

GOLDEN MOMENTS NEWSLETTER

Winter 2024



Grand Island Kearney Omaha Lincoln Sumner Hastings



Dear Golden Club Members,

Happy New Year! I hope you are reading this newsletter in good health and warmth as we charge forward into the winter season. I also hope you were able to enjoy a blessed Christmas filled with faith and surrounded by family. We have a lot to be grateful for, so I encourage everyone to take on the New Year with a positive attitude and gratitude!

I'd like to extend my sincere thanks to all of you who were able to join us for our Annual Golden Club Christmas luncheons this past December. These holiday get-togethers are probably my favorite Golden Club events of the year because we get to see and shake hands with so many of you on a single day. Apparently, it's a favorite of all of yours too, as Five Points

Bank officers and employees served nearly 1,400 Golden Club members a delicious turkey dinner at the Grand Island party alone! I am truly grateful for the sense of community we share together with our Golden Club members.

I want to take a moment to address the ever-increasing issue of online and telephone scams. Unfortunately, scammers often target senior citizens, preying on their trust and goodwill. We have seen far too many examples this past year of senior citizens being scammed out of their hard-earned money. Remain vigilant and follow these tips:

Be skeptical – If something seems too good to be true, it probably is. Never share passwords over the phone or via email.

Verify – Before sharing ANY personal or financial information, contact Five Points Bank directly using official contact information.

Stay Informed – Keep updated on common scams and fraud tactics. Knowledge and awareness are your best defenses against potential scams.

Please know Five Points Bank's dedicated staff is available to assist you with any questions or concerns regarding fraud or scams. If you ever receive a suspicious call or email claiming to be from Five Points Bank, do not hesitate to reach out to us directly. We are here to ensure your financial well-being and provide guidance on staying secure in an increasingly digital world. We remain committed to enhancing your banking experience and providing you with the exceptional service our Golden Club members deserve.

Thank you for being part of our Golden Club family. Your trust and loyalty to Five Points Bank are deeply appreciated.

Tim A. Wojcik, President
Five Points Bank



Greetings Golden Club Members,

Winter has, regrettably, returned—stating the obvious, but let's hope El Niño predictions are accurate, and we won't be facing an excessively cold winter!

Updating you on local developments, leasing is underway for the new age-restricted apartment building, Hanger 55, at the Imperial Mall site. The Heartwells bio-diesel manufacturing facility, situated east of CCC, is making progress, and the YMCA expansion/renovation project is on track for an opening in mid/late 2024.

For the past couple of years, I've emphasized the tight inventory of available housing; demand consistently outpaces supply. Surprisingly, the farm real estate market remains robust despite higher interest rates and lower grain prices—go figure!

The upcoming November 2024 election cycle isn't something I eagerly anticipate. Unfortunately, it's likely to be polarizing across party lines once again. I hold out hope that, at some point, the Washington crew will realize that spending more than what comes in is unsustainable. Time will tell on that front.

As mentioned in previous newsletters, I urge all Central Nebraska residents to stick together and support local businesses whenever possible. It is crucial to maintain local job growth for a robust economy.

On a positive note, I want to highlight that Five Points Bank of Hastings remains the only locally owned and headquartered bank in our community. Every other bank in Hastings is a branch of an institution based elsewhere. We remain committed to actively supporting our community and providing the highest level of customer service. Have a great winter!

Terry Anstine,
President, Five Points Bank of Hastings



Happy New Year! Here's to a fantastic 2024 ahead! I hope you all enjoyed the holidays, spending time with family and friends.

The 2023 Golden Club Holiday Luncheon proved to be a great success once again. It's always delightful to see familiar faces and new ones coming through the door. I truly enjoy the opportunity to host the event and chat with all of you. Thank you to everyone who was able to attend and donate to the Lincoln Food Bank. Our total donation to the food bank was 254 pounds! Five Points Bank is proud of this great tradition we have been able to uphold over all these years.

In 2024, we will continue to enjoy group travel, shred days, luncheons, etc. And, of course, we will still have our Movie Day on the 3rd Wednesday of every month at South Pointe Cinema. Please stop by the bank to pick up your 2024 Movie Day cards and take care of any updates to information that we may need.

See you at the movies!

Pam Baxa
Retail Banking / Branch Manager, Lincoln



As I reflect on 2023, gratitude fills me for numerous aspects of both my personal and professional life. I appreciate being part of a family-owned company that values its employees and customers deeply. The Holiday Luncheons exemplify this commitment. Each year, as the "Holiday Luncheon Season" concludes with successful events featuring wonderful food, great entertainment, and cooperative weather, I take a moment to ponder our diverse customer base coming together to celebrate. Thanks to everyone who attended the luncheons and to the Five Points staff for orchestrating it all.

The generous food donations were warmly received by our non-profit agencies working diligently to provide for those in need. It's heartening to see our food collection efforts grow each year. Thank you for your continued generosity.

Details for the 2024 trips are in this newsletter and available on our website: www.5pointsbank.com. We kick off our travel with a trip to Punta Cana for sun, sand, and relaxation. We have new trips planned to the State Fair and South Dakota—refer to the ad for specifics.

The monthly movies, a Golden Club account benefit, will continue, with details on days and times provided in this newsletter.

Wishing you a blessed 2024, and I hope to see you at the movies.

Linda Green,
Golden Club Director, Grand Island

OLDER NEBRASKANS DAY

August 26, 2024

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 Grammy award-winning Gatlin Brothers have entertained audiences for over 67 years. Their chart-topping hits like "Broken Lady" and "All the Gold in California" defined the '70s and '80s.

Lorrie Morgan, the duchess of country music, has had a career that has spanned 4 decades and includes over 15 albums. Lorrie had over 25 charted singles including 3 number one songs: Five Minutes, What Part of No, and I Didn't Know my Own Strength.

For reservations or more information:
Omaha customers contact Heather Weideman at 402-829-3616
Lincoln customers contact Pam Baxa at 402-817-3444



Taking Control of Your Retirement Savings

When you leave your job or retire, you have an opportunity to manage your funds in an employer-sponsored retirement plan such as a 401(k), 403(b), or government 457(b) plan. Depending on the situation, you generally have four options: Leave it in your former employer's plan, Rollover to an IRA, Transfer to a new employer's plan, or withdraw the funds.

Rollover to an IRA

The approach that gives you the most control over the funds is to transfer some or all of the assets to an IRA through a rollover. IRAs typically offer a wider variety of investments than employer plans and enable you to consolidate your retirement assets in a single account.

Be sure your rollover is executed properly to preserve the tax-advantaged status of the funds. You can typically arrange a direct rollover, also called a trustee-to-trustee transfer, by contacting the administrators of your old employer-sponsored plan and your IRA. The transfer may be electronic, or you could receive a check made out to the receiving IRA trustee, which you should mail to the appropriate address. There is no withholding, and the money never passes through your hands.

If you receive a check made out in your name, 20% of the distribution will generally be withheld for federal income taxes. In order to retain the tax-advantaged status, you must roll the distribution, including the 20% withheld, to the IRA within 60 days; otherwise, it will be considered a taxable distribution. You would have to pay the 20% that was withheld out of your own funds and wait for a potential tax refund of the withheld amount. So, it is usually better to execute a direct rollover.

Rollover Alternatives

If you don't want to transfer the funds to an IRA, you generally have three other options.

Leave assets in former employer's plan. If your vested portion of assets in the employer-sponsored retirement plan exceeds \$5,000, you generally can keep it in the plan until you reach the plan's normal retirement age and even beyond. This strategy might make sense if fees are low and you are satisfied with the investment options.

Transfer assets to a new employer-sponsored plan. You might prefer this approach if you are moving on to a new job. Again, your decision may depend on the available investment options and expenses and whether the new plan allows you to transfer the assets.

Withdraw the money. Cashing out is generally unwise because you would pay current income taxes and lose out on potential tax-advantaged growth. For immediate cash, you could make a partial withdrawal and preserve the tax-advantaged status of the remaining funds through one of the other options, including a direct rollover.

Generally, employer plan assets have unlimited protection from creditors under federal law, whereas IRA assets are protected in bankruptcy proceedings only (state laws vary in the protection of IRA assets in lawsuits). If you hold appreciated employer stock in your plan, consider the negative consequences of rolling stock to an IRA or to a new employer's plan.

Bruce Lear, Financial Advisor

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Deadwood, South Dakota

October 18-22, 2024 | Sign up before September 12th, 2024

\$1,149/person double | \$1,659 single

Join Five Points Bank for an unforgettable fall tour to South Dakota!

Explore historic landmarks, breathtaking monuments, and the charm of Deadwood.

Final Payment is due September 12th. \$100 deposit due with registration.

Tour includes: Deluxe roundtrip motor coach from Omaha with pick-ups west to Kearney | 4 nights accommodations (3 nights at The Lodge at Deadwood) | 9 Meals (4 breakfasts, 2 lunches, and 3 suppers) | Admission to all venues | Escorted by Five Points Bank.



Easy-to-Avoid Estate Planning Errors

During client consultations about their estate plans, I begin by asking a simple question: When was the last time you checked the beneficiary designations on your life insurance, IRAs, annuities, bank accounts, and investments? The usual response is a puzzled look, suggesting they don't recall.

The top-ranking, most effortlessly avoidable estate planning blunder is neglecting to verify the beneficiary designations for assets that transfer through this specific designation. Why does it matter? An incorrect designation can lead to costly resolutions, involving legal actions that drag out the process and diminish the final payout to your beneficiaries.

This is a genuine issue that might affect you directly. Fortunately, correcting it is a walk in the park—just take the initiative!

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

Mike Kneale
Trust officer, Grand Island



All of us at Five Points Bank hope you had joyous and happy holidays. It was so fun to see many of you at the Golden Club holiday luncheon. 575 valued customers attended and donated almost 1000 lbs. of canned and dry goods. Five Points wants to thank you for being so generous in supporting the Omaha Food Bank.

Our goal is to make the Golden Club the most desired, unique, and customer-friendly account offered. We believe that going the extra mile by providing you with free checking, great CD rates, shred day, no fees, and group travel and seminars will make you consider making Five Points Bank your full-time financial partner.

Five Points Bank was built on great customer service, and we strive to provide that through our knowledgeable staff and a wide variety of financial accounts. We hope 2023 was great, and we're looking forward to an even better 2024. Happy New Year!

Doug Kindig
Relationship Manager, Omaha

Upcoming Events

March 2024

Punta Cana
March 17-21

April 2024

The Cher Show
April 3
WAIT LIST

June 2024

To Kill A Mockingbird
June 12

Washington D.C.
June 18-27

August 2024

Nebraska State Fair
August 26

October 2024

South Dakota
October 18-22

For trip reservations or more information, please call:

Linda Green
308-389-8783

Or

Tracey Shada
308-234-6171



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Well, the holidays have come and gone in the blink of an eye. My wish for all of you is to have a very blessed, healthy, and happy 2024. Please join us on the first Tuesday of every month for Golden Club movies. We will continue to meet at the beautiful World Theatre in downtown Kearney and hopefully provide movies that everyone can enjoy. The best part of the movies is being together—seeing old friends and meeting new ones (and enjoying the popcorn!).

Group travel has been different since Covid, but Linda continues to try to put together trips that she thinks our customers would enjoy. Be sure to check them out. The world has changed, so be patient because things are not the same as they used to be.

Please continue to support local businesses, tell your friends about the "Better Bank," and, most importantly, continue to be kind to others!

Happy New Year, Friends!

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.

6 Brochures and registration forms are available to view on our website or available in all branches.



Washington D.C.

June 18 - June 27, 2024

LIMITED AVAILABILITY

**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 or
linda.green@5pointsbank.com

Brochures and registration forms are available to view on our website or available in all branches.

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.



The Better Bank
FIVE POINTS BANK
MEMBER FDIC



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 US POSTAGE
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 GRAND ISLAND,
 NE
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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 or linda.green@5pointsbank.com

Brochures and registration forms are available to view on our website or available in all branches.