

GOLDEN MOMENTS

NEWSLETTER

Winter 2025



Grand Island Kearney Omaha Lincoln Sumner Hastings



Greetings,

It was so wonderful to see so many of you again at our Golden Club Holiday Luncheons throughout the State of Nebraska the first week of December. I am so proud to say that we served holiday lunches to over 3,900 of our Golden Club customers this past holiday season! Special thanks go to our Golden Club Directors – Linda Green, Janet Burr, Tracy Shada, Pam Baxa, Lexi Fellows, Jill Melvin, Heather Weideman and Doug Kindig – for doing such a tremendous job in planning these joyful holiday events. Thanks to all who partook in the Christmas holiday cheer with us.

As we move forward into 2025, I am encouraged by the optimism and progress imbued by our country. We unquestionably are blessed to live in the greatest country and civilization the world has ever known. We are so fortunate to not only live where we live, but during the time period in which we live. Too often we take for granted that we live in a free and democratic society that espouses personal property rights and is generally supportive of a free market economy. These ideals, which were novel at the time of our Founding Fathers, laid the groundwork for the most inspirational and prosperous society in the history of humanity. Not only have these ideals helped foster a safe and nurturing society, they have helped spawn technological innovation and advancement that has eclipsed even that of the Enlightenment and Renaissance periods. While we face many challenges as a civilization and a nation, I could not be more confident in our collective ability to face these challenges and overcome them. I hope that all of you are filled with optimism and gratitude as we embark on this new year.

Speaking of gratitude, I would like to take this opportunity as we begin the New Year to thank you for being such loyal and deserving customers. At Five Points Bank, we are all truly honored and proud to call you customers. Thank you for allowing us to serve you.

Sincerely,

Tom Kelley
Chairman & CEO
Five Points Bank



Greetings Golden Club Members,

Unfortunately, the green is gone from our landscape for several months. Nope, it's not my favorite time of year. I have to admit, trudging through a Midwest winter season does give us hicks an elevated appreciation for the nicer months of the year. My suggestions for winter therapy are: get out and watch an athletic event, attend a concert, dine at a local restaurant, or go see a movie. I firmly believe it is good for the human soul to socialize a bit and not just hunker inside all winter.

To understate the obvious, we have changes coming in both local and national politics. I am hopeful our local officials can continue the momentum in housing growth which is of serious need. And, I also hope "We the People" can encourage and motivate our elected representatives to work together to take steps to reduce our ballooning federal deficit. I fear that implementing term limits may be the only way to get Washington politicians to focus on slowing the rate of spending, instead of them focusing on how to get re-elected.

The massive bio-fuel production facility east of CCC is immense and progressing well. It is truly a huge investment in our community. Several housing projects continue to move towards completion. Downtown Hastings becomes more attractive every year with lots of renovations completed, and planned.

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. Let's support our own as much as we can. Unfortunately for our area farmers, grain prices are below break-even, and I fear this will have a bit of a ripple effect throughout our area. Farming is full of ups and downs, and hopefully things get better.

As always, I remind you that Five Points Bank of Hastings is the only remaining locally headquartered bank in our community. Every other bank in Hastings is a branch of a bank based somewhere else. We promise to continue to support our community and provide the highest level of customer service possible.

Stay Warm and before you know it, Spring will be springing. Thanks for choosing Five Points Bank as your banking partner!

Terry Anstine, President

President, Five Points Bank of Hastings



Hello Golden Club Members,

Just like that the holidays have come and gone and we are in a new year. I hope everyone had a blessed holiday season and all the joys associated with it. Our holiday dinner was a huge success...about 900 guests, a truckload of food collected for the food pantry, delicious food, wonderful company, and great entertainment. Just a fabulous day!

If you haven't tried group travel..., what are you waiting for? Linda Green is busy planning adventures, so watch for the 2025 travel opportunities. We will continue to meet at the World Theatre the 1st Tuesday of the month for the Golden Club Movies. We would love to have you join us! Our shred event will be in the spring, so watch for more information coming soon.

Thanks again for your business, because of you we continue to grow our customer base. I had a customer tell me the other day that "Five Points Bank isn't the Better Bank, but Five Points Bank is the Best Bank." As we move forward into 2025, we want to continue to earn your trust and be your bank for life. See you at the movies!

Tracey Shada

2 Assistant Vice President / Retail Banking Supervisor, Kearney



Welcome 2025. I hope everyone had a blessed holiday season. Now all there is to do is wait for SPRING. Thank you to everyone who attended the Holiday Luncheons. We served 3900 of our most valued customers in our 6 markets. I hope you enjoyed the time you spent with us and reconnected with friends over a great meal. Again, your food donations were very generous. The agencies that fill the food gaps in our communities are so appreciative of our donations. THANK YOU!

We wrapped up our 2024 travel with a trip to Branson. We saw 3 great shows, a giant gingerbread display, the Titanic Museum and had a wonderful tour of the College of the Ozark as well as other sites in Branson. You can view the pictures from our trips on the Five Points Bank Golden Club Facebook page. It is a closed group, only for GC members. If you are new to the page, you will need to answer 3 questions and your request to join will be approved. The movie information, pictures and videos of our luncheons are also on this Facebook page.

New this year, Omaha customers can join us for a meal and the shows at the Orpheum. We will see *Some Like it Hot* and *MJ the Musical*. There is still room on the Coastal Charms trip in September. I hope 2025 is full of Blessings and good health.

Linda Green,
Golden Club Director, Grand Island



Five Points Bank wishes you a healthy and joyous New Year. We hope the holiday season brought you happiness and time celebrating with family and friends. It was so nice to see over 650 attendees to our holiday lunch and your generosity allowed us to collect over 1200 lbs. of food for the Omaha Food Bank. Opening up your hearts to help others is an example of how great of customers you are. The bank is already busy planning events for next year, movies, spring shred event and more will give us the opportunity to give back to you. Five Points Bank offers all the banking services you need as we strive to be the best financial partner you could have. Competitive CD and loan rates, full-service mortgage and investment departments and no fee accounts are just a few of the ways we can serve you. We will top it all off with great customer service. Thank you for brightening our day!

Doug Kindig
Relationship Manager, Omaha

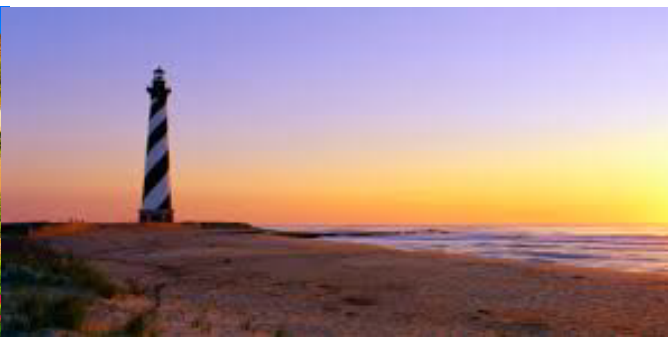
Coastal Charms

September 14-21, 2025

Cost: \$3,645 (Double Occupancy) | \$4,560 (Single Occupancy)

Embark on a mesmerizing journey through the Coastal Carolinas! The journey begins on the Outer Banks, where endless beaches and historic lighthouses await. It continues south with a stop in Myrtle Beach for boundless seaside fun and ends in Charleston, where the vibrant culture and Lowcountry cuisine promise unforgettable adventures.

Inclusions: Round-trip airport transfers | Private motorcoach transportation | 7 nights' accommodations | 13 meals (7 breakfasts, 2 lunches, 4 dinners) | Admission to attractions as stated in the itinerary | Porter service of one bag per person at hotels | Taxes and gratuities for included services | Professional tour manager



Tropical Hawaii Paradise Adventure

March 9 -19, 2025

\$6,399 per person (Double Occupancy)

Join us for a 10-day Tropical Paradise Adventure to Hawaii from March 9 through March 18th, 2025. Your journey begins in Honolulu with a lei greeting and a visit to the USS Arizona Memorial. Explore Oahu's natural beauty, the Volcanoes National Park, and Punalu'u Black Sand Beach on the Big Island. Enjoy a tour of the Hawaii Vanilla Company and whale watching in Maui. The trip ends with a traditional Hawaiian luau.

For more information, contact Linda Green at (308) 389-8783 or linda.green@5pointsbank.com. Brochures and registration forms are available on our website or at all branches.

Limited Spaces Available: If the number of interested participants exceeds capacity, a drawing will be held to determine spots.



Financial Planning Reminders in Retirement

It is an exciting time, yet also nerve-wracking getting close to retirement. Will I have enough time and money to accomplish the dreams and goals I have? I have so many questions as I approach this transition point in my life. What are some things I should keep in mind?

If you haven't thought about what you want to do, start with that. How much are those activities or events potentially going to cost? Next, begin to evaluate the money you have in retirement accounts. You want to make sure your goals and risk tolerance are in alignment with the investments you are holding. Furthermore, you want to think about several different kinds of risk and your attitude towards them. What if the market turns south (market risk)? Will I live so long I start to run out of money (longevity risk)? Am I taking the appropriate risk to help accomplish my goals (outcome risk)? Am I making enough real return on my money to combat against inflation (inflation risk)? Moreover, make sure you have a strategic plan for how you plan to withdraw funds over time. Prioritize taking money from taxable accounts such as brokerage accounts before tapping into tax-deferred retirement accounts. Of course, as you get closer to age 73 and RMDs start to become a factor, you want to be mindful of the tax impact that will have on your financial situation.

Like any stage of life, it is good to keep track of your expenses but arguably more important during retirement since you do not have employment income like you use too. Be budgeting for rising healthcare costs. A couple things to keep in mind are maintaining Medicare coverage and considering supplemental policies to fill potential gaps. In addition, you should still focus on maintaining your emergency fund of at least 3-6 months' worth of expenses in low-risk accounts.

You also want to be mindful of your estate and make sure your will, trust and power of attorney are up-to-date. And finally, make sure your beneficiaries are listed correctly on all your accounts.

And finally, it is an unfortunate fact that scams targeting retirees are out there. Be careful about unsolicited investment opportunities. If something sounds too good to be true, it probably is.

Jordan Reinertson
Financial Advisor
Five Points Financial

Not FDIC Insured · No Bank Guarantee · May Lose Value

Securities offered through Osaic Wealth, Inc. member FINRA/SIPC. Advisory services offered through Novem Group, an SEC Registered Investment Advisor. Osaic Wealth is separately owned and other entities and/or marketing names, products or services referenced here are independent of Osaic Wealth. Five Points Financial Services is independent of Osaic Wealth and Novem Group. Five Points Bank is not affiliated with Osaic Wealth, Inc. or Novem Group.

To help you better understand the different approaches for your investments, please review the Osaic Wealth Customer Relationship Summary and the Novem Group Customer Relationship Summary

Vanguard.(2024,November 25). Jump-start your financial planning for the New Year. Vanguard.
<https://investor.vanguard.com/investor-resources-education/article/jump-start-your-financial-planning-for-the-new-year>

Ky, S. (2004, October 2). Financial Planning Month: build your roadmap to success. Copyright © 2024 University of Washington. <https://thewholeu.uw.edu/2024/10/02/october-financial-article/>

Financial Planning Reminders for those nearing retirement. (n.d.). ChatGPT. <https://chatgpt.com/> In ChatGPT search for: Financial Planning Reminders for Those Nearing Retirement



Happy New Year! Here's to a great 2025! Hopefully everyone was able to spend time with family and friends enjoying the Holidays.

The 2024 Holiday Luncheon was a great success. We had such good food, wonderful entertainment and great attendance from all of you. So glad to see some many of you there taking part in this fantastic event. I really look forward to hosting this event every year. It's one of the ways Five Points Bank shows our appreciation for all of you.

Thanks to all of your generous food donations. We gathered enough food that we donated to the Lincoln Food Bank that would make almost 200 meals. Five Points is very proud of this tradition and we look forward to making it grow as we continue in the future.

Make sure to check the details on upcoming trips in the newsletter and you can also find it on our website: www.5pintsbank.com. Get out there and do some traveling with our group. It's a wonderful way to meet others and make some great connections.

Movie Day for Lincoln remains the 3rd Wednesday of every month at South Pointe Cinema. Doors open at 12:00 pm movie starts at 1:00pm. 2025 Movie Day cards are available to be picked up at the bank. Stop by and get yours. While you're there have the staff check and see if all your information is up to date.

See you at the Movies!

My best!

Pam Baxa
Retail Banking / Branch Manager, Lincoln

Upcoming Events

February 2025

Hawaii
February 16-25
WAITLIST

March 2025

Hawaii
March 9-18
WAITLIST

Some Like it Hot
March 27

April 2025

Lower Mississippi Cruise
April 22-30
WAITLIST

June 2025

MJ The Musical
June 13

September 2025

Coastal Charms
September 14-21

For trip reservations or more information, please call:

Linda Green: 308-389-8783
Or Tracey Shada:
308-234-6171

NEW

MJ The Musical

Friday, June 13, 2025

7:30pm

MJ the Musical is a jukebox musical that explores the life of Michael Jackson, focusing on his creative process before his 1992 Dangerous World Tour. The musical features Jackson's music, and was created by Tony Award-winning director and choreographer Christopher Wheeldon and two-time Pulitzer Prize winner Lynn Nottage. It was nominated for 10 Tony Awards including Best Musical, with the musical winning four awards, including Best Actor in a Musical, as well as Best Choreography, Best Lighting Design and Best Sound Design.

The original cast recording was also nominated for the Grammy Award for Best Musical Theater Album.

NEW FOR THIS SHOW:

Tickets available for our Omaha customers. Cost includes, Dinner before the show and show ticket. \$125.00 for Omaha Customers

Cost \$155.00

Tour includes:

-Deluxe motor coach transportation from Kearney with pickups in Grand Island, I80/281 exit and Lincoln

-Dinner before the show

-Lower-level ticket for the show

Full payment is due with reservation. Cancellation Policy: If we have a waitlist, full refund is available



Lower Mississippi Cruise April 22 - 30, 2025 Pricing starts at \$5495

Sail with American Cruise Lines from New Orleans to Memphis

Join us on the luxurious American Splendor for a memorable cruise from New Orleans to Memphis, departing on April 23, 2025. This cruise offers historical excursions, cultural experiences, and beautiful views of the Mississippi River. Ports of call include New Orleans, Baton Rouge, Oak Alley, St. Francisville, Natchez, Vicksburg, Houmas House, and Memphis, with the cruise running from April 22 - 30, 2025.

Inclusions:

Motorcoach transfer to Omaha
Roundtrip air from Omaha to New Orleans and Memphis to Omaha
See brochure or contact Linda Green for more information at 308-389-8783.

Branson Trip 2024



South Dakota 2024



Let's go to the Movies

Kearney Movie

Join us on the first Tuesday afternoon of each month at 2:00 p.m. at the World Theatre, located downtown at 2318 Central Ave, Kearney. For information about the current month's movie, please call 308-698-2059.

Hastings Movie

Catch a film on the second Tuesday of each month at 9:00 am at the Rivoli Theatre, located at 523 W. 2nd Street, Hastings.

Grand Island Movie

Enjoy a movie every second Wednesday afternoon of the month at 1:00 p.m. at The Grand Theatre, 118 West 3rd Street, Grand Island. Doors open at noon.

Lincoln Movie

Join us for a film on the third Wednesday afternoon of each month at 1:00 p.m. at Marcus South Pointe Cinema, located at 2920 Pine Lake Rd, Lincoln.

Omaha Movie

Our movie event takes place on the third Thursday of each month at 11:00 a.m. at Aksarben Cinema, at the corner of 67th & Center Street, Omaha. For details on the movie playing this month, call 402-829-3622.

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



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Grand Island 2015 N. Broadwell Ave. 308-384-5350	Hastings 320 S. Burlington St. Ste. 100 322 N. St. Joseph Ave. 2815 W. Osborne Dr. 402-462-2228
3111 W. Stolley Park Rd. 308-384-9998	Papillion/La Vista 9718 Giles Rd. 402-827-8941
2009 N. Diers Ave. 308-384-4840	Omaha 8820 Arbor St. 402-827-8941
518 N. Eddy Street 308-384-2814	Wealth Management 2032 Brentwood Blvd. 308-389-8816
2032 Brentwood Blvd. 308-389-8816	1229 Millwork Ave. #120 402-913-3661
Kearney 2501 Central Ave. 1809 W. 39th St. 308-234-6171	Elkhorn 1303 N. 205th 402-827-8941
Sumner 100 West 5th St. 308-752-2385	Lincoln 8500 South 30th St. 402-817-3434

Some Like It Hot

Thursday, March 27, 2025
Orpheum Theater - Omaha, NE
Cost: \$180.00

The musical earned 13 2023 Tony award nominations. It two Prohibition-era jazz musicians in Chicago (played on screen by Tony Curtis and Jack Lemmon), who witness a mob hit and go into hiding by disguising themselves as members of an all-female band. Through their escape plot, the two become enamored with the band's singer and ukulele player, Sugar, played on screen by Marilyn Monroe.

NEW FOR THIS SHOW: Limited number of tickets available for our Omaha customers. Cost includes, Dinner before the show and show ticket. \$125.00 for Omaha Customers

Tour includes:

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- Dinner before the show
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or Tracey at: 308-234-6171 tracey.shada@5pointsbank.com