

GOLDEN MOMENTS NEWSLETTER

Winter 2023



Grand Island Kearney Omaha Lincoln Sumner Hastings



Since March of 2020, the financial world has been turned upside down. During the three years of the pandemic, trillions and trillions of surplus dollars were injected into our economy to combat the economic effects perpetrated by COVID-19 shutdowns. These trillions of dollars injected into the money supply caused a sharp increase in inflation. In order to combat inflation, over the last year, the Federal Reserve has increased interest rates over 425 basis points. This has been an unrepresented move that has left the economy reeling.

Not only has the economy in general endured unrepresented changes, but over the last 3 years, Five Points Bank was forced to pivot and rise to the extreme demands the economically turbulent times produced. In large part due to the governmental stimulus, our deposits grew over 600 million dollars the last three years. Previously, it took the bank its first 25-30 years to grow to 600 million in deposits. Furthermore, the bank processed and funded over 1,100 Payment Protection Loans for our customers. Moreover, historically low mortgage rates during early 2020 into late 2021 caused a refinancing and mortgage purchasing boom that the mortgage department worked feverishly to meet the needs of our customers.

In early 2022, just as we thought things were returning to normal, the Federal Reserve started raising interest rates at a mindboggling steep curve. In order to put this steep rate raise into perspective, the bank was pricing loans at 3.25% a year ago. Now, loan prices are starting at 7.5%. On the deposit side, a deposit that was earning .25% interest a year ago could now be priced in a CD at close to 3.85-4% depending on the term. This never before seen sharp increase in rates has raised awareness of deposit rates and caused people to pay attention after 3 years of historically low returns.

One thing that Five Points Bank has proven while rising to the challenges of the last three years is that a local community bank can adapt more quickly to the changing economic environment. Decisions made locally can be more quickly implemented to best take care of our customers' needs.

Hopefully, 2023 is the year we all transition from unprecedented to normal. We could all use some predictability after the last three years. At Five Points Bank, one thing is always for certain that we will always be competitive! We will charge fair loan rates and pay advantageous deposit rates. Happy New Year and may we all have a more predictable and normal year ahead!

Kristen Marshall Maser, Vice Chairman
Five Points Bank



Greetings Golden Club Members,

A new year is in front of us. I don't think I'm overstating things by saying there is quite a bit of uncertainty as to what our economy is going to do. The inflationary pressure of significant government spending (printing of money), coupled with mandated shutdowns/slowdowns of the supply chain has proven to be painful. As an added bonus, throw in the Ukraine situation and there are a lot of waves in the water. It is my opinion inflation will likely be here for a while. My advice is "be wise with your spending".

We continue to see visible progress on several big projects here in Hastings. The new apartments at the Imperial Mall site are being enclosed, construction on the bio-diesel plant east of CCC is very visible, and the new Medical Office Building on the Mary Lanning campus is finishing up with completion expected mid-2023. There is also significant progress on the YMCA expansion/renovation project.

Housing inventory remains tight. Hopefully, the addition of 75 houses at North Park Commons, the new apartments at the Mall, and continued development of housing in downtown Hastings will help meet housing demand.

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 in our community, we are proud to say. 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 hope you share this outlook.

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. While I hate scooping snow, we really do need some moisture this winter to shake us out of the drought we are in. Have a great Winter!!!

Terry Anstine,
President, Five Points Bank of Hastings



Hello all!

Hope that the Holidays were full of Joy and Laughter for everyone.

Thanks to all of you who attended the Golden Club Holiday Luncheon. I hope everyone had a wonderful time. Great food, great entertainment and great company. Also thanks for your generous donations of food. We donated over 190 pounds food to the Lincoln Food Bank.

2023 we will still be going to Edgewood Cinema the 3rd Wednesday of the month for our Movie Day.

Make sure that you take a look at all the different travel opportunities that are going to be coming in 2023. It's a fun way to travel and possibly make some new friends along the way.

If we can be of service to you, please reach out to us and we would be happy to help you out.

Remember to tell you friends and family about the Better Bank...Five Points Bank!

Looking forward to seeing you soon!

Have a Happy New Year and a Fantastic 2023!

Pam Baxa
Retail Banking / Branch Manager



I hope your 2023 is off to a healthy start. 2022 certainly left us with typical Nebraska cold and windy weather. I tell myself only 60 more days and it will get better.

Thank you for attending the Golden Club Holiday Luncheons. Our staff enjoys seeing and visiting with you, outside the branches. We served over 3500 meals. Your canned donations are a blessing for the community food pantries and shelters. In Grand Island alone, we had over 12,000 pounds of donated items. Thank you for participating in the food drive, in exchange for a tasty meal, entertainment and fellowship.

This newsletter is full of the trips planned for 2023. A brief description with cost and dates are in each ad. The Brochures and registration forms are available in each of the branch locations and on the website, www.5pointsbank.com, click on the Personal tab, then on Golden Club, then events. You will see everything there.

Our final trip of 2022 was the Mystery Casino Trip to Boothill Casino in Dodge City, Kansas. It was great to get away for a short trip. The casino and hotel were very nice and I heard there were even some winners. It wasn't all about the casinos. We visited a wonderful museum detailing the history of Dodge City Kansas. I will have a Mystery trip in 2023, but right now....it's a mystery.

The Golden Club was an idea brought to fruition by Ed O'Boyle in 1971. He and Deb Lukes took what started out as a checking account and grew it to be much more than a banking relationship for thousands of customers. As Ed moves into retirement I want to tell him, "Job well done my friend. We will take care of this for you. Enjoy your retirement. I hope you have many years to spend with your friends and family."

Have a Blessed 2023. We appreciate you!

Linda Green,
Golden Club Director, Grand Island

CRUISING TO THE MISSISSIPPI

August 22-24, 2023

Journey through the rolling hills of Iowa and sit back as you embark on a cruise along the Mississippi River! Explore presidential history with a visit to Herbert Hoover's birthplace and be immersed in German heritage in the famous Amana Colonies. Add in the beauty of the Reiman Gardens and its exotic Butterfly Wing and your time in Iowa offers the perfect mix of history and nature!

Activity Level: Minimal to Moderate

In order to participate in this tour, you must:

- Be able to walk/stand 2-3 hours at a time at an easy pace in all weather conditions
- Be able to maneuver some stairs, inclines, and uneven surfaces without assistance

For further information or questions, please contact:
Linda Green at (308) 389-8783
linda.green@5pointsbank.com

Tour Pricing:

\$749 per person, double
\$925 per person, single

Inclusions:

- Private motor coach transportation
- 2 nights' accommodations
- 5 meals (2 breakfasts, 1 lunch, 2 dinners)
- Admission to attractions as stated on itinerary
- Porter service of one bag per person at hotels
- Taxes and gratuities for included services

**Space is limited.
Register today!**



THINGS TO DO IN 2023

Now that the holidays are over and we've gotten everyone out of our house (or gotten home ourselves), we can take a breath, take a nap, take a walk and look at our checklist for 2023:

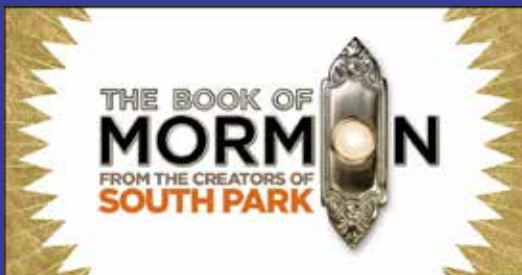
- Jan. 17 is your deadline for paying your estimated taxes for the fourth quarter of 2022 if you are self-employed or retired and don't have taxes withheld from your IRA withdrawals.
- Are you 73 or older during 2023? Make a plan for your Required Minimum Distributions (RMD) from your IRA account or other qualifying retirement accounts. Don't forget, for many people there is a tax benefit if you direct a portion of your RMD to a charity such as your church, school or a local community foundation.
- Conduct a review of your investments. You can call our office to arrange an appointment with Bruce, Casey or Jordan to make sure what you have fits what you need.
- Check in with your tax professional and start gathering tax documentation. Tax day will be here before you know it. That means it's not too early to start gathering your tax-related paperwork.
- Know what to save and what to shred. If your file drawer is crammed with old statements, prospectuses, and utility bills from 2003, it's time to do some culling. Before you start shredding, make sure that you have documentation regarding your cost basis—or that your financial provider does. Store very hard-to-replace documents (birth and wedding certificates, for example) in a safe-deposit box or fireproof box.
- Create an account directory. Every household needs a basic document outlining financial accounts, along with the provider name, account number, and the names of any individuals they work with. You can create a simple spreadsheet or just write a list and tell a trusted person where you keep it.
- April 18 is your tax-filing deadline for your 2022 return. It's also your deadline to file an extension if you need more time.

It would be nice if this was our full list of financial "To-Dos" in 2023, but it's not. Once you've gotten these done, we've got more for you and will note them later in the year or you can call our office and we'll pass along a few more items that should get done in 2023.

HAPPY NEW YEAR from Bruce, Casey, Jordan, Shawna and Jenny!

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.



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

For reservations or more information, please call:
Linda Green at: 308-389-8783 linda.green@5pointsbank.com
or Tracey Shada at: 308-234-6171 tracey.shada@5pointsbank.com



Do I need an Estate Plan?

Many people believe an estate plan is something they develop only after they have achieved their financial goals in life. The Truth is all adults should have an estate plan if they own property or have a family. A well thought out estate plan should address both financial and non-financial goals and should address the changing needs in one's life.

For a young single person an estate plan may consist of a simple Will to disburse personal and real property. If minor children are in the picture a will should include nominated individuals to serve as Guardians and arrange for children's care in the event of an unexpected parental death. And, once an individual starts to realize his or her financial goals, asset preservation and avoiding unnecessary taxes would be a focus.

An individual's estate plan should be updated and reviewed on a periodic basis to insure the goals are being met and the individual's plans will be carried out. Not planning may leave those decisions to a court.

Should you wish to visit about your estate plan needs, please feel free to call the Trust Department at 308-389-8816.



Happy New Year!!

Hoping you all had a wonderful holiday season with your loved ones! We enjoyed getting to see so many of you at each of the Holiday Luncheons. In Omaha, we had 550 Golden Club Customers attend and hope you all enjoyed this wonderful tradition!

We are very excited for all that is to come in 2023 and we greatly appreciate your continued trust in Five Points Bank as your financial institution. If there is ever anything we can do to be of assistance, please reach out and one of our staff would be happy to help however possible. We look forward to seeing you each of you in 2023 whether it be on one of the upcoming trips or at your local movie day!

Wishing you a wonderful and prosperous 2023!

Amanda Coleman
Branch Operations Supervisor

Upcoming Events

January 2023

On Your Feet
January 27

March 2023

Book of Mormon
(Wait List)
March 25

April 2023

ARK Encounter
(Wait List)
April 25-30

June 2023

Fixer Upper
June 5-11

August 2023

Hamilton
August 3

Cruising to the Mississippi
August 22-24

September 2023

Mackinac Island
September 14-22

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



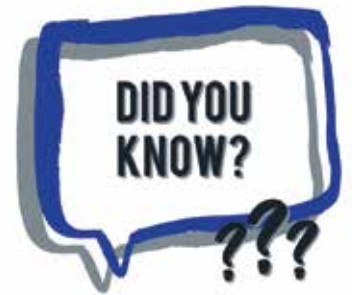
Here's to wishing you all a wonderful and prosperous New Year! It was great to see so many friends at the Holiday Luncheons. In Kearney we had 675 members in attendance. It is always a great way to kick off the holiday season.

As we look ahead to 2023, the Kearney Golden Club movies will remain at the beautiful World Theatre in downtown Kearney. We will meet on the first Tuesday of each month...doors will open at 1:00 and movie begins at 2:00. Linda is putting together some fun trips for 2023.

Please continue to watch the quarterly newsletters for more details on where the adventures might take you. Group travel is a blast.

Please stop at any of our locations if you have a banking need....someone will be glad to help! Stay warm and safe this winter season and remember that spring is just around the corner. Thank you so much for business and don't forget to tell your friends what a good thing we have going on at 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.



Fixer Upper June 5-11, 2023

Get your fix of Fixer Upper! Along the way, step into the world of Ree Drummond at The Pioneer Woman's Mercantile, explore presidential history at the George W. Bush Presidential Library & Museum, and visit the home of the Ewing family from Dallas at Southfork Ranch. The highlight is Waco, and we'll have the chance to get up close and personal with some of the city's most well-known attractions and Fixer Upper sites!

Tour Pricing:

\$1,639 per person, double
\$2,209 per person, single

Inclusions:

- Private motorcoach transportation
- 6 nights' accommodations
- 11 meals (6 breakfasts, 1 lunch, 4 dinners)
- Porter service of one bag per person at hotels
- Taxes and gratuities for included services

**Space is limited.
Register today!**

Mackinac Island, Door County, Frankenmuth & Amish Country Side of Indiana

September 14 - 22, 2023



Trip Cost:

\$2599 / person (Double)

\$2399 / person (Triple or Quad)

\$3499 / person (Single)

Tour Includes:

- Motor coach
- 8 nights lodging including 2 nights at the Grand Hotel
- Carriage tour of Mackinac Island & roundtrip ferry ride to the island
- Tour of Door County & Washington Island
- Tour of Frankenmuth and a visit to Bronners Christmas Store
- Amish dinner at the Essenhous in Middlebury, Indiana
- Luggage handling
- Escorted

For detailed information or to make reservations contact
Linda Green at 308-389-8783 or Tracey Shada at
308-234-6171.

Deposit of \$400 is due with reservation. Reservations
through July 14th or as space is available.

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.



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. 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

Hamilton

An American Musical

Thursday, August 3rd 2023
Lied Center - Lincoln
Show time - 1:30 p.m.
\$250

Dinner following the Show
Round Trip Motor Coach starting in Kearney with pick ups at
180/281 Grand Island and Sams Club

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