

# GOLDEN MOMENTS NEWSLETTER

Summer 2022



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Grand Island Kearney Omaha Lincoln Sumner Hastings

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Dear valued Golden Club members,

Although I enjoy all four of the seasons Nebraska has to offer, summer is my favorite time of the year. Most people I visit with also enjoy the extended hours of daylight we get this time of the year. It is also a very important season to our area farmers. Grand Island is an agriculture-driven community and this is the time our ag producers get to watch their crops grow before harvest in the fall. Despite Mother Nature's cruel delivery of high winds and hail in June, all of the crops that are going to be planted are in the ground and growing. On a positive note, most of the area agriculture producers had crop insurance in place to offset losses from the hail, and commodity prices are at levels not seen in years. Let's keep our fingers crossed that the weather is conducive to favorable growing conditions from here until harvest!

This is also the time that we gear up for some big occasions in Grand Island. We will soon be hosting, among other events, the Aksarben Stock Show, the Hall County Fair, and the Nebraska State Fair. These types of events are important, as we welcome thousands of visitors to Grand Island and get to show off our wonderful community. I hope you all are able to get out and enjoy these economy-boosting events that Grand Island proudly hosts.

Finally, I have some bittersweet news to share with all of you. We have two valued employees, Karla Fandry and Janie Trump, who have scheduled their well-earned retirements to take place this summer. Having started her career here on June 22, 1977, Karla Fandry is the longest tenured employee of Five Points Bank. Yes, that is 45 consecutive years working for one employer. Not far behind, Janie Trump began her employment with Five Points Bank on August 1, 1977. While Janie took a five-year hiatus from employment to start a family, when she was ready to re-enter the workforce she chose to come back to Five Points Bank. It is rare in today's world to see that kind of commitment and loyalty to a single employer, but that should tell you something about these two fine associates of Five Points Bank. Hopefully, it also tells you something about the bank itself. The Marshall family has always strived to create and maintain a culture that focuses on its customers and employees. It is that emphasis that has built Five Points Bank into the bank it is today; a bank that treats its employees like family and its customers like the most important people in the world!

As always, please know we appreciate your business and thank you for being part of the Five Points Bank Golden Club family.

Thank you,

Tim Wojcik, President  
Five Points Bank



Greetings Golden Club Members,

After what seemed to be the shortest spring season ever, and the worst hail season in recent history, we are in the midst of the long, hot, muggy dog days of summer. I want to go on record as saying the inventor of air conditioning is the most underrated person ever.

To understate the obvious, high inflation is widespread as a result of a ton of money being printed (which inflated the money supply) coupled with mandated shutdowns that severely hurt our supply chain. I remember vividly from Economics 101, too much money chasing too few products is the root cause of inflation, and we are seeing it live and in-person. Until the money supply declines and productivity/output increases, we are going to be living with inflationary times and it will have some discomfort.

I am puzzled as to the reasons for the widespread labor shortages. Every employer in our market needs additional employees. If someone can solve this issue, it sure won't hinder efforts to reduce inflation. As always, I encourage you to support our local businesses as much as you can. If they are successful, we all win.

Repeating my comments from the last newsletter, progress continues on the new Medical Office Building on the Mary Lanning campus. All indications are construction will soon start on a huge bio-diesel plant just east of CCC. Both projects will bring a lot of construction workers to our area which will boost our economy. Also, more than a dozen new homes are under construction on the east side of North Park Commons.

There have been some changes in our local banking landscape with ownership changes at two organizations. That is not the case here at Five Points Bank, we are fully committed to be the stable and consistent source of banking services for our area.

We continue to assertively support our community and provide the highest level of customer service possible. I have great confidence South Central Nebraska will continue to rebound and thrive. I hope everyone has a great summer!

Terry Anstine  
President, Five Points Bank of Hastings



Hi Golden Club!

Can you believe as of June 4 we celebrated four years of being in the Lincoln Market?! Thanks to all of you for making the Golden Club a success here in Lincoln. We look forward to serving the Lincoln community for many more years to come.

I hope everyone has been getting back to enjoying all the summer activities that we are all used to doing. Ball games, concerts, picnics, swimming, traveling, etc. Remember to check out the trips that we offer with the Golden Club. A Great way to meet others from the community.

Upcoming is a day trip to the Nebraska State Fair on August 29. (Older Nebraskans Day) Feel free to contact me with any questions regarding this trip.

Also remember our Movie Day is the 3rd Wednesday of every month at Edgewood Cinema. We set a new attendance record in June with 110 of you there for the Top Gun Movie. Hope to see you there next time! Enjoy the rest of your summer! We hope to see you all soon!

Pam Baxa  
Retail Banking and Branch Manager, Lincoln



Happy summer! This is my favorite time of the year. Let's all get outside and enjoy the free concerts, fairs, car shows and community celebrations. There are all kinds of free activities in each of our markets.

Thank you all for participating in the shred events. The total shredded was 55,500 pounds of paper-almost 28 TONS! That is a lot of clutter gone and safely disposed of.

When you get this newsletter, we will be on our LONG-AWAITED Golden Club trip to Alaska. This has been on the books for so long I didn't think we were ever going to actually go. It is my first time going to Alaska. There are 50 Five Points Bank customers experiencing Alaska and all its beauty.

In June we went to NEBRASKAland Days for the Tim McGraw and Miranda Lambert Concerts. We also took in the historical sites in North Platte.

I have two more trips planned for 2022. These are being announced in this publication. Please take a look at the trip ads and give us a call if you would like to join us. The one-day trip on October 19th to the Horseshoe Casino in Council Bluffs is a popular one. We will have a bus leaving from Grand Island and one leaving from Kearney. The Mystery Casino Trip is Nov. 1-3. I'm not telling you where we are going, but you know it is gambling "somewhere". There will be transportation from Lincoln, Grand Island and Kearney. The registration forms are available on the website, [www.5pointsbank.com](http://www.5pointsbank.com). You can also call in to any of our personal bankers and get registered.

We have updated how we send out text notifications. This has greatly increased the participation at our movies. We are happy to provide this extra benefit for our customers. The movie passes are not transferable to another person. If your husband/wife is not attending the movie and you would like to bring a friend, please do not give that ticket to your friend. If your friend or guest regularly wants to attend, we would love to help them join the Golden Club as a member, so they can also partake in all of the perks of the Golden Club. Thank you for your cooperation. We love our movie days and seeing our customers.

We have started a Five Points Bank Golden Club Facebook group. It is limited to Golden Club members only. If you would like to be part of this group, you simply go to the Facebook page, ask to join and answer the questions. We will confirm you are a member and accept your request. This will be an interactive platform for members to post photos of our Golden Club activities and stay connected with each other. As always, we appreciate you and thank you for choosing Five Points Bank.

FOUND A PAIR OF GLASSES AT THE GRAND THEATRE AFTER OUR MOVIE. Describe and claim at the Diers Ave. GI location.

Linda Green  
Golden Club Director, Grand Island

## Tracey's Treats Crunchy Slaw

### Ingredients

1 package	slaw mix
1 bunch	green onions, chopped
2 packages	ramen noodles, retain seasoning packets for dressing
1 cup	almonds, slivered
1 cup	oil
2 tablespoons	sugar
2 teaspoons	season salt
2 tablespoons	vinegar

### Directions

Chop onions and add to slaw mix. Before serving, brown ramen noodles and almonds. Add to the above mixture. Mix the oil, sugar, season salt, vinegar and ramen noodles seasoning packets together in a shaker bottle. Mix dressing and cover the above salad mixture.

## Financial Planning with Estates



When creating a financial plan for clients I am often asked about estate planning issues. My standard advice is to start with a simple will. Currently 68% of Americans do not have a will. Wills are fairly easy to create and relatively inexpensive. A will can be created online at a site like Legal Zoom for as little as \$10 or with the help of a local attorney for a few hundred dollars. Also I suggest adding a durable power of attorney and advance health care directives.

If you bypass probate, your estate will go to your beneficiaries without any court proceeding, and you may save a certain amount of time and expenses. States continue to revise their probate laws, making them more consumer friendly, particularly for small estates. For most modestly sized estates, the probate process now costs little. In fact, there are some good reasons to distribute your property by will. Decisions are binding and have legal finality once your will is probated.

Some major drawbacks to probate do exist, including the time it can take. The process averages six to nine months to complete but may take up to two years or more for some complex estates. Also, for a larger estate, the cost may be as high as 5 percent of the estate's value. If you feel that the size and complexity of your estate warrant exploring alternatives to probate, you may want to consider one or more of the following:

### **Transfer your assets to a revocable living trust**

A trust is like a basket that holds your assets. A revocable living trust is flexible enough to include almost any asset that you own. While you are living, you can act as the trustee and can add or remove property as you see fit. You can also terminate or amend the trust at any time. When you die, your successor trustee distributes the trust assets to the trust beneficiaries, according to the trust agreement. Also, a revocable living trust does not shield your estate from your creditors, creditors of your estate, or estate taxes.

### **Own property as joint tenancy with rights of survivorship**

Assets owned as joint tenancy with rights of survivorship pass automatically to the surviving joint owner(s) at your death. This costs little and usually does not require a lawyer.

### **Designate beneficiaries**

Assets pass outside of probate if you establish payable-on-death provisions for your bank accounts, CDs, and non-retirement investment accounts. Your retirement accounts, such as profit-sharing plans, 401(k)s, and IRAs can also pass along to designated beneficiaries. Finally, life insurance death proceeds will avoid probate, provided you name a beneficiary other than your estate.

### **Make lifetime gifts**

Another way to avoid probate is to simply give away your property to your beneficiaries while you are living. Carefully planned gifting can also free those assets from gift and estate taxes. The following are usually nontaxable gifts:

- Gifts to your spouse
- Gifts to qualified charities
- Gifts totaling \$16,000 (in 2022, \$15,000 in 2021) or less per person, per year (\$32,000 in 2022, \$15,000 in 2021 if you and your spouse can split the gifts)
- Tuition payments on behalf of an individual directly to an educational institution
- Medical care expenses paid directly to the provider on behalf of an individual

**Casey Rossiter | Investment Officer**

Not FDIC Insured · No Bank Guarantee · May Lose Value

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## Estate Planning Now Can Save Stress and Grief Later

Unpleasant as it is to think about, death is an ultimate fact of life. At the time of their death most people will have assets they own, and bills that are due. 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 would like to discuss your estate plan, please contact the Five Points Bank Trust and Wealth Management Department. We can get you started on the right path to setting up your estate plan. Please call us at 308-389-8816.

Mike Kneale  
Trust Officer, Grand Island



## 7th Annual Bill Marshall Volleyball Classic August 27, 2022 Nebraska State Fair- Grand Island

The Bill Marshall Volleyball Classic attracts fans from every corner of the state to see some of the best high school teams kicking off their season at the Nebraska State Fair. The volleyball classic honors the late Bill Marshall III, founder of Five Points Bank. Bill recognized the popularity of volleyball in our state and saw an opportunity to bring athletes, families, and fans to the state fair from different geographical locations across the state.

We hope you to see you at the Bill Marshall Volleyball Classic and the Nebraska State Fair!

## Upcoming Events

### August 2022

Nebraska State Fair  
August 29

### October 2022

Horeshoe Casino  
October 19

### November 2022

Mystery Casino Trip  
November 1-3

### 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

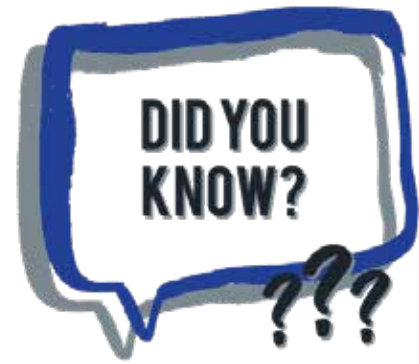


Summer is in full swing! I love when the weather warms up and everything is green again. Outdoors is one of my favorite places to be, even if I have to mow the grass that continues growing like crazy! Our Golden Club is growing too thanks to our customers like you that help spread the word. Five Points Bank is the "Better Bank." Our checking product is a great account-no minimum balance, no monthly fees, pays interest and has great perks, like the free movies. We will continue to be at the World Theater in downtown Kearney the first Tuesday of

every month for our movies. The doors open at 1:00 and the movies start at 2:00. Join us and cool off with your Golden Club friends on movie day.

Don't forget in our ever changing economy, Five Points Bank is sound and secure, showing steady growth. It is important to support our local communities, whether is it shopping local or attending our local events. Be sure to stop at the legion ball field and cheer on the Five Point Bank legion teams. I feel very lucky to live in such a wonderful community! Be sure to get out and enjoy the summer!

Tracey Shada  
Assistant Vice President/Retail Banking Supervisor, Kearney



There are many different ways to stay updated on the latest Golden Club trips events, and promotions. Five Points Bank makes it easy to stay in the know with our Golden Club newsletter, emails, text messages, and now the Golden Club Facebook group!

Please make sure you have the most updated phone number, email, and mailing address in our system so you will receive the most accurate and timely information.

If you are unsure if your information is up to date or if you have moved, please call or visit your local branch.



## Horseshoe Casino Wednesday, October 19, 2022 Cost: \$40/person

Join Five Points Bank for a trip to Horseshoe Casino in Council Bluffs, Iowa. You will receive: \$5 free slot play, continental breakfast, round trip motor coach transportation and a chance to earn additional free play (based on your play). Pickups in Grand Island, I-80/ Hwy 281, Kearney, and Lincoln.

Space is Limited!  
Questions? Call Linda at 308-389-8783 or Tracey at 308-234-6171



Greetings!

I hope your summer has been filled with lots of time with family and friends! Summer is a great time for traveling and making memories. We have enjoyed getting to see so many of you at our Golden Club Movie Day events during the summer.

Thank you to everyone who participated in our shred event earlier this spring! It is a great service that the bank offers and we appreciate everyone who participated. In the Omaha Market, there was over 17,500 pounds of documents collected which was then safely and securely shredded!

We are very excited to announce that the Omaha and Lincoln Golden Club Customers will be headed back to Grand Island for the Nebraska State Fair! There is still space to join for a day trip back to see all the wonderful exhibits, eat anything fried on a stick you can think of, and enjoy a wonderful concert including The Turtles, Gary Puckett & The Union Gap, The Association, The Buckingham, The Vogues and the Cowsills. If you would like more information please give myself a call at 402-829-3607 or Pam Baxa from Lincoln at 402-817-3444.

We look forward to seeing you at an upcoming Golden Club event and hope you have a wonderful rest of the summer!

Amanda Coleman  
Branch Operations Supervisor, Omaha

## 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.

## Two-Night Mystery Casino Trip

Tuesday, November 1st – Thursday, November 3rd, 2022

Join Five Points Bank for a 2 night mystery casino trip that is sure to be lots of fun and will keep you guessing! Sign up available until October 1st.

Tour Includes:

Deluxe motor coach transportation from Lincoln, Grand Island & Kearney

2 nights hotel accommodations • 2 breakfasts

\$10 food voucher each day (total of \$30)

\$25 in free play each day (total of \$75)

A surprise stop • Escorted

\$339/person double occupancy    \$479 single occupancy

\$329/person triple or quad occupancy





The Better Bank  
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**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. Ste. 100  
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

**Elkhorn**

1303 N. 205th  
402-827-8941

**Lincoln**

8500 South 30th St.  
402-817-3434

Star Phone: 308-384-5315

Customer Service:  
308-384-4323

# Join the Golden Club Facebook Group!

The new online headquarters will keep Golden Club members updated on movie days, upcoming trips, promotions, events and more.

This group was also created as a space for our Golden Club members to share pictures, stories and memories with their friends! Our hope for this group is that it will become a lifestyle group that becomes a first form of communication about everything Golden Club.

So feel free to share a picture from your favorite Golden Club trip, snap a selfie at a movie day, reminisce with a friend, and Linda Green may even share the occasional joke:)

Please note that when you are signing up for the group, make sure to answer ALL of the membership questions and agree to the group rules. We have these questions in place to filter out any bots or scammers but you will be denied if you don't follow the directions and you would have to sign up again.

Thank you for trusting Five Points Bank as the Better Bank and we hope this group is another way we can serve our Golden Club customers better. Use your phone to scan the QR code and join the group today!

