

GOLDEN MOMENTS NEWSLETTER

Fall 2026

FIVE POINTS BANK
Golden Club

Omaha Elkhorn Lincoln Grand Island Kearney Hastings Sumner



Dear Golden Club Customers,

As Five Points Bank celebrated its 55th birthday this year, we extend a sincere thank you to our customers for their loyalty and for the support of the communities we are proud to serve. Your continued confidence and support have made our growth and success possible.

Founded by William W. Marshall Jr. and William W. Marshall III, the bank opened its doors in Grand Island in September 1971. From $700,000 in total assets at the end of its first year, Five Points Bank has grown into be fourth-largest Nebraska-based holding company, with more than $2.7 billion in total assets.

That growth has carried us from our original Grand Island locations to locations serving Hastings, Kearney, Omaha, La Vista, Lincoln, Sumner, and Elkhorn, which are supported by continued investments in people, technology, and service. Through every milestone, our progress has reflected the trust of customers, the dedication of employees, and the strength of the communities that welcome and support us.

As we look ahead to new locations and expanded customer service and cash management capabilities, our purpose remains unchanged. We will continue to strive to provide outstanding banking, thoughtful guidance, and meaningful support for the places we call home.

Thank you for allowing Five Points Bank to be part of your lives, businesses, and communities for 55 years. We are honored by your trust and grateful for the opportunity to serve you.

With Heartfelt Appreciation,



Kristen Marshall-Maser
Vice Chairman
Five Points Bank



Greetings Golden Club Members,

Fall in the heartland, a beautiful time of year. I love sweatshirt weather, cool nights and football games. As always I hold out hope for successful seasons for the Husker football and volleyball teams and all of our area schools.

I know I sound like a broken record, but I will say again “fraud attempts keep rising”. Please, Please, Please, be skeptical of any email, text or phone call that is unsolicited. “Stop and Think” before acting. These scam artists are masters of psychology.

Get outdoors, go for a walk, embrace the fall foliage and get some exercise. Unfortunately, before too long, the cold chilly winds of winter will be blowing. I firmly believe walking and exercising are the closest things to dipping into a fountain of youth we can do for ourselves.

Construction continues at the Heartwell Biofuels plant east of CCC. Also, Chief Ethanol is undertaking a huge renovation/expansion to their ethanol plant.Both of these projects are major investments in our community. I also see progress on the new medical office building on the old Ponderosa Bowl site. Sleepy ole Hastings has some things going on!

We stand proudly as the only locally owned, locally managed community bank in Hastings. We are very appreciative of all of your support. I also want to publicly thank Jerri Knapple for her decades of service as a Personal Banker in our bank. We wish her the very best on her retirement.

Thanks for choosing Five Points Bank as your banking partner!

Terry Anstine
Five Points Bank of Hastings, President



Happy Fall!

As I write this, change is definitely in the air. The days and nights are getting cooler; the leaves are beginning to change colors—and there’s someone new sitting in my office!

If you haven’t heard, I will be retiring at the end of this year after 23 wonderful years at Five Points Bank. I’m excited to join my husband in retirement and take on my new role as a full-time grandma!

Five Points has been a wonderful place to work, and I have been truly blessed to get to know and serve some of the best customers in Kearney. While change can be bittersweet, it can also be a good thing. I’m happy to introduce Angela Murrish, who will be taking over my role in Kearney and leading our Golden Club activities. Angela will be selecting our monthly movies, planning the holiday luncheon, and serving as your contact for Golden Club trips. I know she will do a great job, so be sure to stop and say hello!

As you look ahead, be sure to check out our 2027 travel opportunities. Group travel offers so many benefits, but for me, the best part has always been meeting new people and forming lasting friendships. Traveling with so many of you has been a wonderful experience and something I will cherish for years to come.
Our Golden Club movies will continue the first Tuesday of each month at The World Theatre, and our annual holiday dinner will be held on December 4. Watch for more information as we get closer.

Most of all, thank you for 23 great years and for trusting me with your banking needs. It has truly been my pleasure to serve you, but even more importantly, I have valued the friendships we’ve formed along the way. I will miss seeing so many of you at the Better Bank, but I’m sure our paths will cross around the community.

Hope to see you at the movies! Tracey

Tracey Shada
Assistant Vice President/Retail Banking Supervisor, Kearney



Hello Golden Club Customers,

My favorite time of the year is the fall season, which means football and volleyball season! It's also a special time for Five Points Bank as we celebrate a milestone this September, 55 years of being locally owned and operated since 1971. The Bank has grown into several markets across Nebraska, and we sincerely thank you for your continued business and support.

Our travels this year have taken us to some wonderful destinations. We enjoyed an amazing experience at the Virginia International Tattoo in Virginia Beach. If you ever have the opportunity to attend, it is a must-see!

We also traveled the Great Lakes, watched the Husker Volleyball team win a couple of matches in Las Vegas, and ended our travels with a Cape Cod Cruise. The New England coast is truly a place of beauty.

Planning for the 2027 season is well underway, and we have some exciting trips ahead! We currently have availability for Phantom of the Opera in February and The Sound of Music in May at the Orpheum. In June, we will travel on a Snake & Columbia River Cruise, and in September, we will head out on a Mackinac Island Bus Tour. There is still availability on both trips, and we would love for you to join us!

The last date for registration and final payment for the Snake and Columbia River Cruise is due February 2027. We currently have Premium Cabins available, and we will be sailing on a brand-new ship making its debut in 2027.

Our Golden Club Movie in Grand Island is typically held on the second Wednesday of each month. **Since the November date falls on Veterans Day**, we will instead meet on **Wednesday, November 18th**, for our Grand Island movie. This is a special day to honor and remember our Veterans, and we are grateful for their service and sacrifice.

In November and December, we will be holding our annual Golden Club Luncheons. The dates have been set and are listed in the Events section. You will be receiving an invitation with additional details for your market soon.

We look forward to seeing you at the luncheons and sharing another wonderful year of memories and adventures together!

Teri Fredrickson
Golden Club Director, Grand Island









Upcoming TRIPS

PHANTOM OF THE OPERA



Thursday, February 25, 2027 | 7:30 PM | Orpheum Theatre, Omaha
Cost $245 | Roundtrip transport, dinner before show, show ticket
Omaha Customers: Dinner & Show Ticket: $180

SOUND OF MUSIC



Thursday, April 29, 2027 | 7:30 PM | Orpheum Theatre, Omaha
Cost $230 | Roundtrip transport, dinner before show, show ticket
Omaha Customers: Dinner & Show Ticket: $165

SNAKE RIVER CRUISE



June 4 - 12, 2027
Cabin cost starting at: $8,258 PER PERSON

This Columbia & Snake Rivers cruise is a relaxed, immersive journey through the heart of the Pacific Northwest, combining scenic river cruising with meaningful historical and cultural exploration. Guests follow the path of Lewis and Clark while sailing past dramatic gorges, rolling hills, and riverside towns, with guided excursions and comfortable small-ship travel throughout.

MACKINAC BUS TRIP



September 10-18, 2027
Cost: $3599/ person (Double), $3299/ person (Triple or Quad), $4299/ person (Single)

Join us for a 9-day motorcoach adventure through some of the Midwest's most charming destinations, featuring Door County, Washington Island, Mackinac Island, Frankenmuth, and Amish Country in Indiana. Highlights include two unforgettable nights at the iconic Grand Hotel, a horse-drawn carriage tour of Mackinac Island, ferry rides across the Great Lakes, an authentic Wisconsin Fish Boil, a traditional Amish family-style dinner, and a visit to Bronner's Christmas Wonderland—the world's largest Christmas store. With comfortable accommodations, 18 included meals, luggage handling, and an escorted itinerary, this relaxing getaway offers the perfect blend of scenic beauty, history, culture, and memorable experiences.

Please visit 5pointsbank.com for brochures and more information on all trips listed!



Hello Golden Club Customers,

As the leaves change and the season settles in, we're excited to connect with our customers and community this fall. We have a few special events planned at the bank, and we'd love for you to join us!

Stop by our Giles location on October 21st and enjoy a complimentary coffee featuring The Beanery! Bring a friend, say hello to our team, and grab your favorite cup of coffee on us! We look forward to seeing you there!

Shred Days will be held on October 24th and October 26th. Bring your unwanted documents containing sensitive or personal information, and we'll help you securely dispose of them.

Thank you for your continued loyalty to Five Points Bank. We truly appreciate your business and the trust you place in us. We look forward to serving you and our community for many years to come.

Heather Wiedmann
Retail Banking Manager, Omaha



Hi Golden Club,

Another successful State Fair trip for the Lincoln and Omaha groups. It's always fun on the bus getting to meet and visit with people from different markets. We had good weather that day, a little warm. But you can always stop at the Five Points Bank Arena loft, it's a nice place to sit and cool off. There are refreshments offered for everyone to enjoy. We also attended the concert "KC and the Sunshine Band. With all the fair has to offer and the FOOD of course, it makes for a fun filled day.

Make sure to check the upcoming Golden Club trips the bank is offering. There are some great travel opportunities. Sign up right away, as they can fill up quickly.

Movie Day for Lincoln is still the 3rd Wednesday of every month at the South Pointe Theater. Remember to bring your Golden Club Member card. This event is for Golden Club Members only. Doors open at 12:00 and movie starts at 1:00. Hope you can make it to some of them.

LUNCHEON ANNOUCEMENT FOR LINCOLN: We are changing the location of our luncheon this year to "Venue 5 Twenty-Two", located at 1525 Yankee Hill Rd. The date set for the Lincoln Luncheon is Tuesday, December 1st. Mark your calendars. Our Golden Club here in Lincoln continues to grow. A big part of that is due to you already existing customers spreading the word about Five Points Bank. We greatly appreciate all of you. More details about the luncheon will follow.

Construction on Five Points Bank's newest location at 84th and Van Dorn is underway. More details will be made available as things move forward.

Thanks again for being part of Five Points Bank!

Pam Baxa
Retail Banking / Branch Manager, Lincoln



The Roth 5-Year Rule

Roth conversions can make sense over the course of your life and as you approach retirement as well. One thing to be cognizant of is the 5-Year Rule.

First things first though. To do a Roth conversion, a person will be converting their pre-tax retirement funds to the after-tax side. The year(s) in which you do the conversion will create taxable income in the amount of what is converted. The positive thing about doing so is your money will be increasing tax-free afterwards.

If a person elects to go down this path, he or she needs to keep in mind a five-year threshold. If you withdraw funds that have been converted before five years have passed and are under the age 59.5, then you will generally pay a 10% penalty and you will be hit with taxes on the earnings portion still.

If an individual is over 59.5 years old, then you will not have to worry about a 10% penalty when you withdraw funds, but the five-year mark is still important. Distributions from a Roth IRA or Roth 401(k) are both tax and penalty free if the account has been set up for five years AND a qualifying event has occurred. Some of those events are:

- Age 59.5
- Disability
- Death
- $10,000 first-time home purchase (***for Roth IRA only)

In conclusion, an important thing to remember is that after five years have passed, you will not have to worry about any taxes or penalties on funds that are withdrawn. Furthermore, Roth conversions can be a powerful move for your retirement where a person creates tax-free income in the future and does not have to worry about an RMD on those funds anymore. However, be careful here because it creates taxable income in the calendar year you do this. Moreover, this can impact taxes on social security benefits and increase your Medicare premiums. Visit with your tax advisor to see whether this opportunity makes sense for you.

Jordan Reinertson
Financial Advisor
Five Points Financial

Fidelity. (2026, January 9). What is the Roth IRA 5-year rule and how does it work?. Fidelity. https://www.fidelity.com/learning-center/personal-finance/retirement/roth-ira-5-year-rule

Adams, H. (2026, May 26). What to know about the five-year rule for Roths. Charles Schwab. https://www.schwab.com/learn/sotry/what-to-know-about-five-year-rule-roths

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UPCOMING Events

2026

Golden Club Luncheons

Sumner - November 5th
Lincoln - December 1st
Omaha - December 2nd
Grand Island - December 3rd
Hastings - December 3rd
Kearney - December 4th

2027

February 2027

Feb 25 | Phantom of the Opera, Orpheum

April 2027

April 29 | Sound of Music, Orpheum

June 2027

June 4 - 12 | Snake River Cruise

September 2027

Sept 10-18 | Mackinac Bus Trip

GOLDEN CLUB MOVIES

KEARNEY MOVIE
First Tuesday of the month
2:00 PM | World Theatre

HASTINGS MOVIE
Second Tuesday of the month
10:00 AM | Hastings Museum Theater

GRAND ISLAND MOVIE
Second Wednesday of the month
1:00 PM | The Grand Theatre

LINCOLN MOVIE
Third Wednesday of the month
1:00 PM | Marcus South Pointe Cinema

OMAHA MOVIE
Third Thursday of the month
11:00 AM | Aksarben Cinema

Admission to the movie requires a Five Points Bank Special Event Card, which you can obtain at any of our convenient locations.







The Better Bank
FIVE POINTS BANK
MEMBER FDIC

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

Lincoln
8500 South 30th St.
402-817-3434

Hastings
320 S. Burlington Ave. Ste. 100
2815 Osborne Dr. W
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

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



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