



# Golden Moments Newsletter

A quarterly newsletter for our  
Golden Club Members



**Spring  
2020**



Grand Island Kearney Omaha Lincoln Sumner Hastings



Try as I might, I'm unable to rationalize leading off with comments with anything other than the coronavirus. I would much rather have started out with the standard "Spring is here" commentary, but that just doesn't seem appropriate. As I write this article, the United States and Nebraska coronavirus cases total 244,228 and 273, respectively. I am no pandemic expert but I can assure you that by the time this Golden Club newsletter reaches you, those numbers will be a distant memory. It would be a huge understatement to say that this pandemic will change many things in all of our lives going forward.

On the positive side, I want to take this opportunity to reinforce to all of our Golden Club members that your bank, Five Points Bank, is in excellent financial condition and stands ready to weather this storm. That doesn't just happen, either. The ownership and management of Five Points Bank have made a lot of conservative decisions through the years that put this bank in the strong condition it is in. Furthermore, I could not be prouder of the Five Points Bank team members as we all adapt to these difficult times. It was a big adjustment once we went to the temporarily closed lobby policy, mostly for our valued customers, but also for the Five Points Bank employees. Every day I watch our team members go above and beyond the call of duty to take care of customers with great calm and professionalism.

We will get through this together and eventually come out on the other side even stronger. We always do.

Thank you for being part of the Five Points Bank family of loyal customers.

Tim Wojcik, President

## Upcoming Events

### July 2020

Alaska

July 23-Aug. 5

### August

Nebraska State Fair

Aug. 24th

### September

Horseshoe Casino

### October

Mystery Casino Trip

Oct. 20-22

### November

Cher

November 20

For reservations or  
more information,  
please call:

Linda Green 308-389-8783

Or

Tracey 308-234-6171



### From Our Golden Club Director, Linda Green

Our lobbies may be closed but we are still here to help you and answer all of your questions. We miss seeing you. We have become very creative in using different ways to get things done. Soon everything will get back to normal and we will be starting up our movies and travel as soon as it is safe. I hope you are using this extra time at home to do those things we never seem to have time for: going through photos, cleaning out closets, purging some of our clutter (your kids will thank you for that!) reading a book or just taking time to relax.

The shred events in each of the markets have been postponed. New dates will be communicated as soon as we have them set.

Omaha and Lincoln customers will again have the opportunity to come to the Nebraska State Fair. They have not announced the Older Nebraska Day entertainment but I'm sure it will be a great performer. If you have not been to the State Fair, please join us for this Day Trip on August 24.

We will test our luck at Horseshoe casino again in September. Dates will be posted as soon as the Casino is open and staff is back to work.

The Mystery Casino Trip is ready to go. I know you will be ready to travel by October 20-22, so get signed up, this will fill up fast. We are offering a discount for Lincoln and Omaha customers driving to Grand Island to get on the bus. The registrations are available on our website and in each of the branches.

Cher rescheduled her date to November 20, 2020. There were a few cancellations from the original roster of travelers. I have a short wait list right now. If you would like to be on the wait list, please give me a call.

The quickest way for us to communicate with everyone in the different markets at the same time is by text and e-mail. If you are not receiving text messages, you can sign up on your phone by typing **85100** (where you would put your kids phone number). Then in the message area type **5pointsbank**, hit send. You will get a reply thanking you for enrolling. You will have to reply **YES** to finish your enrollment.

Grand Island area customers who want e-mail notifications you can scan the QR code below. Open the camera on your phone and focus on the QR code, (don't take a picture). A link will pop up, touch on the link, fill out your name and e-mail address. check the box "I am not a Robot", choose the pictures they are asking for. Hit submit. You will begin receiving e-mails. If you are not on the e-mail list in the other markets:

Lincoln customers contact Jody or Pam  
Omaha customers contact Amanda,  
Kearney customers contact Tracey  
Hastings customers contact Lexi.



I know this has been a very trying time for everyone. We will get through this with patience, understanding and cooperation. By staying home, we can all stay healthy. We can't wait to see you all again.

### **MYSTERY CASINO TRIP OCTOBER 20-22, 2020**

**Price: \$290 Double  
\$390 Single**  
(\$15 discount for Omaha/Lincoln  
customers driving to GI for pickup)

"Some" meals, "some" free slot play, "some" entertainment, more than "some" fun. "Light" breakfast the morning of departure, 2 nights lodging, bus transportation, door prizes and great escorts to guide you along the way. If you have gone with us before you know this is a fun trip and sells out fast. Who knows where we are going?

We do know you will be glad you went!

Includes:

Escorted Motor Coach with departures from Kearney and Grand Island, 2 nights lodging, \$50 free play, 2 breakfasts, 1 Dinner, \$10 Food coupons for 2 days  
Call Linda Green at 308-389-8783 or Tracey at 308-698-2024

if you have any questions.



## **Coronavirus Concerns? Consider Past Health Crises**

During the last week of February 2020, the S&P 500 lost 11.49% — the worst week for stocks since the 2008 financial crisis — only to jump by 4.6% on the first Monday in March.<sup>1</sup> By all accounts, the drop was largely driven by ever-increasing fears about the potential effects of the coronavirus (COVID-19) and its ultimate impact on the global economy. Although many market observers contend that the market was overvalued and due for a correction anyway, the unpredictability, strength, and suddenness of the historic tumble was unnerving for even the most seasoned investors. If recent volatility is causing you to consider cashing out of your stock holdings, it may be worthwhile to pause and put recent events into perspective, using history as a guide.

### **A look back**

Since the turn of the millennium, the market's negative response to health crises has been relatively short-lived. Approximately six months after early reports of a major outbreak, the S&P 500 bounced back by an average of 10.47%. After 12 months, it rebounded by an average of 17.17%. Although there are no guarantees the current situation will follow a similar pattern, it may be reassuring to know that over even longer periods of time, stocks typically regain their upward trajectory, helping long-term investors who hold steady to recoup their temporary losses, catch their breath, and go on to pursue their goals.

### **What should you do?**

First, keep in mind that market downturns sometimes offer the chance to pick up potentially solid stocks at value prices, which could position a portfolio well for future growth. Again, there are no guarantees that stocks will perform to anyone's expectations — and decisions could result in losses including a possible loss in principal — but it may be helpful to remember that some investors use downturns as opportunities to buy stocks that were previously overvalued relative to their perceived earnings potential.

Moreover, if you typically invest set amounts into your portfolio at regular intervals — a strategy known as dollar-cost averaging (DCA), which is commonly used in workplace retirement plans and college investment plans — take heart in knowing you're utilizing a method of investing that helps you behave like the value investors noted above. Through DCA, your investment dollars purchase fewer shares when prices are high, and more shares when prices drop. Essentially, in a down market, you automatically "buy low," one of the most fundamental investment tenets. Over extended periods of volatility, DCA can result in a lower average cost for your holdings than the investment's average price over the same time period.

Finally and perhaps most important, during trying times like this, it may help to focus less on daily market swings and more on the fundamentals; that is, review your investment objectives and time horizon, and revisit your asset allocation to make sure it's still appropriate for your needs. Your allocation can shift in unexpected ways due to changes in market cycles, so you may discover the need to rebalance your allocation by selling holdings in one asset class and investing more in another. (Keep in mind that rebalancing in a taxable account can result in income tax consequences.)

### **Questions?**

After considering the points here, if you still have questions about how changing market dynamics are affecting your portfolio, contact your financial professional. Often a third-party perspective can help alleviate any worries you may still hold. You can contact Five Points Financial Services at 308-389-8770.

**Casey Rossiter** | Investment Officer

Five Points Financial Services

308-389-8770

<sup>1</sup> Based on data reported in WSJ Market Data Center, February 28, 2020, and March 2, 2020. Performance reflects price change, not total return. Because it does not include dividends or splits, it should not be used to benchmark performance of specific investments.

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Not FDIC Insured • No Bank Guarantee • May Lose Value



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#### Grand Island

##### **Main Location**

2015 N. Broadwell Avenue  
Phone. . . . . 308-384-5350  
Star Phone. . . 308-384-5315  
Customer Service.....  
308-384-4323

3111 W. Stolley Park Road  
Phone. . . 308-384-9998

2009 N. Diers Avenue  
Phone. . . 308-384-4840

518 N. Eddy Street  
Phone. . . 308-384-2814

##### **Wealth Management Trust/Investments**

2032 Brentwood Blvd.  
Phone.....308-389-8816

#### Kearney

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

##### Sumner

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

#### Lincoln

8500 South 30th St  
Phone. . . 402-817-3434

#### Papillion/La Vista

9718 Giles  
Phone. . . 402-827-8941

##### Omaha

8820 Arbor Street  
Phone. . . 402-827-8941

#### Hastings

320 S. Burlington Street  
322 N. St Joseph Avenue  
2815 W. Osborne Drive  
Phone. . . 402-462-2228



Greetings Golden Club Members,  
**KEEP CALM AND CARRY ON!**

That pretty much summarizes the past several weeks clearly and completely.

Five Points Bank of Hastings stands fully committed to help our community bounce back from the economic damage inflicted by the Coronavirus episode.

We are as invested as anyone in the strength of our area and we have great confidence in the spirit and tenacity of Nebraskans to overcome adversity. We will do all in our power to help restore life in South Central

Nebraska to normal as quickly and prudently as we can.

We appreciate our customer's loyalty, and intend to reciprocate that loyalty as our community grinds back to normalcy.

You have my pledge we will continue to support our community and provide great customer service to the absolute best of our ability. South Central Nebraska will survive and thrive, I am certain of this.

Terry Anstine,  
Five Points Bank of Hastings, President