

GOLDEN MOMENTS NEWSLETTER

Summer 2023



Grand Island Kearney Omaha Lincoln Sumner Hastings



Greetings,

I hope everyone is having a wonderful summer. It always amazes me how quickly it flies by every year. Hopefully you were able to make one of our summer movie days. These events are a huge success in each of our markets. We are always so happy to get so many of our customers together. It is a great way for us to say “thank you” for your patronage of Five Points Bank!

Next month brings the Nebraska State Fair to our bank’s home city of Grand Island. We have a bus trip arranged for our customers in Lincoln, Omaha, and Papillion-LaVista to attend the Fair. I would encourage all of our customers though to take advantage of this wonderful event for the State of Nebraska. The entertainment lineup for this year’s fair is really good and it is a fantastic event which celebrates our State’s agrarian heritage.

As has been previously mentioned on this page, at long last savers and depositors are getting rewarded with a more meaningful return on their hard earned savings. If you haven’t already, I would encourage you to invest some of your savings in an FDIC-insured Certificate of Deposit or Money Market Account at Five Points Bank. We are paying interest rates that haven’t been offered in decades on deposits! Please take advantage of these higher interest rates with us by picking up one of these accounts at your nearest Five Points Bank branch.

In the meantime, I hope you have a wonderful remainder of your summer – what’s left of it anyway!

Tom Kelley, Chairman & CEO
Five Points Bank



Greetings Golden Club Members,

I hope this newsletter finds everyone in good health and great spirits. Attitude is one of the few things in life we can control, so we might as well make it as positive as we can.

I recently toured the nearly completed new Medical Office Building on the Mary Lanning Hospital campus and it is going to be a great addition to our community. I'm especially excited about the Bryan School of Nursing classrooms that are on the 3rd floor. Anything that helps grow numbers in the nursing sector is very valuable.

The new apartment building at the Imperial Mall site should be ready for leasing in October, and construction on a second building is anticipated to start this fall. The renovated theater at the Mall is open for business. The new bio-diesel manufacturing facility east of CCC is starting to rise up, and there is significant progress on the YMCA expansion/renovation project.

The inventory of available housing remains very tight and any new housing units brought to market will 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. I know 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 Summer!!

Terry Anstine,
President, Five Points Bank of Hastings



Wow! Can you believe we've been in Lincoln for five years already?

June 4th marked our 5th year anniversary in the Lincoln market. Thanks to all of you who have joined Five Points Bank and have referred others to join. Also, thanks to all of you who came for the celebration with the Kona Ice and food truck. It was so much fun getting to see and visit with everyone! Can't wait to see how the next five years go!

I Hope by now that everyone is getting out enjoying all the fun times that summer brings. Fall will be here before we know it.

Remember to get registered for the State Fair Trip on August 28th, Older Nebraskan Day and the Oak Ridge Boys concert. It's a day trip packed full of fun!

Lincoln Movie Day is the 3rd Wednesday of the Month at Marcus South Pointe Cinema. The doors open at 12:00 pm and the movie starts at 1:00 pm. See you there!

As always, thank you all for your business, we greatly appreciate it!

Pam Baxa
Retail Banking / Branch Manager, Lincoln



Summer is my favorite time of the year. I hope you are getting outside and enjoying the summer activities.

The ARK trip finally happened after 3 years of waiting. Everyone on the trip enjoyed the sites, the accommodations and the fellowship.

Our next adventure will be to Hamilton, Mississippi River and then to Mackinac Island. These trips were quick sellers and are waitlisted. Planning for 2024 is underway.

I hope Lincoln and Omaha customers will sign up for the Nebraska State Fair trip on August 28. This is a fun day and the concert is the Oakridge Boys. We will know the words to ALL the songs. Please contact Pam in Lincoln and Heather in Omaha to join the fun.

Be sure to bring your grandkids to the movie in Grand Island on July 26. We will be having a movie event to our Golden Club and Star Savings Club customers. Children must be accompanied by their parents or a Golden Club member. Your pink movie card is your admission ticket for you and your grandchildren. You will not have to pick your "favorite", bring them all. The movie will be The Super Mario Bro. and will begin at 1:00. Join us for a fun day with the kids.

I have been receiving an increased number of e-mails and text messages from delivery carriers such as USPS, FedEx and UPS. These notifications are variations of: my delivery address is not correct, my telephone number is not correct, or even Track my Package. Don't open them. If you are waiting for a delivery, go to the site you placed your order from, or to your order confirmation and check your delivery there. With the increase in online orders, these may seem legitimate, but they usually are not. The communication will ask you to enter personal information and could also open viruses on your device. The best thing to do is just delete these communications.

As always, we appreciate your participation in the Golden Club at Five Points Bank. The perks we offer are an incentive to become your primary place for all your banking needs. Please contact any of the Personal Bankers with any questions you have.

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!**



When we sit down with a client to create a retirement plan the most discussed topic is social security and how it works. Listed below are some basics to help better understand Social Security Retirement benefits.

Social Security Retirement Benefit Basics Social Security benefits are a major source of retirement income for most people. Your Social Security retirement benefit is based on the number of years you've been working and the amount you've earned. When you begin taking Social Security benefits also greatly affects the size of your benefit.

How much will your retirement benefit be? The Social Security Administration (SSA) calculates your primary insurance amount (PIA), upon which your retirement benefit will be based, using a formula that takes into account your 35 highest earnings years. At your full retirement age, you'll be entitled to receive that amount. Because your retirement benefit is based on your average earnings over your working career, if you have some years of no earnings or low earnings, your benefit amount may be lower than if you had worked steadily. Your age at the time you start receiving benefits also affects your benefit amount. Although you can retire early at age 62, the longer you wait to begin receiving your benefit (up to age 70), the more you'll receive each month. Your full retirement age depends on the year in which you were born. If you retire at full retirement age, you'll receive an unreduced retirement benefit.

Retiring early will reduce your benefit You can begin receiving Social Security benefits before your full retirement age, as early as age 62. However, if you begin receiving benefits early, your Social Security benefit will be less than if you wait until your full retirement age to begin receiving benefits. Your retirement benefit will be reduced by 5/9ths of 1% for every month between your retirement date and your full retirement age, up to 36 months, then by 5/12ths of 1% thereafter. This reduction is permanent — you won't be eligible for a benefit increase once you reach full retirement age. However, even though your monthly benefit will be less, you might receive the same or more total lifetime benefits as you would have had you waited until full retirement age to start collecting benefits. That's because even though you'll receive less per month, you might receive benefits over a longer period of time.

Delaying retirement will increase your benefit For each month that you delay receiving Social Security retirement benefits past your full retirement age, your benefit will permanently increase by a certain percentage, up to the maximum age of 70. For anyone born in 1943 or later, the monthly percentage is 2/3 of 1%, so the annual percentage is 8%.

Working may affect your retirement benefit You can work and still receive Social Security retirement benefits, but the income that you earn before you reach full retirement age may temporarily affect your benefit. If you're under full retirement age for the entire year, \$1 of your benefit will be withheld for every \$2 you earn over the annual earnings limit (\$21,240 in 2023).

Retirement benefits for qualified family members Even if your spouse has never worked outside your home or in a job covered by Social Security, he or she may be eligible for spousal benefits based on your Social Security earnings record. Other members of your family may also be eligible. Retirement benefits are generally paid to family members who relied on your income for financial support. Your eligible family members will receive a monthly benefit that is as much as 50% of your benefit.

If you have questions regarding your Social Security Retirement benefits, or would like to see how they would fit in your retirement plan please give us a call at 308-389-8710

Casey Rossiter | Financial Advisor

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.



Estate Plan Strategies

Estate planning encompasses much more than writing a will or designating a beneficiary for your assets (though both of those steps are important). It also includes a wide-range of activities that fall into three broad categories:

1. Strategies to help build your wealth and maximize the value of your estate for your heirs;

2. Strategies to help protect your wealth, to help ensure what you have spent a lifetime building isn't eaten away by taxes, inflation, or the costs of a catastrophic illness;

3. Strategies to distribute your assets, so those you love are taken care of and your assets and possessions go where you want them to go within a reasonable timeframe.

There are many ways to approach these categories. Avoid the "Once Size Fits All" mentality. Make sure your estate plan is tailored to your needs and the needs of your family.

To discuss your estate plan or to get more information about strategies for estate planning, please call Five Points Bank Trust Department at 308-389-8816.

Mike Kneale
Trust officer, Grand Island



Giddy up, oom poppa, omm poppa, mow mow!!!

Join us and sing along with the Oak Ridge Boys at the Nebraska State Fair on "Older Nebraska Day".

Five Points Bank is a proud sponsor and we are delighted to be able to offer a fun-filled day on August 28th. Round trip transportation will leave Omaha at 7:30 am, pickup our members in Lincoln and arrive in Grand Island so you may enjoy the other sights and sounds of the fair before the big concert begins at 2pm.

We will get you back home safe and with a smile as soon as the show is over. Contact Heather to sign up at 402-829-3616. Trips, movies, lunches and great customer service is Five Points Bank's way of saying "THANK YOU" to our Golden Club members.

Doug Kindig
Relationship Manager, Omaha

Upcoming Events

August 2023

Hamilton

August 3

WAITLIST

State Fair Trip

August 28

Cruising to the Mississippi

August 22-24

WAITLIST

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

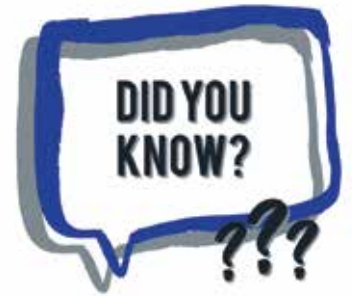


Happy Summer!

Welcome to the dog days of summer! I love the sunshine and most of the activities associated with it. Summer vacations are a great way to create wonderful memories. Why not join Five Points Bank on one of our exciting trips. If you haven't tried group travel, you don't know what you are missing. You can sit back and let someone else do the driving...and who doesn't like to be dropped off at the front door!

Don't forget to get out and enjoy what your community has to offer. Take a walk at one of the beautiful parks in Kearney or take in a ballgame at memorial field when the Five Points Bank legion team takes the field. Help cheer them on to a victory! I feel very lucky to live in a community that always has something to do. Join us for the free movie on the 1st Tuesday of the month. We meet at the beautiful World Theatre, downtown Kearney. Great company, lots of fun, and usually cooler in the theater in the summer than outside. Our business is growing, because of you!

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.

Medicare Questions and Answers

This article is based on Medicare guidance and includes the opinions of the writer, Wanda Cantrell. The opinions are not endorsed by any other organization or business.

Q. I received four Covid-19 tests in the mail. Neither I nor my physician ordered the tests. The enclosed information sheet indicated Medicare beneficiaries are to receive (made provision is the actual language) eight test kits at no cost as beneficiaries can benefit from regular testing. A phone number and email address were also included as well as a comment that Medicare may be billed. Why did I receive these kits and what do I do with them? Will I be billed?

A. Free Covid-19 test kits are one of the latest Medicare scams. The scammer's hope is you will call or email the sender, provide your Medicare number when asked, and/or Social Security number during that conversation.

On Feb 28, 2023, the Office of Inspector General (OIG) issued a warning (in part) that fraudsters are offering COVID-19 services in exchange for personal details, including Medicare information. I quote, "However, these services are unapproved and illegitimate, putting beneficiaries at risk of potential harm. The personal information collected can be used to fraudulently bill federal health care programs and commit medical identity theft."

Remember, these kits can only be billed to Original Medicare Part B even if you have a Medicare Advantage Plans. There are a couple of things we can do if we receive unsolicited tests. People with original Medicare or Medicare Advantage plan, who receive medical supplies they didn't order, are asked to contact the Senior Medicare Patrol Resource Center at 1-877-808-2468.

In addition, call the OIG Fraud number 1-800-633-4227 to report the kits. The hope is any subsequent billing will be prevented.

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

September 14 - 22, 2023

WAITLIST

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.



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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

1229 Millwork Ave. #120
402-913-3661

Elkhorn

1303 N. 205th
402-827-8941

Lincoln

8500 South 30th St.
402-817-3434

OLDER NEBRASKANS DAY

August 28, 2023



A day at the Nebraska State Fair full of fun, food, and music!



Round trip transportation leaving from Omaha at 7:30 a.m. with a pickup in Lincoln.

\$90.00 includes round trip transportation, gate admission, concert admission, and food voucher.

The legendary Oak Ridge Boys will kick off the concert series on Older Nebraskans Day. Known for their four-part harmonies and upbeat songs such as "Elvira" and "American Made," the Oaks have scored 12 gold, three platinum and one double platinum albums, as well as Grammy, Dove, CMA and ACM awards.

For reservations or more information:

GI customers contact Linda Green at 308-389-8783

Omaha customers contact Heather Weideman at 402-829-3616

Lincoln customers contact Pam Baxa at 402-817-3444