

GOLDEN MOMENTS NEWSLETTER

Fall 2022



Grand Island Kearney Omaha Lincoln Sumner Hastings



Greetings,

I hope everyone is having a wonderful fall (in spite of the Huskers' lackluster results on the football field!). Fall is a glorious time to be in Nebraska. I hope you take some time to enjoy the crisp fall weather before winter sets in. Though, the beginning of winter is not all bad as with it also brings our Golden Club Holiday Luncheons which are always such a treat! Please mark your calendars for our Golden Club Holiday Luncheon in your area, as the first week of December will be here before we know it.

Last month the Nebraska State Fair returned to our bank's founding city of Grand Island. During the State Fair we held a Golden Club Appreciation Event at the Five Points Bank Arena on the State Fair Campus. We had over 175 Golden Club customers attend this event and enjoyed the activities and entertainment the State Fair has to offer. I'm pleased to report that we had customers from all of our markets – Grand Island, Kearney, Hastings, Sumner, Greater Omaha and Lincoln – attend this fun event. We even filled a bus of people from Omaha and Lincoln to travel to the State Fair which was great to see! This is the fourth year in a row we have had a bus of our customers travel from our Eastern Nebraska markets to the State Fair. Thanks to our Five Points Bank team and the Nebraska State Fair for making this Golden Club Appreciation Event possible.

In case you hadn't noticed, our friends at the Federal Reserve Board of Governors have been steadily increasing interest rates this year. This is excellent news for savers and those on fixed incomes. In response to the increasing interest rate environment, our bank has been increasing the interest rates offered in our Money Market, Certificate of Deposit, and Golden Club Accounts. If you haven't already, please inquire with one of our bankers or new accounts representatives about our various deposit account options with an eye toward increasing the yield you are earning on your cash and savings.

Thank you for being a valued customer of Five Points Bank. I look forward to hopefully seeing you at one of our Golden Club Holiday Luncheons in December!

Sincerely,

Tom Kelley, Chairman & CEO
Five Points Bank



Greetings Golden Club Members,

Wow! What a long dry summer. It is with great hope we break out of this drought cycle and get some moisture this fall and winter. Try to get some water on your trees and shrubs this fall, they've been through quite a struggle this summer.

We are seeing some physical progress on several big projects here in Hastings. The new apartments at the Imperial Mall site are starting to go vertical, and construction on the bio-diesel plant east of CCC is also visible. Also, the new Medical Office Building on the Mary Lanning campus is nearly enclosed with completion expected mid-2023.

As I said in the summer newsletter, inflation is here and likely to stay a while. The federal government printed a lot of money, and that money is chasing too few products, which is a perfect recipe for inflation. Until the money supply declines and productivity/output increases, we are going to be living with inflationary pressure and it will have some discomfort. My best advice is "be wise with your spending".

My opinion is we aren't going to see lower tax rates anytime soon. At some point, government officials will figure out they need to increase revenue to keep pace with their aggressive spending practices over the past 2 years.

As always, I encourage you to support our local businesses as much as you can. If they are successful, we all win. Local businesses create jobs and pay taxes, both of which are key to keeping our economy going.

Five Points Bank of Hastings is the only remaining locally owned bank, something we carry with pride. Every other bank in Hastings is a branch of a bank headquartered elsewhere. Of course, I'm biased, but I believe local ownership and local decision-making are the pillars for a strong and growing bank.

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 Fall! Cheer on your favorite teams and let's hope Husker Football gets to a bowl game!

Terry Anstine
President, Five Points Bank of Hastings



Hi Golden Club,

Can you believe it's fall already? Where did the summer go? Hopefully everyone was able to get out and make some 'Spectacular Summertime' memories. I was lucky to be able to make the State Fair Bus Trip this year. It was a lot of fun! I was fortunate to get to meet some fellow Golden Club members from Omaha and also meet face to face fellow employee Doug Kindig. What a great time we had!

Fall Shred Event Days are coming. October 24-26 is when we will be having ours here in Lincoln. Mark your calendars to bring in your shred materials and have a treat with us. It's always a good feeling to unload all those unwanted items. Five Points Bank employees will be available to help unload your items if needed.

Holiday Luncheon time will be here before we know it. Lincoln's Holiday Luncheon will be held on, Tuesday December 6. Make sure to save the date to join us. Details about the luncheon to follow. Remember Lincoln's Movie Day is the third Wednesday of every month at Edgewood Cinemas. Just a reminder that this event is for Golden Club Members only.

Thanks for being part of our Five Points Bank Golden Club. Feel free to stop by and see us for any of your banking needs. Remember to tell your friends and family about all the great things Five Points Bank has to offer.

Looking forward to seeing all of you soon!

Pam Baxa
Retail Banking and Branch Manager, Lincoln



Fall is upon us and harvest is here. Please be patient and aware of the equipment on the roads. I pray our agricultural partners will be safe and bring in a bountiful harvest. Five Points Bank again had an important part in the success of the Nebraska State Fair. Hopefully you were able to attend the fair. We brought a customer bus from Omaha and Lincoln to attend Older Nebraska Day. They enjoyed the day and we hope you will jump on the bus next year and come to the Fair.

Planning for trips in 2023 is in full swing and the schedule is nearly complete. The long-anticipated trip to the ARK is going in April. There are a limited number of seats available. The customers who signed up for 2022 were given the first opportunity to register. If you are interested please give me a call. There will be extended walking involved in this trip.

The movies continue to be well attended in all of our markets. The Grand Island movie has sold out 4 of the last 5 months, requiring we make a difficult change to our policy. We will no longer be allowing visitors at the movies in Grand Island. I understand this is disappointing. If you have a friend who would like to attend the movie, we are happy to help them become a Five Points Bank Golden Club customer. The movie tickets are not transferable to another person. They are for our valued Golden Club members.

The Holiday Luncheons will again be held in person. The dates for the luncheons are listed in the events section of this newsletter. You will be receiving an invitation with the details for your market soon. Our staff looks forward to seeing you at the luncheons. I hope you can all attend.

Linda Green
Golden Club Director, Grand Island

Linda's Delicious Dishes

CARAMEL PRETZEL BROWNIES

Ingredients

1 Box Betty Crocker Fudge Brownie mix
Water, vegetable oil and eggs as called for on Brownie Mix Box
1 c semisweet chocolate chips
1 bag (14 oz) caramels
 $\frac{1}{4}$ c butter or margarine
1 TB milk
1 c pretzels, coarsely crushed
 $\frac{1}{3}$ c toffee bits

Directions

Heat oven to 350 degrees, (325 for dark and nonstick pan). Grease 9 x 13 pan

Make brownies as directed on box, stir in $\frac{1}{2}$ c chocolate chips. Spread into pan, Bake 24-28 minutes.

Cool 5 minutes

While baking, microwave caramels, butter and milk on high 2-3 minutes, stirring once, until caramels are melted. Pour and spread over warm brownies, Sprinkle with pretzels, remaining $\frac{1}{2}$ c chocolate chips and toffee bits.

Tax-Loss Harvesting Opportunities



PLEASE CONSULT YOUR TAX ADVISOR before implementing a tax-loss harvesting strategy. Five Points Financial Services is not a source of tax advice and we rely on information and advice provided to us by your qualified tax professional.

While this year has been stressful and disappointing in terms of investment growth, keep in mind that even the best investors will suffer losses from time to time. Even the briefest review of market history will show periods where the results mimic current returns even if the causes were different. One way to take advantage of such periods is the use of tax-loss harvesting.

In general, tax-loss harvesting takes advantage of losses in your portfolio to offset current and future taxable gains. And while tax-avoidance strategies should not dictate your investment strategy, it is a chance to make some lemonade out of the lemons we've been handed this year in particular.

The basics of a tax-loss harvesting hypothetical example go like this: You have an investment where your original investment and current tax basis is \$10,000. Its current market value is \$8,500 and would trigger a \$1,500 loss if you sold it today. Assuming your investment objectives have not changed since that original investment, you identify an alternative investment that you believe will provide similar performance to your original choice, sell your current holding and reinvest the proceeds in the alternative. You haven't changed your investment objective or results, but now you have a \$1,500 loss that may be used to offset other gains, or possibly even a small amount of earned income and reduce your total tax liability for this year. Harvested losses not used to offset gains can be used to offset up to \$3,000 of income per year.

Why do you need to have a conversation with a tax professional? First, it may not be possible to find a reasonable alternative and you need to be familiar with the full range of outcomes and rules that accompany tax-loss harvesting.

Although the Internal Revenue Service provides somewhat ambiguous definitions, investors are not allowed to deduct losses from sales of securities in a "wash sale." According to the IRS, a wash sale occurs when you sell securities at a loss, and within 30 days before or after the sale, you do the following: Buy substantially identical securities, acquire substantially identical securities in a fully taxable trade, or acquire a contract or option to buy substantially identical securities. For more information, see IRS publication 550 and consult your tax advisor.

Short-term dips in performance present us with the opportunity to potentially take advantage of the losses through tax-loss harvesting. However, your primary goal should not be to avoid taxes. Investors should look to participate in securities that they believe will appreciate in value and build prudent long-term allocations. We're here to help provide guidance in developing and implementing those strategies that best meet your specific needs and goals.

Bruce Lear | Financial Advisor, Five Points Financial Services

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.



Why must an estate be probated and can it be avoided?

If you die with any property titled in your personal name, there must be a legal procedure (assuming the estate is above a minimum size) for handling two major functions of your estate. (1) Identification of the rightful heirs to the estate and their share size that each heir will receive, and (2) getting the legal title of the property out of the name of the deceased and into the name of the heir or heirs. Having a will drafted in advance of your death will take care of the first function, identification of the rightful heirs and their share. But even with a will the re-titling of your property must be handled through a court administered procedure.. Probate. One way to avoid probate is to create a Revocable Trust with you as the initial trustee. Assets that are in the trust will pass to the heir as directed and the court involved probate procedure can be avoided.

If you have any questions concerning these or other estate planning issues, please feel free to call the Trust Department of Five Points Bank.

Mike Kneale
Trust Officer, Grand Island



Upcoming Events

November 2022

Mystery Casino
November 1-3

Sumner Holiday Luncheon
November 10

December 2022

Grand Island Holiday
Luncheon
December 1

Kearney Holiday Luncheon
December 2

Lincoln Holiday Luncheon
December 6

Omaha Holiday Luncheon
December 7

Hastings Holiday Luncheon
December 8

January 2023

On Your Feet
January 27

March 2023

Book of Mormon
March 25

April 2023

ARK Encounter
April 25-30

For reservations or more information, please call:

Linda Green
308-389-8783

Or

Tracey Shada
308-234-6171



Five Points Bank



@5PointsBank



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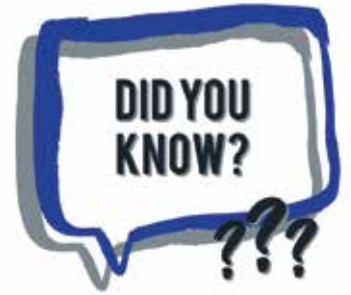


I stand in awe of all the changes taking place. The trees are turning beautiful shades of colors and the landscape is changing daily with harvest beginning. Thank you to everyone who helps put food on our tables! Fall brings back football...don't forget to cheer on your local teams! Nothing better than Friday nights under the lights. I feel blessed to live in a part of the country where people still say "hello" to each other on the streets, proudly fly the American flag and understands

family values. Five Points Bank understands what it takes to be your bank for life!

Five Points Bank continues to grow as we celebrate the opening of our newest branch in Elkhorn, Nebraska. We believe some of our success is the great customers that bank with us and the trust that they put in us every day. Linda Green is busy trying to plan trips for 2023 and we will continue to see free movies in all of our markets. Watch for information on our holiday luncheons coming in the mail soon. We try to offer something for everyone. Stop in and visit with us about more information on any of these opportunities. If you haven't told your friends and family about Five Points Bank...what are you waiting for? We believe we are the better bank.

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.



THE ARK ENCOUNTER & CREATION MUSEUM

April 25-30 2023

\$1559 Double Occupancy

\$1915 Single Occupancy

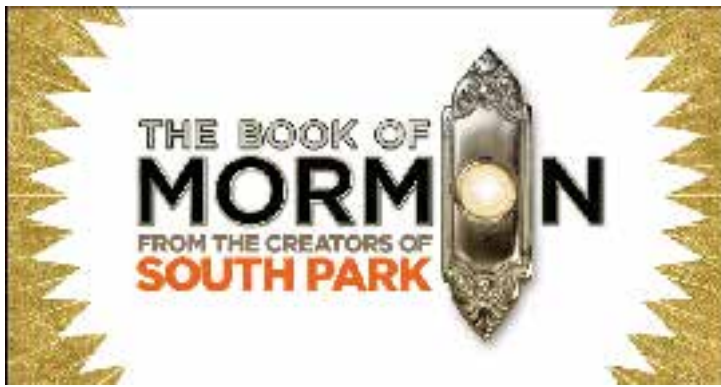
Trip Includes:

- 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



Saturday, March 25, 2023
Lied Center-Lincoln
Show time 2:00 p.m.
\$165.00

The New York Times calls it “the best musical of this century.”

The Washington Post says, “It is the kind of evening that restores your faith in musicals.” And Entertainment Weekly says, “Grade A: the funniest musical of all time.” Jimmy Fallon of The Tonight Show calls it “Genius. Brilliant. Phenomenal.”

It’s THE BOOK OF MORMON, the nine-time Tony Award® winning Best Musical.

This outrageous musical comedy follows the adventures of a mismatched pair of missionaries, sent halfway across the world to spread the Good Word. With standing room only productions in London, on Broadway, and across North America, THE BOOK OF MORMON has truly become an international sensation. Contains explicit language.

Departing from Kearney approximately 10:00 a.m.

Tour includes:

- Deluxe motor coach transportation from Kearney with pick ups in Grand Island and I80/281
- Lunch before the show in the Haymarket
- Lower level ticket for the show

Full payment is due with reservation. Cancellation Policy: If we have a waitlist, full refund is available. If there is no wait list partial refund may be available. Ticket price is non-refundable

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

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 Aksarben 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.



The Better Bank
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MEMBER FDIC



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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

On Your Feet

January 27th, 2023

Lied Center-Lincoln NE

\$140.00



ON YOUR FEET! is the inspiring true story about heart, heritage and two people who believed in their talent—and each other—to become an international sensation: Gloria and Emilio Estefan. Prepare to be on your feet from start to finish!

Departing from Kearney approximately 2:30 p.m.

Tour includes:

- Deluxe motor coach transportation from Kearney with pick ups in Grand Island and I80/281
- Dinner at Lazlo's in the Haymarket
- Lower level ticket for the show

Full payment is due with reservation. Cancellation Policy: If we have a waitlist, full refund is available. If there is no wait list partial refund may be available. Ticket price is non-refundable

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