

GOLDEN MOMENTS NEWSLETTER

Summer 2021



Grand Island Kearney Omaha Lincoln Sumner Hastings



It gives me great joy to write this letter to all of our valued customers to announce Five Points Bank is celebrating its 50th year in business in 2021.

Bill Marshall Jr. and Bill Marshall III, my grandfather and father, founded Five Points Bank in 1971. These two men believed the Grand Island community could benefit from a locally owned and operated “Hometown Bank”, and they set out to do just that. When the bank opened its doors in 1971, it was the smallest bank in Grand Island. As the result of earning the trust of many people and businesses in the community, Five Points Bank’s holding company, Hometown Banc Corp., has grown into the fifth largest Nebraska-based bank holding company.

A recent economic impact study completed by Creighton University Economics Professor Ernie Goss determined Five Points Bank’s operations cumulative effect contributed \$168.5 million to the Nebraska economy in 2020 alone. We realize and understand this impact is only made possible because of the loyal and successful customers of Five Points Bank. We appreciate what we have been able to do together to positively impact the communities in which we serve. Our customers truly are our greatest asset!

Our 50th year anniversary is a great opportunity to celebrate the bank and its customers, as well as have some fun!

Our “50 Days of Giveaways” starts Friday July, 9th and will run through our actual anniversary date in September. As a valued Golden Club customer, Five Points Bank will automatically enter your names into the drawings for many great prizes. We want you to know that if we call you up to let you know you just won, for example, a new large screen TV, you know it is real! Pictures and stories will be shared through our social media and advertising platforms celebrating our customers during this exciting 50th Year!

On August 28th, at the Nebraska State Fair, we will be celebrating “Five Points Bank Day” at the fair along with the “Bill Marshall Volleyball Classic” which will also take place at the Heartland Event Center that day. We hope you are able to come out and enjoy the festivities.

In closing, we once again want to thank you for trusting us and being part of our 50-year history. All of us here at Five Points Bank look forward to continuing our relationship with you for many years to come.

Thank you,

Kristen Marshall Maser, Vice Chairman
Five Points Bank



Greetings Golden Club Members,

Summer came in like a scorcher, hot hot hot! I am grateful to report that normalcy is returning. Our monthly Golden Club movie at the Rivoli will restart in July. Keep in mind that July and August movies will be at 10 a.m., due to the Rivoli having their summer youth movies in the afternoons. And, a reminder, the monthly movies are the 2nd Tuesday of each month.

We are fully expecting to resume our annual Holiday Luncheon on December 9, 2021. More details will come as we get closer to that date.

There are significant supply problems throughout our economy, which are likely going to take a while to overcome. Unfortunately, shortages in products usually means higher prices. Adding to the supply issue is an apparent shortage of willing and available workers everywhere. The labor issue really puzzles me. Some economists believe these shortages are going to be short-lived, I'm not so sure. Maybe at some point in time, interest rates will rise above zero again.

Locally, real estate prices have spiked upwards and there are very few homes for sale. Also, we've seen a rebirth in the hospitality industry the last month or two, thank goodness. Our restaurants and hotels were unduly challenged by the COVID pandemic and I'm so happy for them to see business come back. I encourage you all to support our local businesses as much as you can. If they are successful, we all win.

I am proud of our staff's commitment to keep our bank open. Our team stayed on the job without any stoppage of bank services and our bank provided over \$40 Million in Paycheck Protection Plan loans to eligible businesses. I am very impressed with the fighting spirit and tenacity of many Nebraskans that helped enable our state to overcome this adversity of COVID through hard work and unity. Many parts of the country did not choose to fight as hard as we did.

We will absolutely 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 continue to rebound and thrive. Have a great summer!

Terry Anstine
President, Five Points Bank of Hastings



Hello Golden Club Customers!

I Hope you have had a wonderful summer and are getting a chance to enjoy the weather! The bank has been quite busy and we are thrilled to be starting our Golden Club Monthly Movie Days back up. We are very excited to get to see you all again!

If you are in the Omaha and Lincoln area, we will be headed to Grand Island for a trip to the State Fair on August 30! It is sure to be a fun event filled with many laughs, lots of food, and great entertainment! If you are interested in joining this trip, please call myself at 402-829-3607 or Pam at 402-817-3435 and we would be happy to get you registered.

Have a safe and wonderful summer and we look forward to seeing you next time you stop by the bank!

Amanda Coleman
Branch Operations Supervisor, Omaha



I can't begin to tell you how happy I am to see you in the bank again and see your faces. I am especially happy I no longer walk partially into a store and have to turn around, walk back to my car to get my mask! I did that walk several times. Everything is back to normal in our branches, so feel free to come in and see us again. The vaccines have turned things around and given us all hope again.

Travel arrangement is again becoming a big part of my job. I am writing this before we take our first trip to the US Senior Open in Omaha. This was a great day trip to relaunch the Golden Club. I hope I remember all Deb Lukes taught me about bus travel, trust me, it was A LOT!! The trips to Alaska, Western Nebraska and Hamilton are full, with a waiting list. Dear Evan Hansen in December has 10 seats available.

On October 19 we will take our day trip to the Horseshoe Casino. As of right now the buffet is not open, so that is not included in the trip. In April 2022 we will finally get to take our trip to the ARK. The customers who were signed up previously have been contacted and there are spots still available, but I expect it will also fill up quickly. Details for both of these new trips are in this newsletter.

The Nebraska State Fair is back in full operation this year. We will have a bus coming from Omaha on August 30 to take in the fair and entertainment. It is always an enjoyable day, so I hope you can join us.

Shred day is returning in all of our markets. Hastings had theirs in June. Grand Island and Kearney will have their days in August. Omaha and Lincoln will be in the fall. Please remove all metal and NON-personal newspapers and magazines before you bring your items to shred.

The long-anticipated Movies have returned!! Everyone has missed the movies and has asked about them regularly. I hope you were able to get to the July movie and have some movie popcorn again. Nothing compares to movie popcorn. Theatres were hard hit during the pandemic, so I hope you patronize the theatres for other shows during the month. It will be up to all of us to shop local and get our businesses back to thriving.

Linda Green
Golden Club Director, Grand Island

Linda's Delicious Dishes

Self Filled Cupcakes

- 1 chocolate cake mix
- 1 (8 oz) pkg. cream cheese softened
- 1/3 c. sugar
- 1 egg beaten
- 6 oz chocolate chips
- Dash of salt

Put cupcake papers into cupcake tin. Mix cake according to directions. Fill muffin tins 2/3 full of cake batter. Cream sugar with cream cheese, add egg and salt. Stir in chocolate chips. Drop rounded teaspoon of mixture into cupcake tins. Bake 350 degrees for 20-25 minutes. Check after 20 minutes. Frost as desired. Makes 28-30 cupcakes.

A Day at the Nebraska State Fair

August 30, 2021

\$89

A day at the Nebraska State Fair full of fun, food, and music!

Round trip transportation
Leaving from Omaha with a pickup in Lincoln
Food voucher at the State Fair
Concert is the Happy Together Tour at 2:00 p.m.

For reservations or more information, Omaha Customers contact Amanda Coleman at 402-829-3607, Lincoln Customers contact Pam Baxa at 402-817-3435



What If Biden's Capital Gains Tax Change Is Already In Place?

It is possible that proposed tax changes could already be past. I know it's not cool to raise a hot topic, but I am cautious about buying into the "Don't worry, be happy, it won't happen right away" tone that some are putting on proposed tax changes. Am I a Negative Nancy throwing gasoline on hot embers or just tone deaf? It could be both, but when I think about President Biden's proposals to raise taxes to help pay for infrastructure and social spending I suspect sooner is more likely than later and when it's enacted we may already be living in the past.

True, we don't know what will make it into law. However, the fine print of what has already been proposed could mean that when it comes to capital gains taxes, the effective date after which these increases would be in force has already passed. So, I'm putting the Bobby McFerrin music on pause and thinking about how we handle this possible outcome. In general, we need to do things that protect us in the event the new laws are enacted, but avoid things that could have negative consequences if they don't.

For taxpayers with income of over \$1 million, long-term capital gains will be taxed at ordinary rates. The top ordinary income rate for 2021 is 37%, plus Medicare taxes at 3.8%, and add in some state taxes too. Under the proposals, the top rate will be 39.6% in 2022, plus Medicare, plus state. Considering that the current top rate for long-term capital gains is 20%, the new rate is double the old one.

The Treasury Department has said "This proposal would be effective for gains required to be recognized after the date of announcement." While that date isn't specified, the American Rescue Plan was announced on April 28th, and they did specifically use the term "date of announcement" rather than "date of enactment."

Therefore, my reading is that a potential retroactive tax can certainly impact anyone with sales since April 28th and the worrywart in me considers what other potential "announcement dates" could be thrown into the mix going all the way back to last year. Therefore, I'm prepared to help my clients when their tax advisors start talking about charitable giving, income deferral, and loss harvesting. When just thinking about Federal capital gains taxes, I'm already assuming that if you make less \$80,000 (\$40,000 single filers), you won't pay any long-term capital gains taxes. If you make between \$80,001 and \$496,600 (\$40,001-441,450 single filers), I'm expecting you'll be in the 15% long term capital gains bracket, if you make \$496,601 to \$1,000,000, I'll presume you remain in the 20% bracket. If you make more than \$1,000,000, I think you should currently assume that long-term gains recognized this year will be taxed at 39.6%.

Even though Biden's tax proposals are not a done deal, the possibility (or probability) of a retroactive effective date of some of the provisions make thinking about how we manage capital gains taxes this year a pretty big deal.

Bruce Lear | Investment Officer

Not FDIC Insured · No Bank Guarantee · May Lose Value
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Is it your Plan or the State's?

After spending a lifetime accumulating assets, it is vital that you take steps now to decide how you want them distributed in the future.

Surveys show that nearly 50% of Americans fail to make even the most basic of estate plans. If you fall into this category, state laws provide a plan for you—a “one size fits all” plan that may not fit you or your family

at all.

Under typical state law, “intestacy statutes” that direct distribution of property in the absence of a will or trust can result in the following:

Equal provisions for spouses, children, and other close relatives, regardless of what may be differing needs;

Exclusion of other relatives or friends who may need assistance;

A court appointed guardian will be named for minor children, if no legal guardian survives;

No provisions to minimize estate taxes and settlement expenses. Currently, federal estate taxes can be as high as 40%;

No regard for your charitable wishes.

Few people would consciously decide to use their state’s “will” as they would want some say in how their affairs are handled. However, many put off preparing this important document for many reasons. Do not be among this group. Contact an estate-planning specialist.

Should you have questions about estate planning, please contact

Five Points Trust and Wealth Management Services at 308-389-8816.

Mike Kneale
Trust Officer, Grand Island

Upcoming Events

August 2021

Western NE Trip
August 12-15

Kearney Shred Day
August 17

GI Shred Day
August 20

NE State Fair
August 30

October 2021

Horseshoe Casino
October 19

November 2021

Hamilton-wait list
November 3

December 2021

Dear Evan Hansen
December 28

April 2022

Ark Encounter and
Creation Museum
April 19-24

**For reservations or
more information,
please call:**

Linda Green
308-389-8783

Or

Tracey Shada
308-234-6171



Five Points Bank



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Tracey's Tidbits

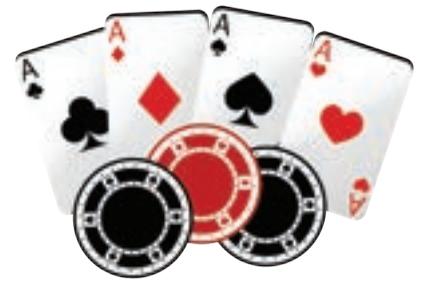


I feel like it has been a long time coming, but summer is finally here. This is the perfect time to get out and enjoy what Kearney has to offer. As we slowly nudge our way back into what seems somewhat normal...take advantage of the great things that are going on in our own community. The city parks are beautiful, cruise night is always a lot of fun, and the Buffalo Co. Fair will be here before you know it. If you enjoy baseball, you can stop at the legion ball field and cheer on the Five Points Bank Juniors. I think that they are off to a great season!

In early July, a thunderstorm rolled through Kearney, blowing the roof off of the Kearney Cinema 8 Theatre. Due to repairs, the movie days will be temporarily moved to the World Theatre in Downtown Kearney. Dates and times will remain the same. The movie and popcorn are free to anyone who is a member of our Golden Club. So plan to be where it is cool on those hot days. We are slowly adding some trips to the fall calendar. Stay tuned and watch for further details. It sounds like we have many customers that are ready to travel again.

As businesses are rebounding from 2020, we want to thank our valuable customers who weathered the storm with us. We are very blessed, and Five Points Bank is doing very well. In this constant changing economy, we want to reassure you that Five Points Bank is very sound, secure, and showing steady growth. Thank you very much for your business.

Tracey Shada
Assistant Vice President/Retail Banking Supervisor, Kearney



Horseshoe Casino Trip Tuesday, October 19th \$35 per person

Continental Breakfast
(no coffee)

\$5 free play or 500 Reward Credits guaranteed. Additional rewards/credits available based on play. Rewards can be used to purchase your meal at the Horseshoe.

Round trip Motor Coach with one starting in Kearney and one in Grand Island

For reservations or more information, please call:

Linda Green at: 308-389-8783
or
Tracey at: 308-234-6171



THE ARK ENCOUNTER & CREATION MUSEUM April 19-24 2022 \$1559 Double Occupancy \$1915 Single Occupancy

Trip Includes:

- Roundtrip Deluxe Motor Coach- Leaving from Kearney with pick-ups in Grand Island and Lincoln
- 5 nights accommodations,
- 10 meals (5 breakfasts, 5 dinners)
- All fees paid for attractions
- Professional Tour Manager

Registration forms available on our Website or any Bank locations.
Payment due with Registration

We will drive across the state of Missouri making stops for your comfort before reaching our destination of Florence KY where we will visit the Ark Encounter. Afterwards, we will continue on to the Creation Museum in Petersburg KY. Finally, we will stop at the St. Louis Arch before returning home.

Hannibal MO
Florence KY
Ark Encounter
Louisville KY
Creation Museum
Saturday Night Fever
St. Louis Arch



Hello Golden Club,

Pam Baxa here, your new Lincoln Golden Club director.

Hard to believe it has been over 30 years since I started my career with Five Points Bank. I spent 26 plus years working in Grand Island (Hi to all my Grand Island friends). In 2018, I made the move to Lincoln bringing all my years of experience to help open the Lincoln Branch. Now I get the honor of heading up Lincoln's Golden Club. I am

excited for this opportunity.

This past June 4th marked our 3rd year of being in the Lincoln community. Thanks to all our new customers that have helped us to grow Five Points Bank.

2021, Five Points Bank Celebrating 50 years! What a proud moment in time for everyone that supports and works for Five Points. Watch for exciting ways we will be celebrating and showing our appreciation for all of you.

Five Points Bank is ready to start up all the Golden Club Events again. Our movie day here in Lincoln is set for the 3rd Wednesday of every month at Edgewood Cinemas. With our first movie day to be on July 21. Doors open at 12 with movie starting at 1. Stop by the bank and see us for your Golden Club Movie entrance card.

We do have trips scheduled. If you see a trip that interests you, I would recommend you act right away. Everyone is excited to travel again, so they fill up quickly.

Keep an eye out for our Shred Event coming in the fall, dates to be announced.

I look forward for the opportunity to help you with any of your banking needs.

Hope to see you all soon!

Pam Baxa
Retail Banking and Branch Manager, Lincoln

Let's go to the Movies

Kearney Movie

The first Tuesday afternoon of the month at 2:00 p.m. at the World Theatre downtown. The World Theatre is located at 2318 Central Ave, Kearney. Call 308- 698-2059 for information on the movie playing for the current month.

Hastings Movie

The second Tuesday of the month at 1:00 p.m. at the Rivoli Theatre, 523 W. 2nd Street in Hastings.

Grand Island Movie

The second Wednesday afternoon of each month at 1:00 p.m. Doors open at noon at The Grand Theatre, 118 West 3rd Street. The movie will be whatever movie was shown the week end before.

Lincoln Movie

The third Wednesday afternoon of the month at 1:00 p.m. at the Edgewood Cinema, 5220 S. 56th St. Lincoln

Omaha Movie

The third Thursday of the month at 2:00 p.m. at Ak-Sar- Ben Cinema, 67th & Center Street. Call 402-829-3622 for information on the movie playing for the current month.

Entrance for the movie will require a Five Points Bank Special Event Card. You may obtain a card any of our convenient locations.



Dear Evan Hansen
December 28, 2021
7:30 P.M. Showtime
Omaha, NE
\$179.00

Winner of six 2017 Tony Awards® including Best Musical.

“ONE OF THE MOST REMARKABLE SHOWS IN MUSICAL THEATER HISTORY.”
— The Washington Post

Dinner at Stokes in the Old Market

Round trip Motor Coach starting in Grand Island with pickups at 180/281 Grand Island and Shoemakers Truck Stop in Lincoln.

For reservations or more information, please call:

Linda Green at: 308-389-8783
linda.green@5pointsbank.com or
Tracey at: 308-234-6171
tracey.shada@5pointsbank.com



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Grand Island

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308-384-5350

3111 W. Stolley Park Rd.
308-384-9998

2009 N. Diers Ave.
308-384-4840

518 N. Eddy Street
308-384-2814

Wealth Management

2032 Brentwood Blvd.
308-389-8816

Kearney

2501 Central Ave.
1809 W. 39th St.
308-234-6171

Sumner

100 West 5th St.
308-752-2385

Hastings

320 S. Burlington St.
322 N. St. Joseph Ave.
2815 W. Osborne Dr.

402-462-2228

Papillion/La Vista

9718 Giles Rd.
402-827-8941

Omaha

8820 Arbor St.
402-827-8941

Lincoln

8500 South 30th St.
402-817-3434

Star Phone: 308-384-5315
Customer Service:
308-384-4323



Shred Day Guidelines

Five Points Bank will shred your **sensitive documents** for free at your branch's annual shred event.
For Five Points Bank customers only.

What can be shredded?

- General mixed office paper
- Computer paper
- Blue prints & Drawings
- Cash Register & Adding Machine Rolls
- Lottery Tickets, Bingo Sheets, Betting Stubs
- Credit Cards, ID Cards
- staples, paperclips, soft folding tabs

What can't be shredded?

- Anything containing metal or any metallic alloy
- Electronic items
- Extremely Hard Plastics or Rubber
- Anything possibly containing magnets
- Matches or Lighters (or anything that could spark a fire)
- Anything corrosive or highly flammable (Harsh Cleaners, Batteries, Powders, Alcohol)
- Anything containing a possible hazardous material or substance
- Fabric Materials (Uniforms, Shirts, Hats, etc)
- 3 Ring binders
- Large paper rolled material
- Reel to reel films or negatives
- books, magazines, newspapers and newspaper inserts

We are able to shred staples
and paper clips.
We cannot shred the large
clips like binder clips.