

GOLDEN MOMENTS NEWSLETTER

Fall 2021



Grand Island Kearney Omaha Lincoln Sumner Hastings



Greetings to our Golden Club Members!

I write this commentary with the hope that all of you share my optimism heading into this fall, as I truly believe “things” will continue to get better out there. For example, we have finally started our Golden Club Movie Days back up. Bringing back the movie day has been a hit and may very well be the most missed Golden Club event we have! That being said, we just received notice that the Grand Theatre in Grand Island is temporarily closing to make renovations. The improvements will include new seating and upgrades to the lighting and sounds systems. While this isn't good news for our Grand Island Golden Club movie-goers in the short term, we will soon reap the benefits of a

better and more comfortable theater to enjoy for many years to come.

Also, we plan to have our Golden Club Holiday Luncheon in person this year. If you remember, we had a drive-thru event last December where Five Points Bank associates handed out meals to you as you patiently drove through a long line. While that process went reasonably well, I can assure you that we at Five Points Bank look forward to serving you at a more traditional, sit-down, gathering this year! Please know that we will remain responsible and mindful of current health issues when planning gatherings and will provide ample notice if circumstances dictate that we should not gather in large groups.

Also on the positive side, we recently wrapped up a successful Nebraska State Fair, Husker Harvest Days, and Aksarben Stock Show event in Grand Island. We finally had a year where the weather cooperated and all of these local economy-boosting events were able to host large crowds through their duration. These types of events bring so many people who stay, shop, eat, and generally just enjoy Grand Island and all that it has to offer.

Finally, I can't tell you how much fun we had celebrating Five Points Bank's 50th Anniversary with our customers this year. It was just great to see the excitement our customers had participating in the drawings for prizes during the “50 days of Giveaways” that culminated on the bank's actual 50th anniversary date on September 10th. It has been a great 50 years for Five Points Bank for a variety of reasons, but I am confident in saying the most important piece in the bank's success has been you, our valued customers.

Thank you,

Tim A. Wojcik, President
Five Points Bank



Greetings Golden Club Members,

Leaves are turning, football and volleyball is in the air and fortunately, a greater sense of normalcy has returned to our area. Our monthly Golden Club movies restarted in July and will continue at 1 p.m. at the Rivoli on the 2nd Tuesday of each month.

Our annual Holiday Luncheon is scheduled for December 9, 2021. We plan to send out invitations in early-mid November. I look forward to seeing all of our great Golden Club customers at the event.

Locally, real estate prices remain strong and there are very few homes for sale. Our hospitality industry is recovering pretty well. And, grain prices are holding at favorable levels. I encourage you all to support our local businesses as much as you can. If they are successful, we all win.

I know everyone has been impacted by the COVID pandemic in one way or the other. I know I've said this before, but 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 to serve you. The fighting spirit and tenacity of many Nebraskans helped our state to overcome the 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 Fall and Go Big Red!

Terry Anstine
President, Five Points Bank of Hastings



Hello Golden Club Customers,

Happy Fall to Everyone!!

Fall is such a wonderful time to reflect back on all that we are grateful for and enjoy quality time with those we love! Five Points Bank is extremely grateful for all of you and appreciate you allowing us to be your bank!

We are beginning preparations for our annual Holiday Luncheons! If you are in the Omaha area, we are excited to announce that our Holiday Luncheon will be held on Wednesday, December 1st. We are very much looking forward to seeing you all then and celebrating the holiday season together!

Wishing you all the very best this fall and look forward to seeing you very soon!!

Amanda Coleman
Branch Operations Supervisor, Omaha



Happy Fall! I'm not sure where summer went, but hopefully you were all busy attending the Nebraska State Fair, Husker Harvest Days and Harvest of Harmony. Grand Island is a busy place in August and September. Your Five Points Bank team had a great time celebrating our 50th anniversary of being your Better Bank. Congratulations to all of the prize winners.

The shred events in Grand Island, Hastings and Kearney were very successful again this year. We shredded over 40,000 pounds (20 tons!) in those markets. Lincoln and Omaha shred days are coming up and the dates are in this newsletter. Thank you for participating and having clean shred in disposable boxes. It makes the shredding process go quickly.

The movies in Grand Island are cancelled for October and November. The Grand Theatre is doing a remodel. They are replacing all the chairs and improving the handicap seating. They have assured me the project will be ready for the movie on December 8th. While the Grand Theatre is closed, feel free to enjoy a movie at one of the other markets. Your movie cards are good at all venues.

I am still very conservative in planning trips. Our trip to Western Nebraska was 4 days of enjoying all that area has to offer. By the time this newsletter reaches you we will have been to the Horseshoe and hopefully made a little money. I am just putting out the NEBRASKALand Days concert trip with Tim McGraw and Miranda Lambert next June. Without a doubt those will be fabulous concerts.

Scammers have been busy as well. I think all of us have received calls about our "Amazon Accounts". Please remember, if someone calls you about your Amazon Account or your computer having a virus or some kind of problem-those are scams and HANG UP IMMEDIATELY. Unfortunately, some of our customers have fallen victim to these thieves. Amazon, Google, Apple will NEVER call you asking for information. If you hang up and do not verify or supply them with information, you are safe. They are just phishing for information. If you have given them information, call us right away and we will do all we can to sort this out for you.

We are planning the holiday luncheons as sit down, in person events this year. Our team looks forward to seeing all of at the luncheons. You will receive details for each of the market events in the mail. Have a great end of 2021 and hope to see you all soon.

Linda Green
Golden Club Director, Grand Island

Linda's Delicious Dishes

Chicken Salad for Sandwiches

1 ½ lbs cooked chicken, shredded into small pieces
1 ½ c halved red grapes or apples diced small or dried cranberries
1 ½ c chopped celery
1 c thinly sliced almonds or chopped pecans
3 chopped green onions (BOTH THE WHITE AND GREEN PART)
2 TB Chopped Dill
1 C Mayonnaise
¼ C Sour Cream
1 to 3 TB Lemon Juice (start with 1 TB and add to your taste preference)
1 ts salt
½ ts pepper
8 croissant rolls
Combine Chicken, fruit of your choice, celery, green onions, nuts and dill.
In a small bowl, whisk together mayonnaise, sour cream, lemon juice, salt and pepper.
Pour over chicken mixture, stir to combine. Chill 1-2 hours. Serve with Croissants or on a bed of lettuce.



Entering the fourth quarter, it's a good idea to take a look at some tax planning/capital gains strategies that could be implemented to save yourself some money come tax time.

The basic strategy for year-end planning is both to time your income so that it will be taxed at a lower rate, and to time your deductible expenses so that they may be claimed in years when you are in a higher tax bracket. In terms of investment planning, investing in capital assets may increase your ability to time the recognition of some of your income and may help you to take advantage of tax rates that are lower than the ordinary income tax rates. You have the flexibility to control when you recognize the income or loss on many types of investment assets. In most cases, you determine when to sell your capital assets. In some cases, however, shifting potential capital gain income to other taxpayers through gifting may be an appropriate strategy.

Capital gains and losses are given special tax treatment. Currently, the top long-term capital gains tax rate is 20% (for most types of assets), while the top ordinary income tax rate is 37%. As a consequence, by converting some of your ordinary income to long-term capital gain income, it may be possible for you to reduce your federal income tax liability. Long-term capital gains are taxed at the capital gains tax rates of 0%, 15%, and 20% depending on your taxable income.

Careful timing of when you sell capital assets may help you to reduce your federal income tax liability. For example, if it's late in the year and you want to sell a capital asset, you can wait until January to sell it so that you realize your capital gain or loss next year. This strategy is useful if you are in a higher marginal tax bracket in the current year and expect to be in a lower one in the following year. Timing can also be important because capital gain income increases your adjusted gross income (AGI). The amount and availability of certain tax benefits may depend on the amount of your AGI.

Planning the time when you recognize capital losses may also be important. If you expect to recognize a capital gain this year, you should review your portfolio for possible capital losses that can be used to offset the gains. If you have any capital loss carryforwards, you should review your portfolio for capital gain opportunities to make use of such carryforwards.

The following strategies may be appropriate:

- Sell capital gain property before the end of the year if you have already realized capital losses for the year that exceed the sum of any capital gains you have realized plus \$3,000 (\$1,500 for individuals filing married filing separate tax returns).
- If you have gains for the year that exceed your losses, sell property with built-in losses to offset the excess gains.
- If your other allowable deductions for the year exceed your income, you should try to avoid realizing any further capital losses for the year.
- If you've held a capital asset for close to 12 months and want to sell it, wait awhile (if possible).

You can take advantage of the lower long-term capital gains rates if you hold the asset for over 12 months before selling it. It may be possible to shift potential capital gains to other taxpayers through gifts. If you are in a higher tax bracket, you might transfer appreciated assets to relatives in lower tax brackets.

Casey Rossiter | Investment Officer

Not FDIC Insured · No Bank Guarantee · May Lose Value

Securities are offered through American Portfolios Financial Services, Inc. ("APFS"), member FINRA/SIPC. Advisory services offered through Novem Group, an SEC Registered Investment Advisor. Five Points Financial Services is independent of APFS and Novem Group. APFS, Novem Group, and Five Points Bank are unaffiliated entities.



Time to Act

As we go through life our needs and priorities change. The needs of a child are different than the needs of a teenager and the needs of a young family are different than the needs of individuals that are retired. As adults, we know that if we do not take the initiative to tackle an issue it will not get done. The most important message I can convey to you is do not put off Estate Planning. I will agree that the

process can be emotional, a bit stressful and it will cost some money, but when the estate planning process is complete you will have peace of mind. You will know that your assets will go where you want them to and that your bills will be paid. You will also know that those you leave behind will not be left trying to figure out what you would have wanted. Take the initiative to contact an estate planning professional. If you have questions about estate planning issues, please contact Five Points Trust 308-389-8816.

Mike Kneale
Trust Officer, Grand Island



NEBRASKAland Days, North Platte NE June 24-26, 2022

\$525 Double Occupancy/\$660 Single Occupancy

Miranda Lambert will be joined by the Nitty Gritty Dirt Band and the Belles, (a family group from Omaha NE). Supporting acts for the Tim McGraw show will be announced at a later time.

This trip has come together quickly, so everything is not finalized.

More will be added, but it will include:

Roundtrip Motor coach starting in Omaha, with stops in Lincoln, Grand Island, and Kearney, tickets to both concerts, motel accommodations for 2 nights, 6 meals,

Upcoming Events

October 2021

Lincoln & Omaha
Shred Days
October 25-27

November 2021

Hamilton-wait list
November 3

Holiday Luncheons

Sumner- 11/4
Lincoln- 11/30
Omaha- 12/1
Grand Island- 12/2
Kearney- 12/3
Hastings- 12/9

December 2021

Dear Evan Hansen
December 28
TWO SPOTS LEFT

April 2022

Ark Encounter and
Creation Museum
April 19-24
WAIT LIST

May 2022

Wicked
May 12

June 2022

NEBRASKAland Days
June 24-26

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

Linda Green
308-389-8783

Or

Tracey Shada
308-234-6171



Five Points Bank



@5PointsBank



@5PointsBank

Tracey's Tidbits



I cannot believe that it is that time of year again. Cool, crisp mornings and leaves changing colors. Fall always gives me a new source of energy. I love the excitement of a young child going to school for the first time, I love when the college students return to Kearney, and I love football season. This reminds me how much and why I love my job. I get to visit with new and existing customers every day. The conversations and the relationships I have developed enable me to assist my customers with their banking needs and I love this!

As we talk about banking needs, our Golden Club account is a fabulous account for customers over the age of 55. It has so many wonderful benefits and some great perks too. Our monthly movies are always a fun day out. As we continue our journey towards 2022, we are busy trying to plan some travel opportunities that are fun, but keeping safety in mind. Stay tuned for what is coming. Just remember that we live in a great community...so why not give back. Shop local, get out and volunteer. Maybe you will have a new source of energy too.

Tracey Shada
Assistant Vice President/Retail Banking Supervisor, Kearney



May 12, 2022
7:30 p.m. Showtime
Orchestra level tickets
\$179.00

Dinner in the Old Market
Round trip Motor coach
starting in Grand Island with
pick up at 180/281 Grand
Island, and Shoemakers truck
stop in Lincoln

For reservations or more
information, please call:

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



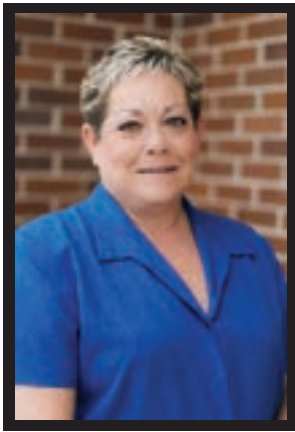
THE ARK ENCOUNTER & CREATION MUSEUM **April 19-24 2022** **\$1559 Double Occupancy** **\$1915 Single Occupancy**

- 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,

With the arrival of fall many Five Points Bank events are just around the corner.

Movie Day is the 3rd Wednesday of every month here in Lincoln. October 20th we will be seeing Clint Eastwood's latest movie, "Cry Macho". It's been so great seeing the number of attendees growing each month. Keep spreading the word of The Better Bank with your family and friends.

Coming up next "It's Shred Event Time"! October 25 – 27 between the hours of 8 a.m. to 5 p.m. Stop by with your shred materials & join us for a treat. Our Five Points Bank employees will assist you in unloading as needed.

Looking ahead, save the date "November 30th" for our annual Holiday Luncheon. This is a tradition Five Points Bank is proud of as it continues to grow from year to year. Details about the Luncheon to follow.

Hope that everyone will be able to take part in as many events as possible!

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

CANCELLED OCT. & NOV.

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 I80/281 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



PRPST STD
 US POSTAGE
 PAID
 GRAND ISLAND,
 NE
 PERMIT NO. 28

Grand Island

2015 N. Broadwell Ave.
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 Days 2021

