agribusinesses. No RSVP required.

**Tuesday, December 10 • 8:30 AM - 11:30 AM**  
**Sum Theatre in Holdrege**

Sponsored by Bruning Bank.  
RSVP appreciated.

### Holiday Banking Hours

**December 24 - Open Until 12:00 PM**

**December 25 - CLOSED**

**December 31 - Open Until 2:30 PM**  
*End of year cut-off for 2019 business*

**January 1 - CLOSED**

# BRUNING

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## WEALTH MANAGEMENT



DAVID FROOK  
FINANCIAL PLANNER

## Estate Planning

At Bruning Wealth Management we are planners. We believe planning is the foundation of all investment decisions. Absent planning, investing becomes risky speculation, college funding often doesn't happen, retirement savings is all too often short of what you wanted, Uncle Sam gets too big a chunk of our assets, and our hard-earned lifetime of assets in our estate may not be disbursed the way we had hoped.

Many middle income people mistakenly think that only the wealthy need to do estate planning. But estate planning can benefit everyone from those with very little assets to the uber-wealthy.

"By definition, estate planning is a process designed to help you manage and preserve your assets while you are alive, and to conserve and control their distribution after your death according to your goals and objectives." (Broadridge Foremost Advisor). Sometimes I hear people say, "You can't take it with you", as an excuse not to plan. And of course they're right on the surface. But what if a simple Will could help minimize probate time and costs to your family? What if a small life insurance policy went to the beneficiary you want to help? What if you could leave a legacy to your church, a community foundation or favorite charity? It's true you can't take your assets with you when you pass away, but you can sure do a lot of good with some basic planning. And of course, if you have more assets - a business, a farm, or other more substantial or complex assets - then you need more complex planning to carry out your wishes.

Some of the tools used in estate planning include the Will (I'd say it's the foundation), durable power of attorney, advanced medical directive, healthcare directive, beneficiary statements on Qualified Retirement Plans (401k, IRA, etc.), Transfer on Death addendums on investments, life insurance, long term care insurance, annuities, non-profit foundations, corporations, Family LLC's, Installment Note Sales, and trusts.

Trusts are amazing tools that can be crafted to help you accomplish many estate planning goals. We manage assets within trusts that are designed to help disabled children and adults, provide incomes for surviving spouses, provide college scholarships, contribute to church projects, and provide needed assets to community libraries, reduce taxes, and protect homes and farms, just to name a few. There are many types of trusts including Revocable, Irrevocable, Irrevocable Life Insurance Trust (ILIT), Credit Shelter Trust, Grantor Retained Annuity Trust (GRAT), Asset Protection Trust, Charitable Remainder Trust, and more.

We work with attorneys that we can recommend to help you with your Will and trust. We work with an insurance broker that has an advanced planning team to help you. The best practice is work with a team that includes your financial planner, an estate planning attorney, and a tax advisor. Our role, as financial planner, is often acting as the "project manager" for you - starting the discussion, helping with ideas, helping assemble a team, and recommending and managing various investment and insurance assets to help you achieve your long term goals.

I get excited when I see estate planning strategies that leverage up assets, or minimize taxes, provide for others, or protect family farms and business for the next generation.

So plan a hunting trip, a vacation, a birthday party or a wedding. But while you are honing your planning skills, don't forget your estate planning. Make it a goal. Put it on your calendar. And talk to us. It could turn out to be a wonderful thing that you do for your family, church, charity, and community.

Securities America and its representatives do not provide tax or legal advice. Please consult the appropriate professional regarding your specific situation.

Securities offered through Securities America, Inc. Member FINRA/SIPC. David Frook, Registered Representative. Advisory Services offered through Securities America Advisors, Inc. David Frook, Investment Advisor Representative. Bruning Bank and Bruning Wealth Management are unaffiliated with Securities America. **May Lose Value, Not FDIC Insured, No Bank Guarantee Not a Deposit, Not Insured by Any Federal Government Agency.**

## Preparing Yourself and Your Office for a Move



TIANN ALLEN

In the last few months, I have not only moved homes, but also been involved in moving to the new Kearney location at 1110 17th Avenue. Along with any move comes a little chaos. Needless to say, I have no idea where my good serving pitchers are. Moving an office creates its own array of challenges, from IT to address changes.

To better prepare yourself, check around your house for important documents: birth certificates, passports, marriage licenses, wills, vehicle titles, etc., which belong in a safe place. Consider a secure home safe and make a list of where you placed those items.

Look for a shoe-box sized plastic storage container. This can be your financial go-to kit. Keep a list of your account numbers

for bank accounts, credit cards, loans. You can also stash copies of your insurance policies, tax returns, etc. here. Place a small amount of cash in your box along with your check books and other pertinent items to keep out of the moving van. Many of your items will be packed away tightly or in storage until you find your permanent home.

Preparing an office for a move is similar. Make sure all boxes are marked appropriately so that unpacking can go smoothly, and when it is not, you can still make it look like it is to the customer. While every little detail didn't go perfectly with the move in locations, the new building is fresh and inviting. We also have a few new staff members. The new location across from Yanney Park is an exciting location with the daily commuters and students rushing by. Our Open House Week has brought in many old friends and new faces and our staff is excited for the future of our new building. Stop by for a cup of coffee or bottled water while I keep looking for my serving pitchers.

- TiAnn Allen, President - Kearney

**Take a look at the NEW Kearney location and get to know some of the staff!**



No matter where you are at, you can still take a look at our new location in Kearney! Visit our Facebook page, click on the Videos tab and select "Kearney's NEW Building."

While you are there, be sure to like our page to stay up-to-date on Bruning Bank's latest offers and events!

## New Employee Spotlight



### DANI CRACKEL

Dani joins the Kearney location as a Customer Service Representative. She had been in banking for about two and a half years and has a background in customer service.

She grew up south of Kearney, near Franklin, and went to college at UNL. She moved to Kearney almost six years ago after getting married. Her husband and her have a two-year old who keeps them busy. They are both are involved in their church in Kearney and enjoy spending time with their family.



### LISA GRIESS

Lisa joins Bruning Bank at the Bruning location as the new Wealth Management Assistant. She has 22-years of banking experience in lending and deposits, with the past three years being in the investment industry.

Lisa and her husband Randy reside in Sutton and have two grown daughters. They also have one grandchild. She enjoys creating homemade cards, baking, cooking, walking and deer hunting. Stop in the Bruning location to meet Lisa!



**BRUNING**  
**BANK**

P.O. Box 100  
Bruning, Nebraska 68322

Address Service Requested

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



## Holiday Shopping Made Easier

With the Holidays fast approaching, we are working to make Holiday shopping easier when you use your Bruning Bank debit card!

We have temporarily raised our debit card limit to \$3,000 per day so you don't have to worry about calling us to raise your limit! Your limit has already been increased to the new per day limit and will run through January.

Have any questions about your card? Feel free to give your nearest location a call!

### **Bruning**

104 E. Main St.  
Bank & WM\* - (402) 353-2555  
Insurance - (402) 353-2085  
\*Wealth Management

### **Hebron**

252 S. 13<sup>th</sup> St.  
(402) 768-7473

### **Broken Bow**

803 S. D St.  
(308) 872-2757

### **Holdrege**

1215 Burlington St.  
(308) 995-3880

### **Kearney**

1110 17<sup>th</sup> Ave.  
(308) 455-3072