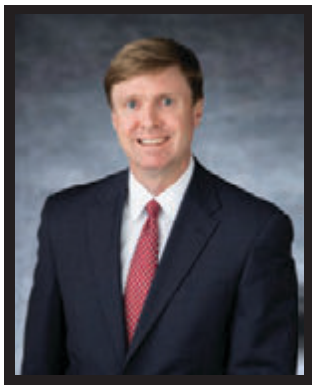


GOLDEN MOMENTS NEWSLETTER

Summer 2020



Grand Island Kearney Omaha Lincoln Sumner Hastings



Greetings,

I hope this letter finds you safe and well. Needless to say, 2020 has proven to be a very challenging year for all of us. The COVID-19 pandemic has disrupted our way of life. Obviously, our cherished Golden Club activities have not been immune from this disruption. Public health measures have necessitated the indefinite suspension of our Golden Club movie days and trips. We are hopeful that we will be able to resume Golden Club activities before year-end, but like so many other things in our society, our specific resumption plans are dependent upon public health circumstances and requirements. We will definitely keep you apprised once it becomes safe to resume our Golden Club activities and we look forward to a return to normalcy once it is safe to do so.

The good news, though, is that all of our branch lobbies are now open. If you are not comfortable coming into one of our branches we are more than equipped to serve you remotely. If there is a specific transaction you are looking to perform remotely, please notify one of our customer service or new accounts representatives and I am confident that we will be able to assist you.

I would like to take this opportunity to acknowledge and thank our tremendous team at Five Points Bank. Our banking operations – including all drive-thru banking services – have remained open during the entirety of the pandemic. Our team showed incredible resolve and resiliency by continuing to come to work every day to serve our customers even when most businesses throughout the country were shut down. I cannot thank our team members enough for all they have done to make sure that our customer transactions continue to be processed smoothly and without interruption.

I also want to thank our customers for being so understanding about the precautions we have had to take in an effort to keep everyone safe. Suspending our Golden Club activities and briefly closing our branch lobbies were not easy decisions. However, these decisions were warranted in light of the public health threat that we all face. I have great confidence that we will get through this unfortunate episode in our country's history stronger than we were before, but we must face this challenge together. Thank you so much for your continued support of Five Points Bank. On behalf of our entire team, we wish you a safe and healthy rest of the summer.

Sincerely,

Tom Kelley, Chairman & CEO
Five Points Bank



Greetings Golden Club Members,

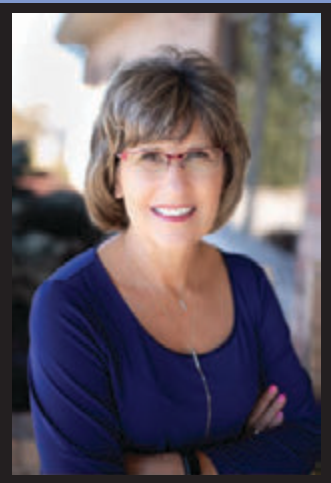
Five Points Bank of Hastings stands fully committed to help our community bounce back from the economic damage inflicted by the COVID-19 episode. We were very active in providing PPP loans to help our business customers survive the government dictated shutdown periods. Our bank issued over \$31 million to local customers.

We are deeply invested in South Central Nebraska and have great confidence in the spirit and tenacity of Nebraskans to overcome adversity. We will continue to do all in our power to help restore life in South Central Nebraska to normal as quickly and prudently as we can.

America is the greatest country in the world and we should all be proud to live in the land of the free and home of the brave. As Americans, we've overcome every obstacle and challenge thrown our way in the past 250 years, and will continue to do so with hard work and unity. We survive and thrive by working together. I believe we need to overcome the current climate of divisive politics and instead, seek a cooperative approach to rebuilding our nation's economy.

You have my pledge we will continue to support our community and provide great customer service to the absolute best of our ability. I have great confidence south central Nebraska will survive and thrive.

Terry Anstine, President



Dear Golden Club Members,

Summer is here! This is my favorite season. I love being outside with the heat and sun. I am not going to talk much about what we have all been through this last quarter and only say GOSH I'VE MISSED SEEING ALL OF YOU. Our last movie days were in March, it seems like longer than 4 months ago. All of the trips for 2020 have been cancelled. I am starting to wonder what it will be like to plan a trip that we can actually take. At Five Points, we are very concerned about the health of our customers. We will be back on the road again as soon as we can safely do so.

While the branches were closed, we had some time to clean out cupboards. This issue of the newsletter includes some recipes that appeared in the 1986 cookbook with recipes from employees. I found recipes submitted by Ferne Marshall and Sherry Marshall, founders of Five Points Bank. I hope you try them. Deb Lukes was instrumental in growing the Golden Club beyond anything they could have imagined in the 1970's. Deb submitted two of her "retirement" recipes for you.

We are always concerned about your safety and security. I know I remind you at every movie and on every bus, but I am going to say it again. If someone calls or e-mails you to fix your computer or anything on your computer, wants your personal information or someone you met over the internet wants you to send money or gift cards to help them out, win a prize or get a loved one out of jail, HANG UP! It is a scam EVERYTIME!

The success of Five Points bank has been rooted in tradition and taking care of our customers. We will continue to honor the tradition and vision of our Founders. Until we can be together again, stay safe and stay healthy.

Linda Green, Golden Club Director

9 by 9 Numbricks Puzzles (Hard)

Fill the grid with the numbers 1 to 81 to make a non-stop connecting path. You may connect the numbers horizontally and vertically (not diagonally). You must connect all 81 numbers.

17				11				59
	15			6			61	
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				67				

HOBO CASSEROLE

Recipe by Ferne Marshall

3 medium potatoes sliced
 1 lb. lean ground beef
 1 can tomato soup
 3 slices bacon cut into small pieces

1 large onion
 1 small can baked beans
 American Cheese

Grease casserole. Place sliced potatoes and onions in casserole. Season to taste. Crumble raw beef and place on top. Next, spread beans over beef, then soup, then bacon. Bake at 325 degrees for 1 1/2 hours. Just before removing casserole from oven place sliced American cheese over mixer and let melt.

HOT CRAB MINIATURES

Recipe by Sherry Marshall

1 7 1/2 oz. can crabmeat, drained and flaked
1 tbsp. minced green onion
1 c. Swiss cheese, grated
1/2 c. mayonnaise
1 tsp. lemon juice
1/2 tsp. curry powder
1 5 oz. can water chestnuts, chopped and drained
1 tube flaky refrigerator biscuits

Combine all ingredients except rolls. Mix well. Separate each roll into three layers. Place on cookie sheet and spoon crabmeat mixture on each. Bake 400 degrees for 10-12 minutes. Chicken can be substituted for the crabmeat. Makes 30.

SMOKED BEEF BRISKET

Recipe by Sherry Marshall

3-5 lbs. beef brisket
4 tbsp. liquid smoke
1 tsp. each of celery, onion salt and garlic salt
several dashes of Worcestershire sauce

Place a strip of heavy foil in a shallow pan; put meat on foil. Combine seasonings and brush on meat; seal foil around it and refrigerate overnight. Bake, still sealed in foil, @ 275 degrees for 5-5 1/2 hours. Let stand 15-30 min. before unsealing. To serve slice meat across the grain, add Cookies Barbecue Sauce.

4-6 servings

CHEDDAR CHEESE COOKIES

Recipe by Ferne Marshall

2 c. cheddar cheese, grated
1 c. flour
3/4 c. finely chopped pecans
1 c. butter, softened
1 tsp. salt

Cream cheese and butter. Work with hands. Add flour, salt and nuts. Work into cheese and butter mixture. Shape in long roll, about the size of a silver dollar. Wrap in wax paper and refrigerate until firm. Slice and bake @ 375 degrees for 10 min.

MEATBALL PACKETS

Recipe by Deb Lukes

1 lb. hamburger
1/2 c. fine bread crumbs
1/4 c. dried onion flakes
1/4 lb. sausage
1 egg
Salt, pepper, and garlic powder
Mix all together and form into meatballs

For each foil packed add sliced potatoes, sliced onion, a couple mini carrots, and four meatballs. Top with a slice of butter. When ready to grill, make sure to turn packets as they cook, so they cook evenly.

S'MORES BROWNIES

Recipe by Deb Lukes

2 c. Graham cracker crumbs, about 22 full-size graham crackers
5 tbsp. Granulated sugar
1/2 c. plus 3 tbsp. unsalted butter

CRUST

Preheat your oven to 350 degrees and line a 9x13 inch pan with foil and grease heavily. In a large bowl whisk the graham cracker crumbs and granulated sugar together. Pour in the melted butter and whisk to combine. Pour the crust into the prepared pan and use the bottom of a glass or measuring cup to pack the crust. Bake crust at 350 degrees for 10 minutes.

BROWNIES

Prepare one boxed brownie mix as the package instructs. Spread on top of graham cracker crust. Bake 20-25 minutes in 350 degree preheated oven.

TOPPING

When brownies are just baked sprinkle 1/4 cup chocolate pieces and cover the whole pan in mini marshmallows. Turn the broiler on low and place the brownies under the heat. Watch carefully so they do not burn. Take out and let cool completely. To achieve clean cuts you must run your knife under hot water and clean the knife after each slice.



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Insurance Needs in Retirement

Your goals and priorities will probably change as you plan to retire. Along with them, your insurance needs may change as well. Retirement is typically a good time to review the different parts of your insurance program and make any changes that might be needed.

Stay well with good health insurance

After you retire, you'll probably focus more on your health than ever before. Staying healthy is your goal, and that may require more visits to the doctor for preventive tests and routine checkups. There's also a chance that your health will decline as you grow older, increasing your need for costly prescription drugs and medical treatments. All of this can add up to substantial medical bills after you've left the workforce (and probably lost your employer's health benefits). You need health insurance that meets both your needs and your budget. Fortunately, you'll get some help from Uncle Sam. You typically become eligible for Medicare coverage at the same time you become eligible for Social Security retirement benefits. Premium-free Medicare Part A covers inpatient hospital care, while Medicare Part B (for which you'll pay a premium) covers physician care, laboratory tests, physical therapy, and other medical expenses. But don't expect Medicare to cover everything after you retire. For instance, you'll have to pay a large deductible and make co-payments for certain types of care. Medicare prescription drug coverage is only available through a managed care plan (a Medicare Advantage plan), or through a Medicare prescription drug plan offered by a private company or insurer (premiums apply). To supplement Medicare, you may want to purchase a Medigap policy. These policies are specifically designed to fill the holes in Medicare's coverage. Though Medigap policies are sold by private insurance companies, they must follow federal and state laws. There are 10 standard Medigap plans, except for plans in Massachusetts, Minnesota, and Wisconsin, which are standardized in a different way. Generally, all of these plans provide certain core benefits, and all but one offer combinations of additional benefits. Be sure to look at both cost and benefits when choosing a plan. What if you're retiring early and won't be eligible for Medicare for a number of years? If you're lucky, your employer may give you a retirement package that includes health benefits at least until Medicare kicks in. If not, you may be able to continue your employer's coverage at your own expense through COBRA. But this is only a short-term solution, because COBRA coverage typically lasts only 18 months. Another option is to buy an individual policy. You can shop for health insurance through a state or federal health insurance Marketplace, where you can compare plans as to coverages offered and cost. You may also be able to lower the cost of your insurance coverage if you qualify for a premium subsidy.

Don't overlook long-term care insurance

If you're able to stay healthy and active throughout your life, you may never need to enter a nursing home or receive at-home care. But the fact is, many people aged 65 and older will require some type of long-term care during their lives. And that number is likely to go up in future years because people are increasingly living longer. On top of that, long-term care is expensive. You should be prepared in case you do need long-term care at some point. Unfortunately, Medicare provides very limited coverage for long-term care. You may be covered for a short-term nursing home stay immediately following hospitalization, but that's about it. Other government and military-sponsored programs may help foot the bill, but generally only if you meet strict eligibility requirements. For example, Medicaid requires that you exhaust most of your assets before you can qualify for long-term care benefits. Even a good private health insurance policy will not offer much coverage for long-term care. But most long-term care insurance (LTCI) policies will. LTCI is sold by private insurance companies and typically covers skilled, intermediate, and custodial care in a nursing home. Most policies also cover home care services and care in a community-based setting (e.g., an assisted-living facility).

This type of insurance can be a cost-effective way to protect yourself against long-term care costs--the key is to buy a policy when you're still relatively young (most companies won't sell you a policy if you're under age 40). If you wait until you're older or ill, LTCI may be unavailable or much more expensive.

Weigh your need for life insurance

If you're married, you want to make sure that your spouse will have enough money when you die. You may also have children and other heirs you want to take care of. Life insurance can be one way to accomplish these goals, but several questions arise as you near retirement. Should you keep that existing policy in place? If so, should you change the coverage amount? What if you don't have any life insurance because you lost your group coverage at work (though some employers let you keep the coverage at your own expense)? Should you go out and buy some? The answers depend largely on your particular circumstances. Your life insurance needs may not be as great during retirement because your financial picture may have improved. When you're working and raising a family, the loss of your job income could be devastating. You often need life insurance to replace that income, meet your outstanding debts (e.g., your mortgage, car loans, credit cards), and fund your kids' college education in case something happens to you. But after you retire, there's usually no significant job income to protect. Plus, your kids may be grown and most of your debts paid off. You may even be financially secure enough to provide for your loved ones without insurance. It may make sense to go without life insurance in these cases, especially if you have term life insurance and your premium has increased dramatically. But what if you still have financial obligations and few assets of your own? Or what if you're looking for a way to pay your estate tax bill? Then you may want to keep your coverage in force (or buy coverage, if you have none). If you need life insurance but not as much as you have now, you can always lower your coverage amount. It's best to talk to a professional before making any decisions. He or she can help you weigh your needs against the cost of coverage.

Take a look at your auto and homeowners policies

If you stay in your home after you retire, your homeowners insurance needs may not change much. But you should still review your liability coverage to make sure it's sufficient to protect your assets. If you're liable for an accident on or off your premises, claims against you for medical bills and other expenses can be substantial. For additional protection, you might consider buying an umbrella liability policy. It's also a good idea to review the coverage you have on your home itself and the property inside it. Finally, if you plan to buy a second home, find out if your insurer will cover both homes and give you a discount on your premium. Auto insurance raises some similar issues. Review your policy to make sure your coverage limits are high enough in each area. Again, having the right amount of liability coverage is especially important--you don't want your assets to be put at risk if you cause an auto accident that injures other people or damages property. Weigh your need for any coverages that are optional in your state. Finally, look into ways to save on your premium now that you're retired (e.g., discounts for low annual mileage or senior driving courses).

If you have any questions concerning life, long term care, or medigap insurance, please contact Casey Rossiter or Bruce Lear at (503)-523-7521.



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402-462-2228

3111 W. Stolley Park Road
308-384-9998

Papillion/La Vista

9718 Giles Road
402-827-8941

2009 N. Diers Avenue
308-384-4840

Omaha

8820 Arbor Street
402-827-8941

518 N. Eddy Street
308-384-2814

Lincoln

8500 South 30th Street
402-817-3434

Wealth Management

2032 Brentwood Blvd
308-389-8816

Kearney

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

Sumner

100 West 5th
308-752-2385



Five Points Bank is launching The Star Savings Club!

The Star Savings Club will offer our 13 and younger customers an opportunity to get rewards based on their savings activity.

Help your grandchildren join the Star Savings Club! Here are the benefits:

- **New club member gift**
- **Rewards for completing savings activities**
- **Exclusive events, promotions, and prizes**
- **Certificate for graduating club at age 14**



Answers

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You may connect the numbers horizontally and vertically (not diagonally).
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17	16	13	12	11	10	9	60	59
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26	25	70	71	72	75	76	53	52
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37	42	45	46	49	28	25	76	77
38	41	52	51	50	27	26	75	78
39	40	53	54	55	56	73	74	79
62	61	60	59	58	57	72	71	80
63	64	65	66	67	68	69	70	81