

GOLDEN MOMENTS NEWSLETTER

Spring 2023



Grand Island Kearney Omaha Lincoln Sumner Hastings



Spring has officially arrived. It seems to me that most peoples' moods turn more positive this time of year, and for good reason. We just got through what I considered a long, cold winter and people are more than ready for increased outdoor activities. We have also just entered back into Daylight Savings Time (DST). If you've been following the news, you are probably aware Nebraska State Senator Tom Briese is backing a Bill that would make DST our permanent time, thereby eliminating the need to adjust our internal clocks to "fall back" and "spring forward" twice a year. The Bill has cleared the first of three rounds of debate by a 47 to 3 count, but making the time change permanent is still far from a certainty at this point. I understand there are pro and cons to making such a move, but personally I don't like going to and leaving work in the dark!

On a more serious note, the United States just had its first FDIC insured bank closures in almost two and half years. In an effort to ease depositors' fears in all banks, the FDIC quickly stepped up and provided assurances that NO depositor of these failed banks would lose ANY of their deposits. That being said, it is important to note the failed banks are made up differently than Five Points Bank. Five Points Bank is a privately-held community bank, operating exclusively within the State of Nebraska. We are a well-diversified bank, taking care of farmers, commercial businesses, and consumers alike. Furthermore, our capital levels put us in the highest regulatory capital category there is and we are designated a 5-star rated bank (the highest rating given) by Bauer Financial, Inc.

I assure you we at Five Points Bank understand the trust you place in us and we do not take that responsibility lightly. It is our pledge to continue to operate Five Points Bank in a manner that places emphasis on being safe, sound, and secure.

As always, thank you for being a loyal member of our Golden Club family.

Tim A. Wojcik, President
Five Points Bank



Greetings Golden Club Members,

Spring is upon us! Fortunately, we enter the growing season in a much better position than last year due to good snows and rains. The green will be greener to start the year!

It is exciting to see the continued progress on several big projects here in Hastings. The new apartments at the Imperial Mall site are close to being finished, the renovated Mall movie theater is nearly completed, the Rivoli theater's new recliners are installed, construction on the bio-diesel plant east of CCC is starting, and the new Medical Office Building on the Mary Lanning campus is on schedule for a Fall 2023 opening. There is also significant progress on the YMCA expansion/renovation project. And, several new buildings going up in the North Industrial Park area and a couple of new downtown renovation projects are underway.

With the housing inventory remaining very tight, any new housing units brought to market should be met with high demand.

Please 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 critical to our local economy.

Five Points Bank of Hastings is the only remaining locally owned bank in our community. 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 bedrock 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. Have a great Spring!

Terry Anstine,
President, Five Points Bank of Hastings



"In the spring, I have counted 136 different kinds of weather inside of 24 hours."
-Mark Twain

Welcome to Nebraska, the good life! Spring is now upon us. With the new season comes our next **Spring Shred Event (May 1st-3rd)**. Bring any sensitive personal documents you no longer need and we will shred and dispose of your documents safely and securely at no cost to you. Please limit four boxes per person.

In other news, our **monthly movie will officially now be at Marcus South Pointe Cinema (2920 Pine Lake Rd) moving forward**. The doors will open at 12 p.m. and the movie will start at 1 p.m. the third Wednesday of every month for golden club members only. Thank you for your patience these past few months!

Please give us a call if you have any verifying questions. Here's to welcoming the new season and changes! We look forward to seeing you at our upcoming events, soak up some sunshine while you can.

Pam Baxa
Retail Banking / Branch Manager



Spring is nearly here! I always get anxious to plant my flowers and get some color back in the yard. The Five Points Bank team have been busy with the increase in CD and deposit rates Contact the personal bankers if you are interested.

We had a typical Nebraska one-day trip to see ON YOUR FEET. It was a beautiful January day when we left but snowy with freezing wind by the time we got home that night. The show was energetic and a packed house. On Saturday March 25 we went to see Book of Mormon. This musical was met with mixed reviews by our travelers. Shows rarely meet everyone's expectations. Each of you should do a little research and make sure you know what you are signing up for. We try to offer something for a wide range of interests.

I still have room on the trips to the Mississippi River and Hamilton. The details of the trips are included in this newsletter. We will have pick up locations near each of the markets. There is a new travel opportunity for July to Colorado. The details are in the ad. This trip is sure to fill up fast and will come up quickly. The registration forms and brochures are available at the branches and on the Five Points Bank website.

The customer shred events are popular in each of our locations. We are happy to provide this important service for our customers. Please make sure the items you bring for shredding contains sensitive personal information. You do not need to shred magazines, coupons, newspaper or greeting cards. Please check the details for your location, included in this newsletter.

Scammers are still active and trying to get you to fall into their traps. The Grandparent scam is still out there. If you get a call related to a grandchild, DO NOT engage with the caller. They will be very persistent about the urgency of the situation. Hang up and call your grandchild or their parent to ease your mind. This will ALWAYS be a scam. Also, be aware of anyone asking you to get gift cards. They want you to give them the numbers off of the cards. Once you do this, the money is gone. This is ALWAYS a scam. Social Security, Medicare or your supplemental insurance will NEVER call you to verify information. If you are unsure, hang up and call the number for customer service on your insurance card. Anyone you have met over the internet who asks you for money, is a scam, no matter what situation they have given you for needing the money. Have a Blessed Spring and stay safe.

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!**



Investing Road Map for Retirees

Everyone has a unique retirement situation. That being said, the Five Points Financial Services Team ran across an article that has merit in offering some guidance in planning for retirement. The full article link in Morningstar is provided above. The following is a summary of that article provided by Jordan Reinertson.

Successful retirement plans adapt with the times. The “bucket” approach to investing within your portfolio can be a useful strategy. An individual’s spending in years one and two of retirement above what social security, pensions, etc. can provide can go into safer, liquid investments like savings accounts, CDs and short-term bonds. Years three through eight can focus on a wider range of investments including short-term bonds because they provide higher returns than cash but typically do not have as much downward risk as stocks. Retirement funds for later years can be invested in more volatile assets like stocks because greater growth prospects and the ability to weather downturns over a longer period are a reasonable tradeoff for the higher likelihood of outpacing inflation.

A person needs to continue to focus on living on less than he or she makes. A budget is just as important during retirement as it was during working years. Having an emergency fund is essential for a larger surprise medical bill, car or household repair. This rainy day fund combined with the right types of insurance help people manage their stress better.

But what types of insurance may a person might need in retirement? Long-term care insurance may be one. Medicare Part D prescription drug coverage, property and casualty, healthcare coverage to insure against higher out of pocket costs with supplemental insurance alongside Medicare might be another. Finally, retirees typically do not have as much need for life insurance anymore unless there are some unique estate planning objectives.

On the income side, remember to plot out guaranteed sources of income. A big key for most people will be social security. Some might have pensions as well. An additional area to consider could be to add an income annuity which also provides a guaranteed lifetime income.

Historically, a four percent guideline for withdrawals has been the potential target during the first year of retirement and adjusted for inflation afterwards. If a person has multiple accounts think about taking withdrawals from taxable accounts first. IRAs and 401(k)s are taxable upon withdrawing and subject to RMDs; therefore, be aware so as to not get bumped into the next tax bracket if possible. Think about withdrawing from the Roth account last because it is a tax free investment with no RMDs.

Overall, an individual needs to manage their spending behavior. Having the right kinds of insurance with an emergency fund can help give a sense of peace as he or she moves into their retirement years.

Summary by
Jordan Reinertson | Financial Advisor

Original Morningstar Article - Investing Road Map

Securities offered through American Portfolios Financial Services, Inc. (APFS) Member FINRA/SIPC. Investment Advisory Services offered through Novem Group a SEC Registered Investment Advisor. American Portfolios, Novem Group and Five Points are unaffiliated entities. Neither APFS nor its Representatives provide tax, legal or accounting advice. Please consult your own tax, legal or accounting professional before making any decisions.

Securities products offered by APFS are not FDIC insured, not deposits or other obligations of the financial institution, not guaranteed and are subject to investment risk and possible loss of principal invested.



Fiduciary Capacity

Five Points Bank can serve in a fiduciary capacity as either a Trustee or Personal Representative. In these roles, we are held to a fiduciary standard of care. This means we owe a duty of loyalty and prudence to you and your beneficiaries, requiring us to act in good faith and in the beneficiaries' best interest in carrying out your intent.

The administration of either a Trust or a Will requires your chosen fiduciary to fulfill a range of accounting, reporting and tax filing responsibilities. When making distributions, we are often required to interpret and apply the sometimes-complex language in a trust document or Will. As a Corporate Fiduciary, Five Points Bank Trust Department employs individuals with years of experience administering trusts and probating estates. Why trust your estate plan to individuals or family members who do not have the experience, training or time to address the many different situations that can arise?

When making this important decision for your estate plan, consider the solid hometown values and service of Five Points Bank Trust Department as the choice for your corporate fiduciary.

If you would like to discuss how Five Points can assist in your estate plan, please call 308-389-8816 to schedule an appointment.

Mike Kneale
Trust officer, Grand Island



The blossoming of spring brings so much joy and happiness, warmer temperatures, yards turning green and the chance to enjoy activities outside with family and friends.

As a member of Five Points Bank's Omaha Golden Club family, we want you to put away your winter coats and gloves and come enjoy a movie on the 3rd Thursday of each month. Those cold windy walks to the theatre will be replaced with sunshine and smiles.

It also means Five Points Bank's spring shred day is coming soon. We want to invite all of our valued customers to attend, May 1st-3rd. Our non-customer event is April 29th, so tell your friends what an awesome bank we are and have them take advantage of this great opportunity to dispose of sensitive financial documents.

It is so fun for our staff to see our members. I want to say "Thank You" for being such great customers and we look forward to serving you with your financial needs.

Doug Kindig
Relationship Manager, Omaha

Upcoming Events

April 2023

Kearney Shred Event
April 27
11am-1pm

May 2022

Omaha Shred Event
May 1-3
8:30am-5pm

Lincoln Shred Event
May 1-3
8:30am-5pm

Grand Island Shred Event
May 18
11am-1pm

Hastings Shred Day
May 24
8:30am-11:30am

July 2023

Colorado Summer Tour
July 29-August 1

August 2023

Hamilton
August 3

Cruising to the Mississippi
August 22-24

September 2023

Mackinac Island
September 14-22

WAITLIST

For trip reservations or more information, please call:

Linda Green
308-389-8783

Or

Tracey Shada
308-234-6171



Happy Spring!

The best part of spring is that winter is behind us! I love the change in seasons, especially when the trees are starting to bud, my hostas are peaking through the ground and the weather warms up!

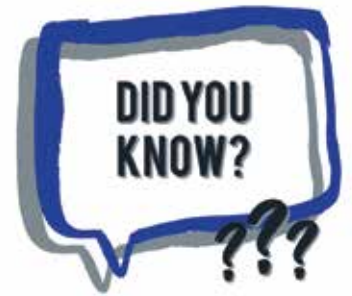
Things are beginning to feel normal again, our customers are showing interest in the trips that we have lined up for 2023. Our numbers continue to increase at the monthly golden club movies. Please join us for the fun and

fellowship the movies provide. We meet at the beautiful World Theatre in downtown Kearney on the 1st Tuesday of the month. The doors open at 1:00 p.m. and the movie starts at 2:00 p.m.

Mark your calendars for our annual shred day in Kearney for April 27th from 11:00-1:00 in the bank parking lot. Gather up your unwanted personal documents and we will destroy them for you!

As the weather get better, be sure to get out and enjoy what God has created. Thanks so much for your business, we appreciate it!

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.

NEW TRIP!

Colorado Summer Tour July 29th-August 1st, 2023

Featuring: The Denver Botanical Gardens, Denver Aquarium, Red Rocks, a Guided City Highlight Tour & 2 Rockies Games!

- Roundtrip deluxe motor coach transportation
- 3 nights' accommodations at The Residence Inn by Marriott Downtown Denver
- 6 Meals (3 breakfasts, 2 lunches and 1 supper)
- Admission to the Denver Botanical Gardens and The Denver Aquarium
- Reserved tickets to 2 Colorado Rockies baseball games
- A guided city highlights tour of Denver and an afternoon at Red Rocks
- Escorted by Five Points Bank

Tour Price

\$989/person double occupancy \$1219/person single occupancy
\$979/person triple or quad occupancy

Full payment is due with registration. Cancellations made after June 29th will not receive a refund. No charge for name changes. Reservations will only be taken until June 28th for this tour!

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 Essenhaus in Middlebury, Indiana
 - Luggage handling
 - Escorted

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

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

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 Marcus South Pointe Cinema 2920 Pine Lake Rd.

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



Shred Guidelines

Five Points Bank will shred your sensitive documents for free at your branch's annual shred event. For Five Points Bank customers only. See list of upcoming events for dates in each location.

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 and binder clips
- Large paper rolled material
- Reel to reel films or negatives
- Books, magazines, newspapers and newspaper inserts

Please limit four boxes
 per person/vehicle.