

# Golden Moments Newsletter

A quarterly newsletter for our  
Golden Club Members

January  
2012



Greetings,

There are about fifty million (50 million) acres of land in Nebraska. Of these 50 million acres, I am estimating that at least 12 million acres of this land are irrigated land that is used for corn and soybeans.

Based upon sales that have occurred, I will estimate this land has increased in value Two Thousand dollars (\$2,000) per acre. Cumulatively, the owners of this land have realized an increase in value of Twenty Four Billion dollars, (\$24,000,000,000) over the last year. When you factor in a significant increase in value of the dry land farms, pasture land, and hay meadow land, a significant number of Nebraskans have experienced a substantial increase in perceived wealth.

If you are a land owner and you own 500 acres, you probably have a right to feel that you are worth

One Million Dollars (\$1,000,000) more than you were last year. This feeling of additional wealth tends to lead to increased spending. This may explain why central Nebraska's automobile sales, farm implement sales, and other retail sales have increased substantially year over year. We truly are in the "garden spot" of our country. I wish you all a Happy and Prosperous New Year!

Sincerely,

William W. Marshall III  
Chairman

## Upcoming Events

### February 2012

Doc Severinsen-27th

### April 2012

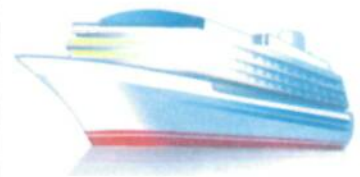
Mystery Trip-17th-19th

### June 2012

Black Hills, Deadwood &  
Coal Mines-25th-28th

### July 2012

Alaska Land & Sea-July 21st-  
thru August 4th



### August 2012

Horseshoe Casino-16th

### September 2012

New York City, 6th-10th



### November 2012

"Biltmore Christmas"-  
9th-16th

### February 2013

Panama Canal-16th-25th  
Watch for Details!

**For reservations or  
more information,  
please call Deb or Janie  
at 384-5350 or Tracey  
at 308-234-6171.**

**We've added a second bus!**

**Five Points Bank  
Mystery Casino Trip**  
April 17th-19th, 2012  
Where? It's a Mystery!  
3 days, 2 nights  
\$195 per person, double occupancy  
\$295 per person, single occupancy

**Call Deb or Janie at 384-5350 or Tracey at 308-234-6171 to make reservations.**

## Five Points Bank Trust Department

**Estate Planning Now  
Can Save You Grief Later**



Unpleasant as it is to think about, death is the ultimate fact of life. It's true for everyone, not just the wealthy people who might have millions of dollars, big mansions, or expensive automobiles that have to be disposed of once they're gone. Even if your estate is modest—say a home, some personal possessions, and a bit of cash in a bank account, it will still have to be settled after you die. The degree to which you plan for that certainty beforehand will dictate how smoothly the process goes and how much of your worldly worth goes to the people you love, rather than to lawyers or the government. If you have questions concerning these or other estate planning issues, please feel free to call the Trust Department of Five Points Bank at 389-8816. We will try to assist you in these matters.

## New York City

September 6-10, 2012  
\$2,199 per person/double  
\$2,749 per person/single

Highlights .....Two Broadway Shows • Greenwich Village • Wall Street • Ground Zero • Statue of Liberty • Ellis Island



# Deadwood

## Black Hills Territory

Buffalo Jeep Safari & The Coal Yards of Gillette, Wyoming

June 25-28, 2012

\$419 double per person/\$539 single

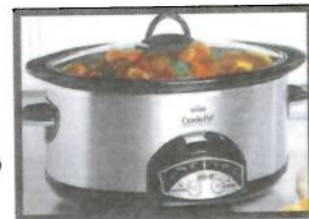
Trip Includes: 3 nights lodging, 7 meals, Mt. Rushmore, Wall Drug, Jeep Safari at Custer State Park & Coal Yards in Gillette, Wyoming



## Deb's Delight...Cheesy Crockpot Chicken

### **Ingredients:**

1/4 t garlic powder  
2 lbs boneless skinless chicken breasts  
1 can condensed cheddar cheese soup  
1 can condensed cream of chicken soup



### **Directions:**

Place chicken breasts in crockpot. Mix undiluted soups together with the garlic powder and pour over chicken. Cover and cook on low for 6-8 hours or until chicken is tender. Serve over rice or noodles. This is great for a cold winter day!

## Doc Severinsen

February 27th, 2012

7:30 p.m.

Lied Center

Lincoln Nebraska

\$95.00 per person

Includes: Transportation from Grand Island, main floor seating, & dinner prior to the show.

For reservations, call Deb or Janie at 384-5350.





# Golden Moments Newsletter - Kearney

A quarterly newsletter for our Golden Club Members

January  
2012



Kearney  
2501 Central Avenue  
1809 W 39th Street  
Phone... 308.234.6171



## Tracey's Tidbits....



Dear Golden Club Customers,

As we reflect on 2011, I have so many things that make me thankful. I am very blessed and hope each of you have a healthy and happy 2012.

Five Points Bank has many different opportunities for group travel in 2012. We are on the east and west coasts sometime during this year and so many places in between. Our modes of transportation will be planes, trains, and motor coaches. We would love to have you come

along with us! If you can not get away, you can always join us for the free movie on the first Tuesday of the month at the Cinema 8 Theatre. We really have a good time. Stop by anytime to inquire about the travel opportunities, or just to say Hi!

Thanks again for your business. We appreciate each one of you, and we know that the growth of the bank depends on you!! Happy New Year!-Tracey

## Tracey's Treats

### Cheese & Potato Soup

#### Ingredients:

- 1 lb Velveeta cheese
- 5 lbs potatoes
- 1 quart of water
- 1 can evaporated milk
- 1 stick of butter or margarine
- 2 cans cream soup (celery, chicken or potato)



#### Directions:

Cook potatoes in quart of water until tender. Don't drain water. Add other ingredients. Simmer until heated through and cheese is melted. This is so good on a cold, snowy day!

## Golden Club Movies

The first Tuesday afternoon of each month, Five Points Bank is offering our Golden Club customers a free movie in Kearney at the Cinema 8, 300 S. Third. Entrance will require a Five Points Bank Special Event Card that can be obtained at any Five Points Bank location. Current cards expired at the end of 2011. You may obtain a new card for 2012-2013 at any of our convenient locations. The movie will start at approximately 2:00 P.M. with door prizes at 1:30 P.M.



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Try Mobile BankAll...Safe, Sound and Secure!  
Questions, call customer service at 308-384-5350.



# Golden Moments Newsletter - Hastings

A quarterly newsletter for our Golden Club Members

January  
2012



2815 Osborne Drive West \* Hastings, NE 68901\* (402) 462-2228



Greetings,

With 2011 now in the rear view mirror, we look forward to 2012. We have sure been fortunate here in south central Nebraska to have avoided most of the economic woes that have adversely affected our nation. It is my opinion the conservative nature of us Nebraskans is mostly responsible for our economic resiliency. We tend to live within our means, not over it, which is a sound philosophy.

As I've said before, our local economy is very dependent upon the agricultural sector. When there is good news for agriculture, there is good news for south Central Nebraska. We are hopeful grain prices will stay strong and profitable for our farm customers.

We served nearly 600 Golden Club customers on December 1st at our annual Golden Club Holiday Luncheon. We really enjoy being able to treat our great customers to this special meal and entertainment. We also just finished our 10th year with the "Tree of Love" campaign in conjunction with Good Samaritan Village. This worthwhile holiday tradition continues to grow and really is a great way to "give back" to others in need. Here's an early invitation to join us

next December in the "Tree of Love" program.

I would like to remind you of our monthly "free" movie event. This is now the 3rd Friday of each month at the newly renovated Hastings Museum Lied Theatre. Also, we participate closely with our Grand Island sister bank on some outstanding travel opportunities. I invite all of you to stop by the bank, look through our travel brochures, make a selection, and go see the world!

As always, please buy locally when possible. Money spent in our local communities helps ensure jobs are not lost and boosts tax revenue to help our community afford good streets and schools.

Terry Anstine, President

## GOLDEN CLUB MOVIE DAY!

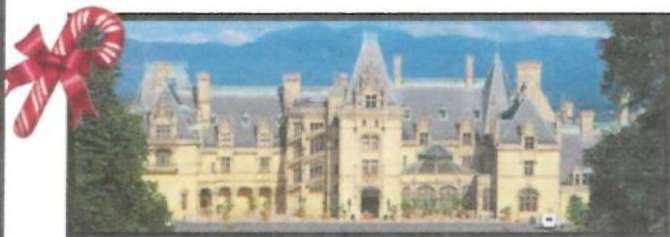
Five Points Bank of Hastings is excited to announce that we will be offering free admission to a movie for our Golden Club members. Movies will be held on the third Friday of the month at 9:30 A.M. The Hastings Museum will be serving rolls and coffee. Members are required to present their Special Event Card for free admission. You can obtain your Special Event Card at any of our convenient locations. We hope to see you at the movies!

## CHRISTMAS AT THE BILTMORE HOUSE

November 9-16, 2012 

\$1,355.00 per person/double occupancy

\$1,900.00 per person/single occupancy



Featuring visits to Branson & Nashville and a Candlelight Christmas tour.

Panama Canal

February 16-25, 2013

Watch For Details!

# Horseshoe Casino



**August 16, 2012**  
**\$30.00 Per Person**

**\$35.00 for Kearney Departure**

**Trip Includes: Free lunch buffet coupon,  
motor coach transportation,  
\$5 free play coupon, continental breakfast  
on the bus, a chance to earn an additional  
\$10 free play (based on your play)  
and snack for the ride home.**

***This trip is really popular and fills up fast, so if interested, make  
reservations with Deb or Janie at 384-5350 or  
Tracey at 308-234-6171.***

## GOLDEN CLUB MOVIE

The second Wednesday of each month at 1:00 P.M. Five Points Bank sponsors a movie with free admission for our Golden Club Members at the Grand Theatre in downtown Grand Island. Entrance requires that members present their Special Event Card. Current cards expired at the end of 2011. You may obtain a 2012-2013 card at any of our convenient locations. We hope to see you at the movies!

## FIVE POINTS FINANCIAL SERVICES



Since interest rates have been so low for so long, it is really difficult to find an investment that pays a reasonable return. There are attractive companies that pay a good dividend, but it seems that the stock market continues to be volatile.

It is apparent that we will have some inflation in the future, as the government continues to spend and print money. Historically, the major assets that appreciated or kept up with inflation were stocks and real estate. It is pretty obvious that farm land has appreciated well beyond the inflation rate due to world demand for food. However, many people do not realize that commercial real estate has also seen some gradual appreciation while returning attractive investment yields.

We have utilized a real estate investment option offered by American Realty Capital Trust Inc. The properties have 10-25 year triple net leases and are diversified geographically by industry and tenancy. Also, the properties were purchased at below replacement costs in strong retail markets to help ensure continual income distributions currently at 7%. In addition, there is low correlation to stocks and bonds. Real estate has actually been one of the best performing assets since 1990. The actual properties in the program are well known companies like Walgreens, Home Depot, Fed Ex distribution centers, restaurants, bank branches and auto parts stores.

If you would like more details about real estate investment opportunities, please feel free to contact us for an appointment. We look forward to showing you what is available to give you a consistent stream of income with the possibility of appreciation as well.



**Golden Club Lunch**





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Grand Island, NE 68803  
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Star Phone. . . . . 384-5315  
Customer Service. . . 384-4323

**South Bank**

3111 W. Stolley Park Road  
Phone. . . . 384-9998

**West Bank**

2009 N. Diers Avenue  
Phone. . . . 384-4840

**Downtown Bank**

518 N. Eddy  
Phone. . . . 384-2814

**Summer**

100 West 5th  
Phone. . 308-752-  
2385

**Kearney**

2501 Central Avenue  
1809 W. 39th Street  
Phone. . . . 308-234-6171

**Omaha**

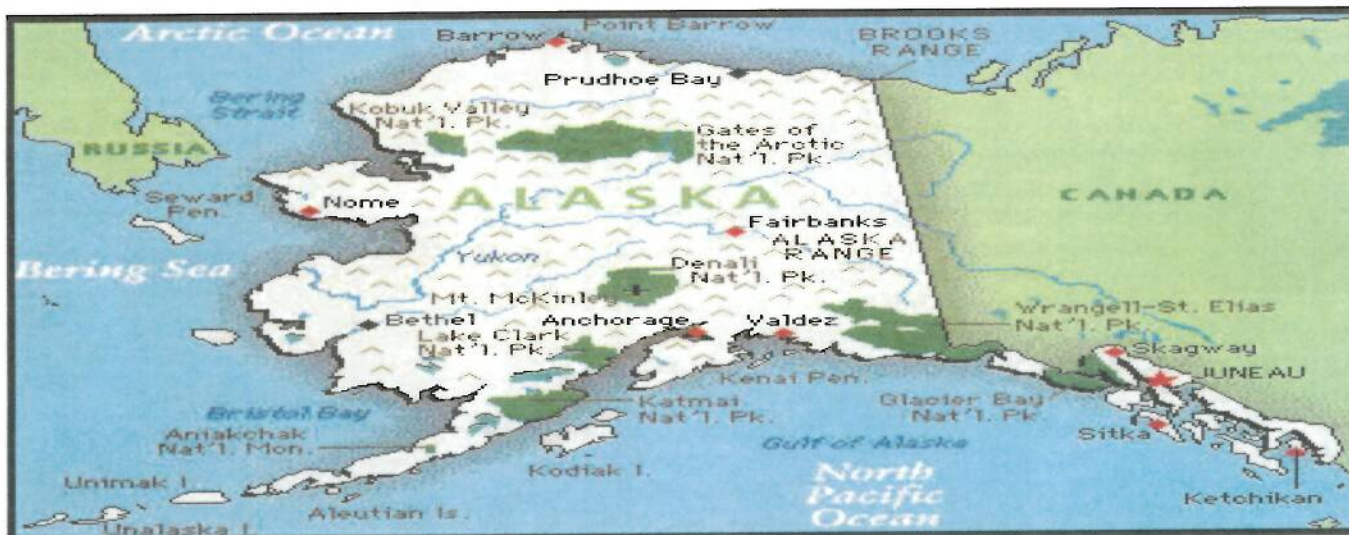
9718 Giles,  
LaVista NE 68128  
Phone. . . . 402-827-8941

**Five Points Bank of Hastings**

320 S. Burlington  
322 N. St Joseph Ave  
2815 W. Osborne Dr.  
Phone. . . . 402-462-2228

# ALASKA CRUISE

## July 21-August 4, 2012



**Call Deb or Janie at 384-5350 or Tracey at 308-234-6171 to make reservations.**