



# BRUNING BANK

SUMMER 2020

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## Adapting Business

It would be an understatement to say times lately have been unique. Bruning Bank took this challenge head on by working to adapt our daily operations and overall practices. Our goal is to be of service to our customers, no matter the circumstances, and to help our communities at all times.

As many of you know, we have temporarily closed our lobbies to keep our customers and staff safe. Appointments are accepted if a customer needs to meet with a staff member or access their safety deposit box. The drive-up window is the safest and easiest way to conduct business. When needed, we have met with customers at their home or business. Of course, technology has been instrumental and allows customers and our staff to conduct business as close to usual as possible.

As an organization, it is very important for us to give back at all times. People across the globe are working together and that has been wonderful to witness. Our local communities are no exception. As a bank, we are supporting local restaurants by providing meals to our staff twice a week. During the month of April, we handed out \$5 gift cards for area businesses through the drive-up to random visitors.

Communication is an essential part in any business. We have called random customers to check in and see if we can help in any way. We have worked to communicate important updates through the bank's website and social media.

Communities have been staying in touch by organizing and participating in Cruise Nights. In Bruning, our event, Cruise for a Cause, collected 600 pounds of food for the local food bank from participants. People were so happy to drive around, wave at each other and donate to a good cause.

Small businesses are an integral part of our communities. To assist small businesses, Bruning Bank participated in the Paycheck Protection Program. This Government program was created to give banks the opportunity to help small businesses with a low interest loan for payroll assistance. We have helped many businesses through this program in hopes of helping them with expenses during the pandemic.

We want to thank all of you who are currently serving on the front lines and in our medical fields. We will continue to do our part to keep our staff, customers and communities safe!



FRED D. BRUNING

*-Fred D. Bruning, Chief Executive Officer*

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“Health is rarely valued until sickness comes.”

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Thomas Fuller



# Jerry's Journal



JERRY CATLETT

What will things look like in the bank after the easing of the Nebraska Directed Health Measures (DHM)? We have been reviewing the guidance being issued by health agencies and we'll look like a lot of other businesses you are you currently using. You'll likely experience in our bank lobbies and offices, the following:

- Limit the number of people in the lobby and offices.
- Request you call to schedule a time to see loan officer, open a new deposit account, see an insurance agent, wealth advisor or other bank staff.
- Social distancing signage in the lobbies.
- Plexiglass shields at teller stations and reception areas.
- Document signing in conference rooms.
- Masks will be available for your use, but will depend on mandates if they will be required. As of this writing, we are not aware of any requirements, just the recommendations.

- Hand sanitizer will be available.
- Customers will be given the pen they used to limit sharing and contact.

We will do our best to protect customers and employees. Your patience and loyalty are greatly appreciated as we work through the pandemic.

Stay safe! Keep an eye out on our Facebook page and at [bruningbank.com](http://bruningbank.com) for more updates as they become available.

- Jerry Catlett, President, COO

# New Product Alert: Credit Sense



Imagine fall 1997 in Kearney, Nebraska. I'm starting my second year at UNK and one of the young ladies in my friend group was studying nursing. She was animate that we all get flu shots, and after several rounds of well-meaning arguments about why I didn't need one, I got tired of the hassle and with an eye towards trying to impress her, went and got one. I've received many flu shots since then and all have worked out well, but this particular one must not have sat right in some way. Or maybe more accurately, it took my body and beat it up all over the place. The illness I experienced after the shot was like nothing I'd ever seen.

As I laid in my room contemplating my life choices for a couple of days, I became quite bored with the situation. Keep in mind, I didn't have a cellphone that could be used outside of a car, wasn't going to the computer lab to look at this newfangled Internet and one can only watch so much MTV. It was quite a relief when the illness passed and I could get back to my normal life.

This story has come to mind a lot in the past couple of weeks as we continue to deal with this unique time in our history. While most of us have unlimited entertainment options (1997 Corey would be so jealous), working and schooling from home have come with many challenges and I think everyone just wants to get back to whatever normal is going to look like as soon as we can.

Bruning Bank has put many resources into making your virtual banking experience all it can be, both before the pandemic and now as we work our way through it. We're excited to

announce a new addition to our Online and Mobile banking lineup, Credit Sense.

If you are anything like me, your credit score is something that you may not think about too often, perhaps when you go to ask for a loan or hear a frightening story on TV about someone who had their identity stolen. But what if we told you that you can monitor your score anytime you want from your Online or Mobile Banking? What if you could get alerts when something with your score has changed, see what balances you have on your credit report or get tips on how to improve your score? You can do all of this by enrolling in Credit Sense.

The best part is this service is **free** and does soft pulls so it won't affect your credit score! Since it is available in Online and Mobile Banking, something you may be logging into each day anyway, this information is always at your fingertips. We believe this product is another great way our customers can bank virtually and keep track of their finances, whether they are under quarantine or just not feeling like going to the bank that day.

Credit Sense would have been a great way for younger me to pass the time by learning about my score, reading tips and short, but relevant articles all of those years ago and most likely would have made me much more responsible financially. As mentioned, I did get over the illness no worse for wear, didn't impress the nursing student (that was probably a good thing for both of us) and continued to get flu shots in the coming years always bracing myself for three days of bed rest only to be relieved when I didn't get sick. If you have any questions about Credit Sense or any of our virtual banking products, please don't hesitate to contact our friendly staff. Stay safe out there!

- Corey Swartzendruber, Chief Information Officer

## Play it Safe. Bank with Precaution.

### In-Bank

Deposit with Tellers

Account Balance Inquiry

Meet with an Employee

ex: Loan Officers, new account, CDs, Safe Deposit Boxes, ect.

Pay bills

Apply for a Mortgage

Withdraw Cash

### Alternative

Deposit via Mobile Banking, drive-up or night drop

Online & Mobile Banking or call your nearest location

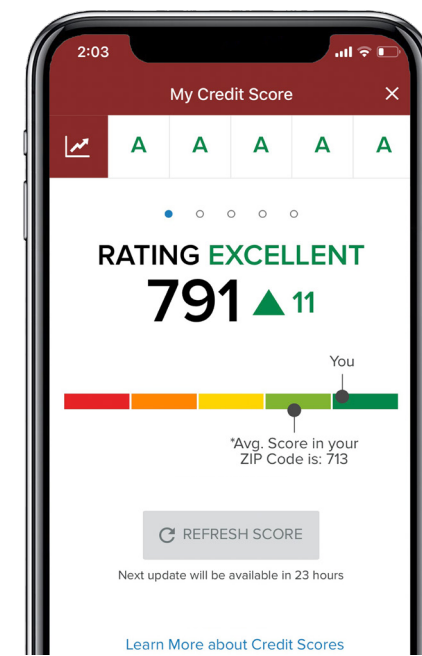
Call or email the employee to schedule an appointment

Online Bill Pay

Fill out our application online

Visit any of our ATMs or drive-ups

Questions or Concerns? Give us a call!



## GETTING STARTED WITH CREDIT SENSE

1. **MOBILE BANKING** - On the Home page, select **My Credit Score** and then **Get Started**
2. **ONLINE BANKING** - Select **Credit Sense** on the top right of the screen to begin the setup process
3. Verify information and then select **Next**
4. Accept the agreement for the app to do a credit pull\* and select **Continue**
5. Answer security questions and select **Continue**
6. You can now view your score on the Home page

\*Will not impact your score



“ I never met a man I didn't like.

- Will Rogers

## Think About It



As you know, for the last two years I've had a lot of time to think, especially since Mary and I are at home together now more than ever. We get to thinking and reminiscing about our old friends and friendships. An interesting thing happened to me when I broke my neck. My first visitors when I returned home were three young high school boys. I thought that was quite a compliment for an old bird like me to have friends that young.

I think we have lost a little friendship in our world when we watch TV or go to some of the public meetings. Maybe we should get back to the basics and start thinking the way that children do.

They don't have an axe to grind and they crave friendships with other kids. They are the first to make friends in a group. Mary and I have been blessed with friends and the memories with those friends help us through the days as we get older. When I look back at successful people I have known over the years, they usually have one thing in common; they enjoy friendships with their customers, friends and relatives.

Speaking of relatives, maybe that's a good place to start rebuilding friendships. In rural America, it can be easy to make friends, but competition sometimes gets in the way of building friendships.

Maybe if we could all appreciate life like kids do, it would be a happier world.

- Frank L. Bruning, Chairman of the Board Emeritus

## Paycheck Protection Program



The first quarter of 2020 started calmly, but ended in a Coronavirus storm that no one could have predicted. This is the first time in my lifetime I recall an event that affected every single person in the United States and across the globe!

My focus over the past few months as the Chief Credit Officer has been to study and gain knowledge about the financial stress in the agricultural and business world and how to utilize government funding programs to help agricultural producers and small businesses survive this situation. One program that has been very successful to date is the Paycheck Protection Program (PPP), which was authorized by the U.S. Treasury Department, administered by the Small Business Administration and funded by banks like Bruning Bank. This program provided 100% loan guarantees to banks for lending money to small businesses, including agricultural businesses,

so the businesses could continue to employ people through this economic downturn. The goal is to keep people employed and off unemployment. Basically, the loans will be fully forgiven by the U.S. Treasury, if employees were retained and payrolls maintained at 2019 levels for each business.

The PPP program was rolled out very quickly by the government, so there were, and still are, many questions as we move out of the application and funding phase and into the forgiveness phase. We are awaiting final guidance on exactly how loan forgiveness will be calculated. Hopefully, this process will not cause too much heartache and pain for the businesses and banks.

To date, Bruning Bank has helped businesses retain over 1,400 employees in over 200 businesses! I am very proud of how our banking team has performed in providing PPP loans to farms and businesses in need in our communities. These past two months have been challenging to say the least, but I feel very good about helping the farms and businesses in our communities to survive through these times. This year will be a historical year that we will not soon forget.

- Ken Mehlin, Chief Credit Officer

More than 1,400 employees in over 200 businesses have been retained through the Paycheck Protection Program through Bruning Bank



When I think about fraud and the variety of ways they target you, me, your neighbor down the street, your grandparents and everyone in the world, it's a little overwhelming. However, knowing how to recognize fraud is something we are all capable of and Bruning Bank is always here to help!

### GENERAL FRAUD

My personal number one rule is if it seems too good to be true, it usually is. Trust your gut! Things such as checks received in the mail that you were not expecting, should always be treated as though they are not legit. If you are unsure of the check, a good place to start is calling the phone number that is listed for the issuing bank. If the phone call will not go through or they are unable to verify the legitimacy of the check, discard the check. If you are still unsure of what to do, stop by your local bank and ask. We are always happy to help!

### WEBSITES

Another good rule of thumb is shop what you know. Sometimes while shopping online, we find good deals and cheap prices, but things may not always be what they seem. If you are on a site that has something you are interested in, take a moment to do a quick Google search. Type in the name of the business followed by fraud. Generally, if there is a red flag with the business, it will show up here. If you are still unsure, no deal is ever worth your personal security and account security. If you are worried about a purchase you made, don't hesitate to get in contact with your bank. We can talk you through the situation and make a plan to make sure you and your account information are safe!

### PHONES CALLS

As if those weren't enough to worry about, a lot of us have seen an increase in phone calls with spoofed numbers that pretend to be your long-lost family member, the Social Security Department or maybe some Joe you don't even know. Whatever the case, it's always the same story. They give you a story followed by needing some type of personal information from you. How

do we know what is and isn't real? The same rule applies as before, follow your gut! Organizations like the Social Security Department are not going to be calling you. If anyone on any call starts asking you for your personal information or bank information, hang up! If it was a family member or business you may have a relationship with, give them a call back on the phone number you have for them. Redialing the number they called you on could lead you back to an illegitimate source.

### STIMULUS CHECKS

Everyone is aware of the COVID-19 issues the world has been dealing with and the stimulus checks that have been issued to help individuals and families. Unfortunately, even though this outbreak has caused lots of devastation in a variety of ways, the fraudsters mentioned above have seen it as a new opportunity to profit. The Americans who qualify for stimulus payments are seeing the checks come in one of two ways: ACH (automatic deposit into an account) or a physical check in the mail. After you receive payment in either form, you will receive a letter confirming 15-days after. The IRS is not using forms of communication such as phone calls, texts, emails or social media channels.

If you have any questions about your stimulus payment, please visit [www.irs.gov/coronavirus/get-my-payment](http://www.irs.gov/coronavirus/get-my-payment). For specific information on when to expect your payment safely, visit [irs.gov](http://irs.gov) and select the link that says Get My Payment. You can input the required information fields and from there it will give you a date of payment as well as how the payment was processed. **This is a secure site so you are safe to enter the information.** If your funds were delivered via an ACH, it will give you the last four digits of the account number it was put into.

In closing, let this information be a guide to you, your family, grandparents and your neighbor down the street. We are all vulnerable to fraud in many different forms; however, we are in control of our actions and the ability to stop fraudsters from getting our information so easily. If you do find yourself in a situation you are unsure of or maybe you did give out your information, don't be afraid to call! The sooner, the better. We are happy to help you get through the situation and answer any of the questions you may have.

- Bryanna Bowman, Personal Banker





KATHY ROBERTS



BRIAN HULSE



KRISTEN MONTEFORTE



LARY HOLTZEN

## There's No Place Like Home

Have you been sheltering in place these past few months, social distancing and following all the rules?

We have all spent a lot more time at home lately! Some of us worked from home, home-schooled our children or just stayed home to avoid exposure to COVID-19.

In all cases, we should realize how special and important home is to us and our families. Now might be a good time to make sure your home is properly covered for a disaster.

- Do you have enough insurance to make repairs or to rebuild your home?
  - Your policy needs to cover the cost of repairing or rebuilding your home using current construction costs.
  - Do you have replacement cost (or extended replacement cost coverage) on your home?
- Do you have enough insurance to replace all your possessions?
  - Conduct a home inventory detailing everything you own and estimate the cost to replace these items if they are stolen or destroyed by a disaster. Be sure to include dishes, food, clothing, furniture, appliances, electronics, jewelry and all miscellaneous items in your home.
  - Do you have replacement cost coverage on your possessions?
- Do you have coverage for additional living expenses?
  - Additional living expense coverage pays for the extra costs of temporarily living away from your home if you can't live in it due to a disaster. It covers hotel bills, restaurant meals and other expenses that aren't regular living expenses. It doesn't cover mortgage payments, grocery store trips, etc.
- Do you have adequate liability protection to protect your assets?
  - Liability protection provides coverage for bodily injury or property damage that you, your family member or your pet accidentally cause to other people.

Standard home insurance policies don't typically cover things like earthquakes or flood and surface water damage, but coverage is available if it is needed.

We do hope that everyone is taking care of themselves, staying healthy and doing well during these trying times.

Please contact our office to review your home insurance or to discuss any other insurance needs. Hopefully by the time you are reading this, the lock-down is over. If not, our doors may be locked, but we are still here to assist you with all your insurance needs.

Have a safe and happy summer!

- Kathy, Brian, Kristen & Lary  
Bruning Insurance Agency



### Times are uncertain, but one thing is for sure... We are still here for all your insurance needs

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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

Most of us love the spring and summer months. However, warmer temperatures bring possible severe weather: thunderstorms with high winds, large hail and tornadoes. Are your crops covered if they get damaged by hail, wind, excess moisture, lack of moisture or other weather-related damage?

Hail insurance provides coverage for more than just hail. Hail insurance also covers damage from 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 also be added to your hail insurance policy on corn. Green Snap provides coverage if the corn stalk is severed below the ear. Wind provides coverage if the corn stalk is blown over to a point that it is more difficult to harvest.

Let us help protect your income! Contact one of our agents to get more details on the different deductible and coverage options available. Don't wait! Your coverage does not go into effect until the completed and signed application is received by the company.

### MULTI-PERIL CROP INSURANCE REMINDERS:

This is a very busy time of year for our farmers, so just a few reminders on your multi-peril crop insurance:

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

- Corn - May 25<sup>th</sup> (Both NE & KS)
- Grain Sorghum - June 15<sup>th</sup> (NE)  
June 25<sup>th</sup> (KS)
- Soybeans - June 10<sup>th</sup> (NE)  
June 15<sup>th</sup> (KS)

**Acreage reporting deadline (Oats & Row Crops) - Report final acres & plant dates by July 15<sup>th</sup>.**

#### Wheat premium due - July 1<sup>st</sup>

Interest will start accruing on August 1<sup>st</sup>

**Losses:** Remember to contact us right away if you think there is a loss! Contact us before you replant, before you chop for silage and before you destroy any crops.

We are always ready to assist you with all your crop insurance needs, so please contact our office today. Thank you to all our farmers for all that you do!

- Kathy, Jeff, Shari, Craig, Brian, Lary & Zach  
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.



# New Employee Spotlight



## KELSEY LAUENSTEIN

Kelsey joined Bruning Bank in March as a loan administrator. She has a background in agriculture and banking and graduated from Central Community College in Hastings with a business administration degree in accounting.

She grew up on a small farm south of Guide Rock. She and her husband live on a farm with a cow/calf operation outside of Shickley. Horses have always been something that she has always had an undeniable passion for and have been a huge part of her life.

Outside of the bank, her horses and horse events consume most of her free-time.



## DREW KLATT

Drew joined Bruning Bank in April as a universal banker. He got his start in banking when he was a senior in high school through a student study program at a bank in Ainsworth.

He attended Northeast Community College in Norfolk and Robert Gordon University of Business in Scotland and obtained an associate's degree in business banking, ag business and a certificate in international banking. He then moved back to Ainsworth after graduating and worked for a local bank for three years.

His family resides in his original hometown of Superior, so he is happy to be closer to them again. He enjoys gardening, traveling, his Irish Setter and good conversation.



## BAILEY TEBOW

Bailey joins our Broken Bow location as a customer service representative. She is new to the banking world and comes to us from having managed a local boutique. She loves working with people and is excited to serve the customers of Bruning Bank.

She and her husband are originally from Kansas where she attended Kansas State University with a dual bachelor's degree in merchandising and fashion design. They moved to Broken Bow four years ago and are welcoming their second baby boy in August.

She enjoys spending time outside and loves afternoons golfing with her husband.



## JONI KACZANOWSKI

Joni joins Bruning Bank in Broken Bow as a customer service representative. She comes to the bank from the Broken Bow Chamber of Commerce.

Joni grew up south of Valentine on her family's ranch. She attended the University of Nebraska at Kearney and graduated with a degree in organizational communication.

She and her husband moved to Broken Bow in 2018. Joni enjoys gardening, baking and visiting family.



# Mortgage Application on Your Schedule



Bruning Bank's mortgage department has had the opportunity to help many homeowners lower their interest rates during these past few months, while still adhering to Covid-19 restrictions.

Technology has been the key to allowing us to continue business as usual while still social distancing. The starting point is our online application

portal on the Home Mortgage Loan page of [bruningbank.com](http://bruningbank.com) where the borrower can complete and submit a home loan application.

Once received, we process the application and complete the required paperwork, which we then send to the applicant via our secure e-sign portal. In addition to e-signing the documents, this portal can also be used as a secure method to upload paystubs,

bank statements, W-2 forms and other forms we request during the process. This technology has served us well during these times and has helped us better serve those borrowers who live a distance from the bank.

This online application is a great option while our lobby availability is altered and even after business returns to usual. Don't let distancing stop you from applying for your mortgage or construction loan!

Although we have implemented more technology, please know that we are still just a phone call, email or visit away to answer any questions you may have. We enjoy the relationships we have formed over the years and will always be here to add the personal touch to the home loan experience. If we haven't had the opportunity to work with you in the past, we would welcome your mortgage business going forward.

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

# Community Support Through COVID-19



During the recent restrictions imposed on businesses across the state, many of our local economies experienced a challenging downturn. Custer County has an organization called Custer Economic Development Corporation (CEDC) that was determined to help local businesses through this difficult time. I serve on the Executive Board as

the Secretary of the organization and I was recently part of a subcommittee tasked with keeping the federal stimulus dollars in the local economy to help support small businesses. We came up with an incentive program called 4 County Cash Back. The idea was to meet customers' online gift card purchases with a 50% match. So, if the customer bought a \$50 gift card to the local hardware store, CEDC would kick in another \$25 and send the customer a gift card for \$75 while also sending a check to the business for \$75.

To kick off the program, CEDC put up \$50,000 from the proceeds of the sale of a building donated to the organization by Dr. Leon and Dixie Books. In doing so, the organization asked

for matching donations to reach their goal of \$100,000 to use for incentive funds. Of course, the bank gladly donated to the cause. Within three days of initial discussion of the idea, the generosity of our community came through and their goal was met. The task force quickly rallied to put together a set of rules along with an "opt-in" form for businesses across Custer County to sign up to be on the website. At the same time, the website itself was being built from scratch by another board member, who was also collaborating with area chambers and EDC organizations to get the word out to local businesses about the program. In another three days, the website launched beginning with only the businesses that had been closed or partially closed due to directed health measures.

By midnight of the first day, the website saw nearly \$30,000 in gift card sales! The subcommittee decided the next day to go ahead and open up sales to all the businesses who had opted in. Within 48-hours of launching the website, total sales hit \$111,000. After one week, all the matching funds had been exhausted, resulting in over \$300,000 being inserted into the local economy, all while practicing safe social distancing. It is truly amazing what can be accomplished when a few driven individuals gather around a great idea over a few Zoom meetings.

- Scotti Ross, Deposit Specialist

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# BRUNING

## WEALTH MANAGEMENT

### Coronavirus (COVID-19) and the Markets



DAVID FROOK  
LPL FINANCIAL PLANNER

In my previous newsletter, I wrote about the concern on many investors minds was how long the Bull market would last. Based on the current economic analysis at the time, it was very plausible for the market to continue on its growth pattern. I commented that it doesn't mean we couldn't have a "Black Swan" event, while honestly not even considering that we would

actually have one. Wow, did we ever have a Black Swan event! Coronavirus (COVID-19) took the market out at the knees like a hitman on the Sopranos. I debated writing about it for this summer article, because frankly, everyone is tired of reading about it. But unfortunately, it just can't be ignored.

I am proud of our clients. As the markets dropped like a rock, we were in the middle of changing our broker dealer from Securities America to LPL Financial. Change can always be unsettling, but to be transferring accounts during this time might have sent people into a panic. But not only have we had friendly cooperation and understanding in this change, but we have not experienced panic calls. On the contrary, when the markets declined, we had more calls asking about investing in the downturn to take advantage of the markets. I loved it! So, kudos to you, Bruning Wealth Management clients!

There may still be a sense of "What should we do about our investments?" And more pointedly, "how will this impact my retirement plans?" For the first question, there are three choices, you can buy, sell, or hold.

Right now, all of our equity positions are down in value. That is the worst time to sell. Remember, that you still own the same

number of shares. Those shares are worth less in value than they were a couple years ago, but they are not worthless. Remember, we are investing for the long haul.

You can buy more stock. Buying stock is a wise choice if you are planning to own those stocks for a long term. I'm talking about your "serious" money – investing for long term goals. Eventually the markets will bounce back and increase your capital again.

Or you can simply hold. Sometimes that's the hardest thing to do because when things are happening out of our control, we feel like we just need to do something. Holding your position is doing something. And is sometimes the right thing to do. This often has an impact on retirement plans, which leads me to the second question of how the down market or recession will affect retirement?

If you did not have a retirement plan in place when the pandemic damaged the economy, and you found yourself with too much of your retirement portfolio allocated to stocks, and you are planning to retire soon, Talk to your financial advisor. It's not too late to make a plan. Depending on how the economy reacts – how long it takes us to get back to normal – and if we enter a short or prolonged recession will have an impact on your retirement timing. If you are set on retiring at a certain year, then you may have to reduce your retirement income projections. If you have more flexibility, then you may be able to wait out the recession and retire when the markets are better. At that point, it may be prudent to sell equities to create a more moderate or conservative portfolio (increasing allocation to fixed income). And I can't emphasize this enough, talk to a financial planner, and create a plan. Because this may not be the last Black Swan or recession during a typical 20 – 30-year retirement.

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### Our T In The Road



My mind is now open, wide open, and just exactly what does that mean. It means, I now understand how something like COVID-19 can take control of the world where we live and change it in an instant.

The everyday things I have grown accustomed to are no longer a convenience. I have to admit, my way of thinking has been changed for the better. Now that I have to practice social distancing, I have time after each work day to analyze the situation. I think back to when all of this became a reality and I was just sitting there pondering on it all when I came to that T in the road. Do I dwell on the negatives in this current situation, or find the positives? I choose to focus on the positives, like the positive people who have come into my life.

Over time, I have had people come into my life who understand what it means to truly be positive. All these people were givers and enjoyed serving others. Their hearts were flowing with love, peace, joy and kindness. Now that you have some extra time to ponder on things, ask yourself who are these people in your life and what can you learn from them?

During times of adversity, we can all make a difference. Positive actions are contagious. Start with something small and work up towards a greater goal.

- Sonny Manley, President - Hebron

### New and Improved Debit Cards



With so much bad news in the world, it is always a good thing to step back and appreciate the small things in life. The ability to see a friend because of technology, fresh air (when you get to experience it) and the small conveniences that can make a moment in a day exciting. As you have seen from reading this newsletter, Bruning Bank is at the forefront of keeping our employees and customers safe during this time, but we are also continuing to innovate, if even in small ways.

Recently, we have updated our fraud protection and mobile access to our debit cards and now we are actually changing their look! We feel these new cards will look great in your wallet, whether that be one in your purse, pocket or a digit wallet, like ApplePay. And don't worry, the card that you are currently using will continue to work until you need a new one!

PERMANENT DEBIT CARD



Our new black card will stand out in your wallet and along with CardValet, Mobile Banking and our helpful customer service, will be our go to payment option!

TEMPORARY DEBIT CARD



Same look, same great experience! We have been offering temporary debit cards for about a year now and our customers love the ability to walk out of the bank with a card the same day they order it.

HEALTH SAVINGS ACCOUNT (HSA) CARD



We are moving to a red card to match our new logo and colors. This card will get you access to the funds in your HSA account so you can use it at any doctor's office or pharmacy that accepts them.

- Alisha Eberle, Information Systems Officer



# BRUNING BANK

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## Mark Your Calendar

### JUNE:

- **15** - World Elder Abuse Awareness Day - Older Americans lose an estimated of \$2.9 billion to \$36.5 billion each year from financial abuse. Use our Online Banking tools to review your finances anytime!
- **19** - Father's Day Treats - All locations
- **19-20\*** - 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!

### JULY:

- **4** - Independence Day - CLOSED
- **26** - National Parents' Day
- **TBD\*** - Hot Dog Eating Contest in Broken Bow

### 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!

\* Subject to change or cancellation