



# BRUNING BANK

WINTER 2020

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## Tackling Tough Times Together

It's no secret that 2020 has not been the year any of us expected and it has been one for the history books. Through all the chaos, there has been something amazing. We have seen people of all walks of life, careers and geography come together to help others in need.

I was going through some files the other day and came across an Omaha World-Herald article from a couple years ago that I thought was ever fitting in today's world. We have seen time and time again that Nebraskans come together in times of need. In addition to volunteers and donors, the Nebraska Community Foundation has been there for residents in our great state. Below are some excerpts from the article that really stood out to me.



FRED D. BRUNING

"Volunteers and donors across Nebraska have been working behind the scenes to create a new kind of community pride and belief in the future of our hometowns. Working locally with your community foundation or through the Nebraska Community Foundation, people from all walks of life are investing in the good life for the betterment of Nebraska.

"The Nebraska Community Foundation has discovered unique qualities and offer hidden assets that have enriched quality of life in more than 250 hometowns. Every hometown in Nebraska has local assets like our great schools.

"The Nebraska Community Foundation is in the business of helping volunteers raise local charitable dollars and build permanent endowments to sustain community vitality. They help donors give back during their lifetimes and make significant gifts through their legacy.

"The real business is more about people rather than money. It is to help community leaders discover what already is in place. Working with volunteers and community people with affiliated funds located throughout the state to unleash the talent and resources in our people and our places."

During the holiday season and the trying times of COVID, take time to think about donating back to your community foundation, the Nebraska Community Foundation or any local charity in your community. Without your help with time and talent, communities could not provide all the services of schools, parks, pools, libraries, cafés, fitness centers and leadership development. We all have been blessed to share.

*-Fred D. Bruning, Chief Executive Officer*

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**"In this world, we must help one another."**

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Jean de La Fontaine

# Jerry's Journal



JERRY CATLETT

We are still dealing with COVID-19 across our communities, state and nation. The virus does not discriminate and it is always looking for another host, regardless of age or any other physical characteristic.

Just a reminder and a brief summary of what we are doing to protect customers, staff and families when we are inside our buildings and when attending functions outside the bank:

- Continue to physical distance the best that you can inside. With the cold and flu season now upon us, this is even more important than ever.
- Wear a mask. When there is an increase in case within the counties where a Bruning Bank location is, we've required our staff to mask up when meeting with customers, other bank staff and moving between offices or work areas.
- Wash your hands and use hand sanitizers. Don't let up on great personal hygiene practices.

- Exercise common sense and good judgment in your decision-making plans to attend activities. We are not encouraging social isolation, but we must be smart when we are interacting with groups.
- We encourage our staff to support local businesses. When you shop, be organized, quick and practice the steps outlined above.

The pandemic has caused economic, social and health issues that many of us have not seen and hope to never see again. Yet in terrible situations like the pandemic, there are opportunities for all of us. Yes, I really just wrote that!

Here are my top five opportunities:

1. Give time to your church or faith and community. What I'm saying is it is not an either or, to qualify for Catlett credit on this one you need to do both.
2. Treat everyone with respect with the Frank Bruning rule, treat people how you want to be treated.
3. Give time to your neighbor. Check in on them. They need you now more than ever.
4. Research a different way of thinking: joy of missing out (JOMO), rather than a fear of missing out (FOMO), especially when it comes to social media. We're going to live with technology forever, you get to choose how to do so!
5. Now is the time to be generous with your money. You pick and decide the best use of it. Just make sure you share if able. To those that have worked hard, made good decisions and have been lucky, more is expected of you.

We'll get through the pandemic! It is going to take a while. Be safe and take advantage of the opportunities it is presenting each of us. Merry Christmas!

- Jerry Catlett, President, COO

# USDA Assistance Program for Producers



USDA is providing financial assistance to our producers who continue to face market disruptions because of COVID-19 through the Coronavirus Food Assistance Program 2, or CFAP 2. If your operation has been directly impacted by the Coronavirus pandemic, you can apply with your local Farm Service Agency between now and December 11, 2020. Eligible commodities include cattle, hogs and sheep. Breeding

stock are not eligible, but any female that has not had a baby or male that has not serviced a female are eligible for a payment of \$55.00/head. This would include replacement heifers and calves in inventory between April 16, 2020 and September 1, 2020. There is no minimum head count. If you have five head, you can apply.

Crop ground is also eligible for a payment. The acres must be certified for the 2020 crop year on form FSA-578. If you have not certified, it's not too late to do so. Crop acres include corn, soybeans, alfalfa and many others. You can find more information at [farmers.gov/cfap](https://farmers.gov/cfap).

- Shantel Daake, Vice President, Loan Officer (NMLS#1550238)

Bruning Bank would like to remind all customers that by mid-January 2021 you will be receiving 1099's and other important tax documents. **Please watch your mail closely.**

# Dream Car. Real Account Opening.



My wife and I own a 1997 Chevy Monte Carlo. Though to be fair to her, she owns it only in a legal sense having disowned the car many years ago and referring to it as either the Chevrolame or the Monte Crap-o. Our oldest daughter Amity has picked up on and fully endorses my wife's distaste for the car, mainly because her greatest fear is that she will wake up one morning in

the coming years, fully licensed to drive and receive the unsettling news that the Chevrolame has become her school car. For one thing, she has no cassettes to put into the cassette player, which is part of the car's charm. I have to say though, if you are looking to teach someone to drive or for a suitable car for a teenager, you could do a lot worse than a car that runs, but you don't care what damage might happen to the body.

It should be noted that I love driving the Chevrolame, having commuted to work in it for many years and the thought of a new car, even one that has the luxury of air conditioning and windows that roll all the way down, doesn't intrigue me. Whereas Amity's dream school car is a fully electric Tesla with all the trimmings, but she will have to keep dreaming. The point is, regardless of whether we are driving a car that should have been sent to the junkyard years ago or Elon Musk's greatest creation, at the end of the day it is a car and it gets you from point A to point B. Fundamentally they are the same.

This got me to thinking about account opening at a bank. There are people who want to come in, meet with one of our

amazing deposit people, talk about the various products and services we offer and open the account in person. And there are some that would rather do the research online, input their data over a secure connection and do everything from the comfort of their own home. At the end of the day, both customers have a new Bruning Bank account, it is fundamentally the same.

The mortgage department mentions in this newsletter about their online application process. I can say that the process is top notch and helps you get into your new home, but the great part about it is that you also get a mortgage officer to answer questions and help you through the process just as you would if you decide to come into any of our locations and talk to an officer in person.

As we move into 2021, we are looking at doing a similar process for the deposit side. It will be a first step (we will start with opening accounts for existing customers), but a step that we are eager to take. It is important to note though that we are still here in our locations ready to serve you and open accounts in a more traditional manner if you so choose. We've written many times in this space that our goal is to help you do business where you want to and when you want to. Your busy schedule is important to us and we want to help you with all of your financial goals on your time. In the coming months as we work to wheel this product out, you will be seeing information about it either via social media or in the locations.

This has been a year of transition for everyone and we are so glad you have taken us along for the ride! As for me, I'll be taking Amity for a ride in the Chevrolame, with the windows half rolled down, blasting the Hootie and the Blowfish cassette as loud as it will go. Have a wonderful holiday season and a Happy New Year!

- Corey Swartzendruber, Chief Information Officer

## Mark Your Calendar

### DECEMBER:

- **10** - Farmers & Ranchers College - Dr. David Kohl & Eric Snodgrass (virtually) from 9:30 A.M. - 12:00 P.M. at the Fillmore County Fairgrounds and online
- **24** - Open until Noon in observance of Christmas Eve
- **25** - CLOSED in observance of Christmas Day
- **31** - Open until 2:30 P.M. in observance of New Year's Eve

### JANUARY:

- **1** - CLOSED in observance of New Year's Day
- **18** - CLOSED in observance of Martin Luther King Jr. Day
- **28** - Cow/Calf College - Beef Reproduction from 9:30 A.M. to 3:30 P.M. at the Clay County Fairgrounds and online

### FEBRUARY:

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

**Farmers & Ranchers College and Cow/Calf College:** Direct Health Measures will be followed. In-person and online options available. Registration is HIGHLY encouraged. Register online at [go.unl.edu/farmersrancherscollege](https://go.unl.edu/farmersrancherscollege) or call the Fillmore County Extension Office at (402) 759-3712 one week prior. For more information, visit our Facebook page as the event gets closer!



# IS IT TIME FOR A ZAG?

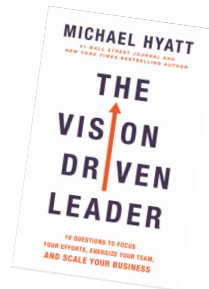


I recently read the book, “The Vision Driven Leader” by Michael Hyatt that came highly recommended by Abby Bruning. We actually used this book as a guide at a recent bank-wide strategic planning session where we developed a vision for the bank over the next five years and beyond. The book is an amazing guide on

how to be a leader and not just a manager in a company, small business or non-profit. The book focuses on developing a vision for your business and on how a leader doesn’t maintain the status quo, but instead, creates a vision, owns the vision and drives the vision to completion. The book is an easy, fast read and I highly recommend it for anyone that owns or leads a business or non-profit. I could spend hours dissecting the information in “The Vision Driven Leader,” but my favorite part of the book was a chapter near the end that addressed the vision zag.

Vision zag is a term used to describe when a business defines a new vision and experiences a new round of energy and success. In a sense, they zag from their current path and create a new vision for the company. Many examples are cited from companies from the likes of Starbucks, Apple, Airbnb and Lego. But my favorite one came from Marvel, most likely because I have three boys at home that live and breathe superheroes. Marvel is known for iconic superheroes being displayed on the pages of comic books, but in 1996, they had to file for bankruptcy protection and even sell off some of their most valuable assets, such as the rights to Spider-Man. Marvel then engaged in a vision zag.

First, they decided to focus on movies instead of print media.



Having sold off some of their most valuable assets, they looked to lesser known characters to lead the way. But which ones? Wisely, Marvel didn’t gather all of their studio execs and consultants to deliberate on which superhero to bet the farm on. Instead, they brought together a group of kids in a small setting and described each superhero’s abilities and weapons and asked them which one they would most likely play with. The surprising answer was Iron Man. The first three Iron Man films went on to gross over \$2.4 billion dollars and the rest is history. Marvel currently owns three of the top ten highest grossing movies of all-time, including number one, “Avengers: Endgame.”

Marvel did three things that I believe any business, farm or non-profit can learn from:

- They recognized they needed a change and the status quo was no longer working.
- They were willing to change and think outside the box in the process.
- Instead of relying on the advice from professionals and consultants, they went directly to the end user and asked them what they wanted.

Maybe your business or operation is in need of a vision zag. In the ag sector, we are seeing the push towards better utilization of technology and enterprise analysis. Knowing the cost breakdown field-by-field, acre-by-acre to maximize margins is becoming more and more important each growing season. Leveraging technology such as seed varieties, moisture probes and precision guidance on everything from the planter to the pivot nozzle will help neutralize rising costs and inefficiencies.

In closing, I highly recommend you pick up a copy of “The Vision Driven Leader” and give it a read. I also encourage you to dig deep and reject the norm of business as usual mentality and to instead dream about where you want to take your business or farming operation, to not settle but to be ever forward thinking and if you have to, zag a little.

- Luke Thorell, Vice President, Loan Officer

## We’ve Got Your Back



Life can be scary, especially during a global pandemic! Before Covid-19, I was a generally cautious person. But over this past year, I’ve found myself researching more facts and double-checking products before I make decisions. Luckily with the help of smartphones, we have answers within seconds at our fingertips. I often wonder how scary the world must be for those who didn’t grow up with smartphones, computers or even internet at their disposal. I think of our senior citizens and how they can easily become victims of fraud within this rapidly changing world of technology.

According to the NCOA (National Council on Aging), approximately one in ten Americans over the age of 60 have experienced some form of elder abuse. That’s a huge number! Unfortunately, we see senior citizens and vulnerable adults fall victim to scams. Some even get taken advantage of by loved ones and people they trust. In the past, when we saw something like

that happen, there wasn’t much we could do to help because the bank is bound by confidentiality. But now, with the passing of the new Nebraska law, LB 909, there is more we can do if we suspect financial exploitation.

If a bank employee reasonably believes that financial exploitation of a vulnerable or senior adult may have occurred, may have been attempted, is occurring or is being attempted, we may delay a transaction up to 30-days or refuse to complete it. Banks may also notify a third-party if we suspect financial exploitation is taking place. For example, if an elderly customer is requesting to wire money to her boyfriend she met online in another country, we can delay the transaction up to 30-days and contact a family member in an attempt to prevent fraudulent loss of money for the customer.

At Bruning Bank, we are trained to detect financial exploitation like this. We are so thankful that now, thanks to Nebraska Law LB 909, we have the freedom to take action and help prevent our customers from potentially losing thousands of dollars. Bruning Bank believes in standing up for what’s right when it comes to protecting our customers.

- Renee Girardin, Personal Banker

## UNDERSTANDING & COMBATING FRAUD



### PHONE CALLS

- If anything feels off about the call or caller, hang up. Trust your gut!
- If anyone starts asking for your personal or banking information, hang up. If they said they were a business or person you may have a relationship with, give them a call back on the number you have for them. Caller ID can be spoofed.
- Organizations like the Social Security Department will never call you.



### EMAIL

- Do not click on any links in emails from unfamiliar sources.
- Never reply to an email you are unsure of the legitimacy.
- Hover over the link/sender to see the true link/sender.
- Check the exact spelling in the link, business name, and sender (ex: rn can look like an m when quickly reading).



### WEBSITES

- View and shop only the sites you trust and are familiar.
- If a deal looks too good to be true, it probably is. No deal is worth risking your personal security.
- Unsure of the legitimacy? Type the name of the business followed by fraud or reviews into Google.



### SOCIAL MEDIA

- Don’t accept friend requests from anyone you don’t know and be cautious of adding someone you already added as it may be a fraudulent account.
- Never share posts for offers that are too good to be true, full of typos or from unfamiliar pages.
- Avoid the quizzes and fill in the blank links that may reveal personal information (school mascot, mother’s maiden name, first car, etc.).

## PREVENTION

- NEVER give out your personal information.
- Keep an eye on your Mobile or Online Banking to help keep track of your funds.
- If you ever have a question about the legitimacy of a check or any financial item, do not hesitate to ask!
- If your account may be compromised, call 1-800-472-3272 or any Bruning Bank location asap.

## TURNING OFF A DEBIT CARD WITH MOBILE BANKING

1. Log into Mobile Banking
2. Select MORE
3. Select Manage my cards
4. Enter your password
5. Select Block Card
6. Call Bruning Bank asap





KATHY ROBERTS



KRISTEN MONTEFORTE



LARY HOLTZEN

## Careful of the Definition of Free

Free? I'll take it! But wait, what's the catch? What do I have to do for this freebie?

You go on a trip and you are offered free tickets to an amusement park or maybe a free night's stay at a motel and all you have to do is sit through a two to three hour presentation trying to sell you something else.

What about all the advertisements on TV trying to sell you a product. There's always a, "But wait, you can get the second one free! All you have to do is pay a ridiculous shipping fee to get your free second item!"

There have been a lot of advertisements talking about the health insurance products for seniors that have low to zero premiums, include prescription drug coverage, and you get extra benefits/discounts as well. The advertisements are correct that you can get coverage for a low premium or no premium; however, they don't tell you all the details. The don't mention possible co-pays and out-of-pocket expenses.

Make sure you know all the details before you buy something that sounds too good to be true. Use caution and be diligent. Read the fine print! Know exactly what you're getting before you buy!

Please take this free advice to heart. Be careful! Know everything before you buy.

The staff at Bruning Insurance Agency cares about our customers and we always strive to get you the best product for your individual needs. Please contact us with any questions and assistance with your health insurance.

We appreciate your business and look forward to assisting you with all your insurance needs in 2021!

Merry Christmas and Happy New Year!

*- Kathy, Kristen & Lary  
Bruning Insurance Agency*

## Your One-Stop Shop

Did you know that the Bruning Insurance Agency is an independent agency? As an independent agency, we are not limited to just one insurance company. We are able to write coverage with many different companies.

With access to multiple companies, we put you, the customer, first and are able to provide you with several options while finding the best coverage for your insurance dollar.

In addition to home, farm, auto and other personal lines of insurance, we can also provide coverage for all your commercial insurance needs. We can also insure your crops with multi-peril crop insurance and crop hail insurance.

We also write life insurance, health insurance, Medicare supplements, prescription drug plans, long-term care, dental and disability insurance.

Contact our office for all your insurance needs. We're your one-stop shop and can provide you with outstanding customer service to boot!

Happy holidays to everyone!

*- Kathy, Kristen & Lary  
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

Crops have been harvested for 2020 and wheat has been planted for 2021. Just a few reminders as we prepare for the 2021 crop insurance year:

- 1) Report your row crop yields: Send us your elevator summary sheets, bin measurements and report your row crop yields from this year's harvest. Your signature is needed on the reporting form.
- 2) Pay your multi-peril crop insurance premium. Payments were due September 1.
- 3) Notify agent of any changes in your farming operation for 2021.
  - Will you be adding any ground to your operation?
  - Are you breaking-up land that hasn't been farmed in the past?
  - Are there any other changes in your farming operation?

It has been a pleasure working with all of you this past year and we look forward to assisting you with all your insurance needs in 2021.

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

*- Kathy, Jeff, Lary & Shari  
Crop Insurance Agents*

### Annual Crop Insurance Meeting and Customer Appreciation

**Our annual crop meeting and customer appreciation gathering will be held in February 2021.**  
*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.**



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# House Hunting? What to Know.



Bruning Bank's mission statement is to assist in building and maintaining wealth. This means that we look out for your entire financial wellbeing, not just a small part of it. As a mortgage loan officer, I look at the big picture – you may be able to afford the house payment now, but what about future debt you may incur? A large house payment may seem fine if you don't

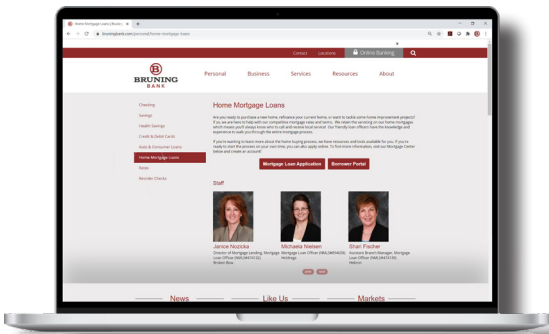
have a car payment, but what if your car breaks down and you have to get a loan for a new one? Will you still be able to handle your mortgage payment?

Before looking at houses, I encourage everyone to get prequalified as it will help determine the amount of house you can afford, overall and within your monthly budget. In larger cities, some realtors won't even show a home unless you have been prequalified. We would be happy to visit with you in person or over the phone about different options. We have several options and truly enjoy visiting with people to find the right fit for their situation. Our online application is quick and easy to complete. Once the loan process is started, you can electronically sign and upload documents. If you prefer to meet in person, we are happy to meet with you, with proper Covid-19 precautions, of course!

If you are interested in learning more about how the mortgage department can help you build and maintain wealth, please reach out to one of our experienced mortgage loan officers or apply online!

- Michaela Nielsen, Mortgage Loan Office  
NMLS # 894658

**Get prequalified from your couch, kitchen table or whenever you want.**  
**Visit [bruningbank.com](https://bruningbank.com) to get started!**



# Home Loan Experts by Location

## BRUNING



**JEFF HAMMER**  
NMLS#474128  
402.353.2555  
[jhammer@bruningbank.com](mailto:jhammer@bruningbank.com)

## HEBRON



**SHARI FISCHER**  
NMLS#474130  
402.768.7473  
[sfischer@bruningbank.com](mailto:sfischer@bruningbank.com)

## BROKEN BOW



**JANICE NOZICKA**  
NMLS#474132  
308.872.2757  
[jnozicka@bruningbank.com](mailto:jnozicka@bruningbank.com)



**CORIN BLOWERS**  
NMLS#1923708  
308.872.2757  
[cblowers@bruningbank.com](mailto:cblowers@bruningbank.com)

## HOLDREGE & KEARNEY



**MICHAELA NIELSEN**  
NMLS#894658  
308.995.3880  
[mnielsen@bruningbank.com](mailto:mnielsen@bruningbank.com)



**JILL SUTTON**  
NMLS#1631544  
308.995.3880  
[jsutton@bruningbank.com](mailto:jsutton@bruningbank.com)



# The Holiday Season Boomerang



What do you think of when you hear the word boomerang? When I was young, boomerang simply meant an angular throwing device that is typically flat on one side and rounded on the other and when thrown, it was designed to return to you.

As we begin the holiday season, we do this sort of transformation in our minds and in our hearts. We start to think about the purpose of life and show more love, joy, peace, kindness and gentleness with our family and friends. However,

with the times we are presently in, why don't we share those qualities with people we come in contact with daily? We all carry a boomerang with us everywhere we go. The boomerang of love, joy, peace, etc. Depending on the circumstances, you may get that boomerang to come back to you, or if not you, maybe to someone else. Each day, I challenge you to use as many boomerangs as you can and enjoy it when it comes back to you and the thought of someone else getting it. May you all be blessed with good health and safe travels this holiday season!

- Sonny Manley, President - Hebron



## HOLIDAY GIVING OPPORTUNITIES

As the holidays are fast approaching, many of us find ourselves reflecting on how fortunate we are and wanting to give to those who are in need. 2020 has been a tough year for everyone and sharing when able is even more important. Bruning Bank is a community bank and we take pride in serving our communities. During the holiday seasons, we invite our communities to join us in helping those in need through giving opportunities at each of our bank locations.

**BRUNING & HEBRON**  
Place nonperishable food or toiletry items in our lobbies 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

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

**KEARNEY**  
Provide monetary donations for Good Fellows

**OPEN HOUSE UPDATE:** As a precaution, Bruning Bank will *not* be hosting open house events this year. In lieu of open houses, we will instead celebrate via our drive-ups during the week of December 14-18. Keep an eye out on our Facebook page for more info!

# BRUNING

## WEALTH MANAGEMENT

### New Bruning Wealth Management Website



DAVID FROOK  
LPL FINANCIAL PLANNER

I am excited to announce our new website: [bruningwealth.com](https://bruningwealth.com). Check it out! It has a brand-new fresh look thanks to the tireless efforts of Bruning Bank's marketing team (shout out to Sarah Miller, Rachael Lennemann and our own Lisa Griess).

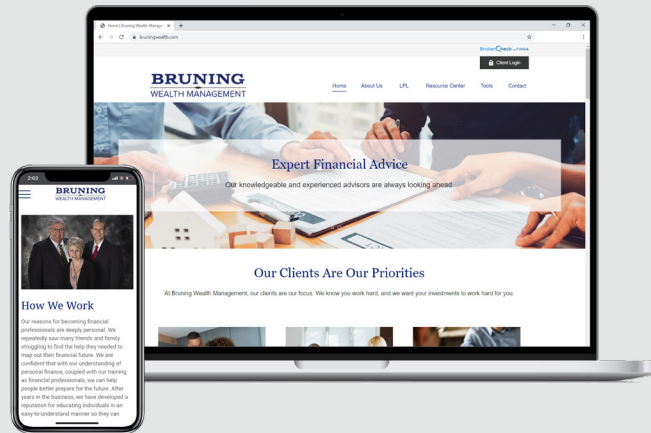
Bookmark and save the website to use as a helpful financial tool. If you currently have LPL brokerage accounts with us use the Client Login button on the home screen to access Account View to see your current balance, values over various time periods, investment details, view/download statements and documents and more. If you are using our planning services, you can access MoneyGuide Pro financial planning software to view your plan. One of the cool features of MoneyGuide Pro is the ability to work with budgets and make hypothetical changes in your plan to see how it might impact your plan.

Our new website highlights our commitment to you, our clients. It also highlights our dedication to being your comprehensive planning service. Whether it is a quick plan to see if you are on track for your retirement goals, portfolio review, a college savings plan or comprehensive financial planning for life insurance, long term care, estate and charitable gifting, retirement, college or Social Security, we have the resources to serve you. If you are a business and want us to review your 401(k), SEP, SIMPLE, 457(b) or other group plan, we have experience and advise on each of these plans.

The Resource Center tab provides articles, calculators, presentations and videos on a number of financial topics including estate, insurance, investments, lifestyle, money, retirement and taxes.

The Tools tab has a financial glossary, more tax resources, calculators and useful links.

The Bruning Wealth Management website can be your primary financial hub. I encourage you to check it out and use it!



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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### Sit. Stay. Relax.



These last few months have meant more time at home which equals more time with our pets, something most pet owners would agree is a perfect consolation prize to events getting canceled. I have a beautiful yellow lab that is truly my best friend. She is by my side almost all the time, with even an occasional visit to the bank. She understands every mood, what my

vocal tones mean and I even have to spell out walk so she doesn't get too excited.

When life gets too crazy, we can take refuge knowing that we can go outside with our dogs to play fetch, go for a walk or just be together. Studies have even shown that dogs provide comfort that is at least equal to that of a close friend. So naturally in these unprecedented times, we need to remember to take care of ourselves, and our best friends.

I came across an article that had some great information and ideas on how to keep your pup entertained and stimulated while spending more time together. Yes, your brief daily walks are great, but try going on longer walks or hikes, depending on what is available in your area. Explore new areas to take a break from old habit and take in some new sights. And if you are feeling creative and want to create an obstacle course in your own back yard, that is a great activity for the both of you!

In addition to exercise, you can take to Google or Pinterest to take a look at homemade dog treats to practice some new tricks. Not only is this a treat for your dog, but is also allows you to practice your culinary skills in the kitchen on something other than banana bread.

To make sure your pet remains safe, have an emergency plan in case you get sick or something happens where you can't care

for them. Asking a friend or family member is a good place to start. Write down information about your dog like her feeding schedule, medical conditions, behavior issues and veterinarian's contact information and share it with that person. Having a card in your wallet saying you have pets at home is also something that is suggested in case there is an emergency.

Indulge in some retail therapy and purchase your pet a new collar and identity tag, especially if you can find some you like from a small, local vendor to help them during these tough times. Make sure your dog wears a collar and identity tag at all times and that it is up to date. Anytime you are out for a walk, make sure they are wearing a secure leash and/or harness.

Spending time with your pet is a wonderful consistency during these uncertain times. And of course, having an emergency plan in mind can help put your mind at ease as one less thing to worry about.



Not only is spending time with your canine fun and relaxing, but studies have shown there are many health benefits, including: lower levels of depression and anxiety, relieve symptoms of PTSD, reduce stress and heighten levels of companionship.

Bruning Bank is also here to help put your mind at ease. We are proud to be able to offer services to allow you to complete many of your banking needs from the comfort of your couch, even curled up with your dog. Our app allows you to check your balance, transfer funds with Zelle, deposit checks, freeze your card, monitor your credit score, learn how to improve it and more. Through our Online Banking service, you can even set up Bill Pay to automatically pay your bills. Interested in learning more? Check out [bruningbank.com](https://bruningbank.com) or give your nearest location a call!

Times are crazy, but your dog and Bruning Bank are here to help you through!

- TiAnn Allen, President - Kearney

### New Employee Spotlight



#### LACY MOST

Lacy is the newest credit analyst of Bruning Bank and is at our Kearney location. She has been in banking for fourteen years and has a background in loan administration and processing with a degree in business and finance.

She grew up in Curtis on her family farm and ranch. Her and her husband have four children and are proud to call Axtell their home. She enjoys being outdoors, especially camping, and spending time with her children.



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