

# GOLDEN MOMENTS NEWSLETTER

Fall 2023



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Grand Island Kearney Omaha Lincoln Sumner Hastings

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## Personal Customer Service in an Impersonal Digital World

Has the quality of customer service you have experienced declined since the pandemic? Many individuals, including myself, have encountered considerable frustration when confronted with prolonged wait times while on hold, seeking assistance from a live representative. Moreover, the exasperation mounts when urgent matters which necessitate immediate attention, are funneled into digital queues, necessitating the navigation of automated systems through the pressing of various buttons and voice commands.

At Five Points Bank, we take great pride in upholding the highest standards of personalized customer service. Our customer service center is located at the original Five Points Bank location and is staffed by individuals whose children attend the same schools as yours, whom you encounter at the grocery store, and with whom you share pews at church.

While our commitment to technological advancement is unwavering, we also hold your valuable time in the highest regard. Rest assured that we remain accessible to address your concerns promptly, whether through a phone call or an in-person visit to one of our branches.

The founding of our bank in the early 1970s stemmed partly from a collective observation of inadequate customer service provided by other financial institutions in the Grand Island area. In fact, one of our initial advertisements boldly proclaimed, "We have Customers' Hours; Not Bankers' Hours."

It is essential to recognize that you, our valued customer, are the foundation of our business, and we hold your trust and partnership in the highest regard. We firmly believe that if you thrive, our institution thrives in tandem. Thus, we solemnly pledge to consistently deliver exceptional customer service.

At Five Points Bank, you can always expect to find a friendly voice at the other end of the phone or in our welcoming lobbies, guiding you to a prompt resolution of your concerns.

Kristen Marshall Maser, Vice Chairman  
Five Points Bank



Greetings Golden Club Members,

The days are getting shorter, the combines are rolling, and the nights are becoming crisp. It is my favorite time of year, I love sweatshirt weather, and fall sports seasons.

Updating items discussed in last quarter's newsletter: The new Medical Office Building at Mary Lanning is up and running. Having the Bryan School of Nursing classrooms will be a great resource for adding to the nursing workforce.

Leasing has started for the new age-restricted apartment building at the Imperial Mall site. The new bio-diesel manufacturing facility (Heartwells) east of CCC is really moving along, and there is highly visible signs of progress on the YMCA expansion/renovation project.

Repeating last quarter's comment, the inventory of available housing remains very tight and demand for housing exceeds the supply. It sure would seem that Hastings is growing with such robust housing demand.

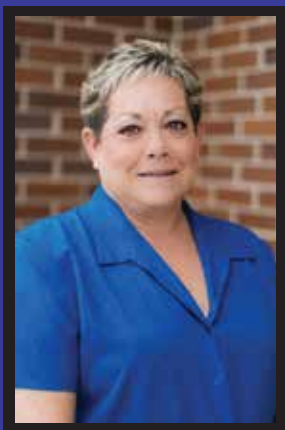
As we brace for another election cycle, which assuredly will be polarizing, I encourage all of us in Central Nebraska to stick together and support our local businesses as much as possible. It is vital we keep local job growth going to keep our economy strong.

Also, I want to welcome our new Director of Hastings Economic Development Corporation, and the Chamber of Commerce, Shannon Landauer. I have great confidence Shannon will be a positive influence on economic development in our area.

We want to remind everyone 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. Yes, we are pretty proud of this fact.

We continue to assertively support our community and provide the highest level of customer service possible. Have a great Fall and Go Big Red!!

Terry Anstine,  
President, Five Points Bank of Hastings



Hello, Golden Club,

Wow! Where did the summer go? Hopefully, all of you were able to get out and enjoy all the different events that summertime has to offer.

Thanks to all of you who attended our 5th Anniversary Celebration held at the bank in June. It's hard to believe we've been here in Lincoln for 5 years already. Here's to the next 5 years and many more to come, thanks to the wonderful support from our Five Points customers!

Fall is upon us, another great time of year! This season brings us football, volleyball, raking leaves, soup time (chili for sure), and shred days. Lincoln will be hosting our "Shred Event" from November 6-8 between the hours of 8 a.m. to 5 p.m. Make sure to stop by with all your unwanted materials and join us for a treat. Five Points employees will be available to assist you if needed.

Don't forget to join us on the 3rd Wednesday of every month for Movie Day at the Marcus South Pointe Theater. Please bring your Golden Club Member card for entrance into the movie. Also, as a friendly reminder, this event is for Golden Club Members only. See you at the movies!

Save the date for "December 8th" for the Holiday Luncheon. Details about the luncheon will follow! We hope you can make it to this wonderful event.

Pam Baxa  
2 Retail Banking / Branch Manager, Lincoln



Happy Fall! It's such a beautiful time of the year. Let's remember to be aware of and patient with our hardworking farmers as they go about their harvest.

The past two months have been bustling for the Golden Club. We embarked on a delightful 3-day journey to the Mississippi River, where we enjoyed a memorable dinner cruise. Additionally, we explored the Amana Colonies and Herbert Hoover's historical site, all while braving a sweltering 100-degree week.

Our trip to the Nebraska State Fair drew a great turnout from our Omaha and Lincoln customers. The Oakridge Boys, as always, delivered a fantastic concert. We extend our heartfelt thanks to all who stopped by the Five Points Bank Loft for some refreshments and a friendly "hello."

As I write this article, we are on the bus returning from Mackinac Island. Eight busy days of sightseeing filled our itinerary, with Sister Bay and Door County serving as the perfect prelude to the beauty of Mackinac Island. During our two-day stay at the Grand Hotel, we were treated to exquisite meals, breathtaking flowers, and enchanting horse-drawn carriage rides—everything we anticipated. Of course, everyone took a moment to relax on the rockers and savor the island's beauty. Our final days were spent exploring Frankenmuth and Shipshewana, indulging in delicious food and shopping to our heart's content.

I want to express my gratitude to our customers for entrusting us with their travel experiences. These trips have been a fantastic journey, and I genuinely appreciate everyone's positive attitudes. It truly makes all the difference.

Looking ahead to 2024, we're planning a visit to one of my personal favorites—Washington D.C. from June 18 to 27, 2024. This will be an extended bus trip with plenty of opportunities for walking and exploring.

If you're seeking a warm and sunny beach getaway in the winter, consider joining us for a trip to Punta Cana, an all-inclusive resort in the Dominican Republic, from March 17-21, 2024. It promises a relaxing week on the beach, where you can do as much or as little as you please. The deadline for registration on this trip is Nov. 14, 2023, so sign up right away.

Day trips remain a cherished activity for our group. In the coming months, we'll be attending shows like "To Kill a Mockingbird" and "The Cher Show" at the Lied. Be sure to check the advertisements in this newsletter and our website brochures for pricing and trip details. More trips will be added after the first of the year. I'm eagerly looking forward to seeing all of you at our upcoming holiday luncheons.

Linda Green,  
Golden Club Director, Grand Island

## Hotel Riu Republica Punta Cana March 17-21, 2024

Located on a heavenly beach, the Hotel Riu Republica - Adults Only is your perfect option for enjoying a lively holiday in Punta Cana. This adults-only hotel on the Arena Gorda beach is ideal for groups of friends, has free WiFi, a varied gastronomic offer and the best 24-hour All-Inclusive service.

Punta Cana is one of the most popular Caribbean holiday destinations for its natural beauty and heavenly beaches. If you feel like seeing the most important sights in the area, you won't want to miss Isla Saona, Altos de Chavon and Santo Domingo, the capital.

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

**Pricing starting at approximately \$1800 per person based on double occupancy, room type, and availability.**



## **You've Received an Inheritance, Now What?**

If you've recently received an inheritance, you may be facing many important decisions. Receiving an inheritance might promote spending without planning, but don't make any hasty decisions. Here are some suggestions that could help you manage your inheritance.

### **Identify a Team of Trusted Professionals**

Tax laws can be complicated, so you might want to consult with professionals who are familiar with assets that transfer at death. These professionals may include an attorney, an accountant, and a financial and/or insurance professional.

### **Consider Tax Consequences**

While you might not owe income taxes on the assets you inherit, your income tax liability may eventually increase, particularly if the assets you inherit generate taxable income. For instance, distributions you receive from inherited tax-qualified plans such as 401(k)s or IRAs will likely increase your taxable income. Also, your inheritance may increase the size of your estate to the point where it could be subject to state and/or federal transfer (estate) taxes at your death. You might need to consider ways to help reduce these potential taxes.

### **How You Receive Your Inheritance Makes a Difference**

Your inheritance may be received through a trust, in which case you'll receive distributions according to the terms of the trust. You might not have total control over your inheritance as you would if you inherited the assets outright. If you inherit assets through a trust, it's important that you familiarize yourself with the trust document and the terms under which you are to receive trust distributions.

### **Develop a Financial Plan**

Consider your future needs and how long you want your wealth to last. It's a good idea to take some time after inheriting money to formulate a financial plan. You'll want to consider your current lifestyle and your future needs, then formulate a financial strategy to meet short- and long-term goals.

### **Evaluate Your Estate Plan**

Depending on the value of your inheritance, it may be appropriate to re-evaluate your estate plan. Estate planning involves conserving your money and putting it to work so that it best fulfills your goals. It also means helping reduce your exposure to potential taxes and possibly creating a comfortable financial future for your family and other intended beneficiaries.

**Bruce Lear** | Financial Advisor

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### Whose Plan: Yours or the State's?

After a lifetime of asset accumulation, it is imperative that you proactively determine the future distribution of your wealth. Research indicates that nearly 50% of Americans neglect even the most fundamental aspects of estate planning. If you find yourself in this category, state laws offer a standardized "one size fits all" plan, which may not align with your specific wishes or your family's needs.

Under typical state law, the absence of a will or trust triggers "intestacy statutes" governing property distribution, potentially resulting in:

1. Equal distribution among spouses, children, and other close relatives, irrespective of differing needs.
2. The exclusion of other relatives or friends who may require support.
3. The appointment of a court-designated guardian for minor children if no legal guardian survives.
4. Failure to implement strategies for minimizing estate taxes and settlement expenses, with current federal estate taxes reaching as high as 40%.
5. Disregard for your charitable intentions.

Don't allow the State to dictate the disposition of your assets. Engage a qualified estate planning attorney to draft your Will and essential documents. If you have any questions about estate planning, please don't hesitate to reach out to Five Points Trust and Wealth Management Services at 308-389-8816. We would be pleased to provide our assistance.

Mike Kneale  
Trust officer, Grand Island



As we transition from the " Dog Days " of summer to the changing colors of fall, it must mean it is time for the bank's customer shred event. Five Points will be offering our customers a safe and confidential way for you to dispose of your sensitive records. Our Arbor, Elkhorn and La Vista locations will hold our shred event on Nov. 6-7. Bring in up to 4 boxes, enjoy a sweet and say hi to our staff.

We are also busily planning for our Golden Club holiday lunch which will be held Dec. 6th at the La Vista conference center. Doors open at 11:30 with

the program starting at noon. We are excited to announce that the Creighton Prep men's choir will be performing. Please bring dry or can goods as a donation for the Omaha food bank. RSVP by calling 402-829-3616 or email gc-omaha@5pointsbank.com before 11/20/23.

It really is a privilege for our Five Points staff to assist you with your financial needs, we hope to see you at one of our events so we can thank you personally.

Doug Kindig  
Relationship Manager, Omaha

## Upcoming Events

### December 2023

Kearney Holiday Luncheon  
December 1

Lincoln Holiday Luncheon  
December 5

Omaha Holiday Luncheon  
December 6

Grand Island  
Holiday Luncheon  
December 7

Hastings Holiday Luncheon  
December 14

### March 2024

Punta Cana  
March 17-21

### April 2024

The Cher Show  
April 3

### June 2024

To Kill A Mockingbird  
June 12

Washington D.C.  
June 18-27

**For trip reservations or more information, please call:**

Linda Green  
308-389-8783

**Or**

Tracey Shada  
308-234-6171

# MAKE memories



Happy Fall everyone!

I can't believe that summer has come and gone so quickly. I do love fall and all the things that come along with it. We enjoy football at our house. Starting with Friday night lights to Sunday NFL ticket. I sure hope that we will see some improvement from our Huskers! Throw in some volleyball and we are busy! There is so much to choose from in our community-get out and enjoy yourself!

Be sure to watch our newsletters for group travel opportunities for 2024. Linda has been busy planning some exciting excursions and she would love for you to join her next year.

I can't believe that it is time to plan our holiday luncheons. Watch your mail for the formal invitation, but Kearney's luncheon will be on December 1, 2023. I would love to have you join us for the monthly movies at the beautiful World Theatre on the first Tuesday of every month. The movie starts at 2:00-see you there!

Thanks again for your business. Please keep telling your family and friends about the Better Bank!

Tracey Shada  
Assistant Vice President/Retail Banking Supervisor, Kearney



## To Kill a Mockingbird

June 12, 2024

Lied Center, Lincoln

Show starts at 7:30 p.m.

\$150.00

Oscar winner Aaron Sorkin brings his Broadway smash hit out on tour! Opening to much critical acclaim back in 2018, *To Kill A Mockingbird* tells the story of a black man accused of rape in pre-civil rights era Alabama and the noble lawyer who defends him. Directed by the iconic, and Tony-winning Barlett Sher, witness the tale of an era come to life on stage!

A portrait of simmering racial tension in a small southern town, *To Kill a Mockingbird* is considered one of the greatest American novels ever written. In today's current climate, its themes of prejudice and inequality seem just as prescient, while the book's steadfast lawyer Atticus Finch remains the gold-standard for noble heroes.

# Washington D.C.

## June 18 - June 27, 2024

### Amish Markets| Presidential Memorials 9/11 History | Allegheny Mountains

Embark on an exciting 10-day journey through America, starting with pickups in Kearney and Grand Island, and overnight stays in Coralville, IN, and Shipshewana, IN, where you'll enjoy a captivating dinner show. The adventure continues with stops in Pittsburgh, PA, to explore renowned museums, followed by visits to the Flight 93 Memorial and Gettysburg's historic battlefields. In Washington D.C., discover iconic memorials, Smithsonian Museums, and poignant sites like the Holocaust Museum and Arlington Cemetery. Capture breathtaking mountain views at Blackwater Falls State Park in West Virginia, and delve into aviation history at the National Museum of the United States Air Force in Dayton, OH. Celebrate your return to the Midwest with a farewell dinner in Bettendorf, IA, making this a memorable journey filled with history, culture, and natural beauty.

#### Activity Level:

Moderate: 3-4 hours of walking/standing at a time; some stairs, inclines, and uneven surfaces due to nature of attractions.

#### Trip Cost:

\$3,149 per person Double  
\$4,049 per person Single

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



The Better Bank  
**FIVE POINTS BANK**  
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

1229 Millwork Ave. #120  
402-913-3661

**Elkhorn**

1303 N. 205th  
402-827-8941

**Lincoln**

8500 South 30th St.  
402-817-3434

# The Cher Show

April 3, 2024

Lied Center, Lincoln

Show starts at 7:30 p.m.

\$150.00

THE TONY AWARD®-WINNING MUSICAL! HER LIFE. HER STORY. HER LEGEND.

Superstars come and go. Cher is forever. For six straight decades, only one unstoppable force has flat-out dominated popular culture — breaking down barriers, pushing boundaries, and letting nothing and no one stand in her way. THE CHER SHOW is the Tony Award-winning musical of her story, and it's packed with so much Cher that it takes three women to play her: the kid starting out, the glam pop star, and the icon.

Bus starts in Kearney with pickup in GI and I-80. Cost includes dinner before the show.

For further information or questions, please contact:

Linda Green at (308) 389-8783

[linda.green@5pointsbank.com](mailto:linda.green@5pointsbank.com)