

GOLDEN MOMENTS NEWSLETTER

Spring 2026



Omaha Elkhorn Lincoln Grand Island Kearney Hastings Sumner



Spring has officially arrived! That means the days are getting longer, the grass is greening up, and the trees and flowers are beginning to bloom. We certainly can't complain about having had a harsh winter, as this was one of the mildest winters I ever remember. Spring is also the time when our agricultural producers start with a clean slate and gear up for another planting season. I am proud to say we provide banking services to many of the state's best agricultural operations. Our ag producers are such a vital part of our community, I just don't think it's possible to over-emphasize the importance of agriculture to our local economy!

There is also much to be excited about in Grand Island, with new commercial construction projects popping up throughout the city. In the Prairie Commons development alone, Chief Industries is nearing completion of its Class A, three-story corporate headquarters. There is also a new 66,000 square foot medical office building under construction, and a \$44 million apartment complex with extensive amenities is breaking ground this spring. Just across the street, a new Hampton Inn featuring the brand's most up-to-date design is nearing completion. Investments like these are great for Grand Island. Additional workforce housing helps attract new businesses to our community, while new hotels like the new Hampton Inn and the SpringHill Suites welcome visitors from outside the trade area to our community. Five Points Bank is proud to support the many projects that are "blooming" throughout the city! The State Fair announced KC & the Sunshine Band for Older Nebraskan Days. We will have bus trip for our Omaha and Lincoln customers. Check out the Upcoming Events page for trip details.

In closing, I want to assure you that we at Five Points Bank understand the trust you place in us and we do not take that responsibility lightly. It is our pledge to continue to operate Five Points Bank in a way that places the customer experience first, while doing so in a safe, sound, and secure manner.

As always, thank you for being a loyal member of our Golden Club family.

A handwritten signature in black ink that reads "Tim A. Wojick".

Tim Wojick, President
Five Points Bank



Greetings Golden Club Members,

I'll get this out of the way right away. My goodness the Husker Men's Basketball team was a joy to watch the past 5 months. I spent a few hours with Coach Hoiberg in summer of 2024 and he is not only a very good coach, but he's a very good person. And, listening to Kent Pavelka on the radio broadcast is so entertaining! It took me a while to figure out how to synch up the TV broadcast with Kent's radio call and it was worth the effort.

Also reminding everyone we are now using the Hastings Museum's theater for our monthly Golden Club movies. We hope you enjoy the more convenient parking, huge screen, low-cost concessions and seating for up to 211.

I will keep repeating the message "fraud attempts keep rising". Be skeptical of any email, text or phone call that is unsolicited. "Stop and Think" before acting. These scam artists are masters of psychology.

Have a great spring and hopefully we get plenty of rain and sunshine to get crops, and yards up and growing robustly.

We stand proudly as the only locally owned, locally managed community bank in Hastings and we owe it all to our great customers and staff.

Thanks for choosing Five Points Bank as your banking partner!

Terry Anstine

Five Points Bank of Hastings, President



Hello Golden Club Customers,

Spring has sprung! I sure appreciate the mild weather we have seen, but I know that we need some moisture! I like it better in the form of rain than snow. The snowbirds are returning home and people are flocking to see the sandhill cranes on their annual migration. I do love the change in seasons.

March movie was a good one and 350 people enjoyed it. Don't forget that we are at the beautiful World Theatre in downtown Kearney on the first Tuesday of every month. Teri and Linda are putting together some great group travel opportunities for 2026. Please watch the newsletters for details.

As always, please watch out for fraud and scams. There isn't a stranger that needs your money more than you do. Don't go to the bank and remove large sums of money to send off to someone you don't know, don't buy gift cards, scratch off the back and give the numbers out on the phone to a stranger, don't give out any account numbers to strangers! This is happening way too often...Stop and Think before doing something you shouldn't be doing!

We proudly are entering our 23rd year in Kearney. Hard to believe that we started out with zero customers and were in trailer in the parking lot conducting business. Our success is due to our great customers and staff. Thank you for your business...We appreciate it!

See you at the movies...

Tracey Shada

Assistant Vice President/Retail Banking Supervisor, Kearney



Happy Spring!

At Five Points Bank, that means our annual shred events are right around the corner. Be sure to check the dates, locations, and times for the shred event in your area. As a reminder, please make sure all items you bring are free of trash and metal. We're happy to provide this service to help you clean out your clutter! We're also looking forward to several exciting upcoming trips. We'll be heading to Virginia Beach to experience the Military Tattoo, as well as traveling to the Great Lakes to enjoy the beautiful sights of the northern U.S.

Mrs. Doubtfire at the Orpheum is currently waitlisted, but don't hesitate to call and add your name—last-minute openings do happen! At the time of writing, we still have cabins available for the Cape Cod trip, so call soon if you're interested.

On a more personal note, this will be my final newsletter article as I prepare to retire at the end of May. I have truly enjoyed my time as your Golden Club Director. It has been a joy getting to know so many of you and building lasting relationships along the way. Together, we've traveled through unforgettable experiences—from coast to coast and even through the challenges of COVID—creating wonderful memories and stories to share. I've often said that Five Points is a special place to work. Their strong support of the Golden Club Program has made it a unique and meaningful offering. I encourage you to continue sharing Five Points Bank with your friends and family so they too can be part of this special community.

I'm pleased to announce that Teri Fredrickson will be the next Golden Club Director. She will be just the third director in the bank's 55-year history. Teri has been with Five Points for 26 years and is based in the Broadwell Branch in Grand Island. She will do a fantastic job, and I know you will enjoy traveling with her.

Thank you for the memories.

Warm regards,

Linda Green

Golden Club Director, Grand Island



Hello Golden Club Customers,

It's hard to believe how quickly time is moving—March is already coming to a close and spring has officially arrived. As the days grow longer and the temperatures begin to warm, flowers start to bloom and outdoor activities become more enjoyable. This season brings a refreshing sense of renewal, offering the perfect opportunity to spend more time with friends, family, and our community while embracing new beginnings in the months ahead.

Our Omaha Spring Shred Event will take place on Monday, April 27, 2026. This is a great opportunity to safely dispose of old documents and help protect yourself from identity theft. We invite you to bring your items to be shredded at any of our locations during the event.

While you're there, be sure to stop in, say hello, and enjoy some treats with us. It's always a pleasure to connect with our customers. We look forward to seeing you and helping you take a simple step toward keeping your information safe.

Heather Wiedmann

Retail Banking Manager, Omaha

MRS. DOUBTFIRE MUSICAL **WAITLIST**

Thursday, May 14, 2026 | 7:30 Showtime

Cost: \$225 | \$165 Omaha - Omaha (only) customers dinner + ticket

Mrs. Doubtfire is a hilarious musical comedy based on the beloved 1993 film, with music and lyrics by Wayne and Karey Kirkpatrick and a book by John O'Farrell and Karey Kirkpatrick. After runs on Broadway and in London's West End, the hit show is now on its U.S. national tour. This package includes deluxe motor coach transportation from Kearney with pickups at Sam's Club in Grand Island, the 180/281 exit, and Lincoln, plus dinner before the show and a lower-level ticket.



GREAT LAKES CRUISE **WAITLIST**

June 27 - July 7, 2026

Cabin cost starting at: \$7,549 (Double Occupancy Only)

Experience the Great Lakes in style on this 11-day journey, beginning with a pre-night stay after landing in vibrant Chicago before setting sail aboard the elegant Victory I. Cruise across all five Great Lakes as you explore charming ports and iconic destinations, from Milwaukee's lakefront culture and Mackinac Island's timeless Victorian charm to the engineering marvels of the Soo Locks, Cleveland's Rock and Roll Hall of Fame, the thundering majesty of Niagara Falls, and a grand finale in cosmopolitan Toronto. Along the way, savor daily meals and drinks onboard, enriching excursions, and unforgettable views that showcase the beauty, history, and spirit of North America's inland seas.



CAPE CODDER CRUISE ADVENTURE

September 6 - 14, 2026

Cabin cost starting at: \$8,099 (Double Occupancy) \$15,190 (Single Occupancy)

Set sail on the Cape Codder Cruise, a delightful voyage through charming harbors, historic towns, and scenic shores of coastal New England. This journey offers a perfect blend of maritime heritage and natural beauty as you explore iconic destinations such as Cape Cod, Martha's Vineyard, and Newport. From classic lighthouses and windswept beaches to cobblestone streets and fresh seafood, each stop captures the essence of New England's coastal charm. Aboard your comfortable ship, enjoy enriching programs, regional cuisine, and relaxing views as you cruise through this storied corner of America, with round-trip flights, all meals and drinks onboard, and five included excursions.

Registration Deadline: May 6th



OLDER NE DAY AT THE STATE FAIR

Monday, August 31, 2026 | 7:30AM leaving Omaha (pick-up in Lincoln)

Cost: \$120 | Roundtrip Transport, Gate + Concert Admission, Food Voucher

For Omaha and Lincoln customers only. Join us for a fun day at the Nebraska State Fair, designed especially for our Golden Club members! Enjoy round-trip transportation departing Omaha at 7:30 AM with a pick-up in Lincoln, plus exhibits, food, and a live performance by KC and The Sunshine Band. For reservations or more information, Omaha customers may contact Heather Weideman at 402-829-3616, and Lincoln customers may contact Pam Baxa at 402-817-3444.





Happy Spring!

We all know what this means – time for all that spring cleanup outdoors. Also don't forget about some indoor cleaning. It's time to gather all those personal documents that you no longer need and bring them to our Spring Shred Event that will be held one day only on April 27. This is a service we are glad to offer to you, with a request that you make sure documents are metal free. We'll shred your documents at no cost. Please note there's a limit of four boxes per person. Plus, treats will be served!

Make sure to check out our various group travel trips that are available. It's a good way to see new places, make some new friends and just enjoy new experiences.

We continue to have our Movie Day the 3rd Wednesday of every month at Marcus South Pointe Cinema. This event is for Golden Club Members only. Doors open at 12:00 PM, and the movie starts at 1:00 PM. Don't forget your Golden Club card to get into the movie. Hope to see you there!

Enjoy the spring and summer months ahead!

Pam Baxa

Retail Banking / Branch Manager, Lincoln

GOLDEN CLUB Events

Golden Club Luncheons 2025



Lincoln



Summer



Kearney



Omaha



Hastings



Grand Island



What Happens to My Assets After I Pass Away

It is important to identify the answer to the question, “what happens to my assets after I pass away?” Having a will and beneficiary designations are important. Many people assume that if they have a will, then everything should be in good order which is not always the case. Furthermore, your beneficiary designations will often overrule the will so it is important to make sure you have things labeled correctly.

On your investment accounts in particular, you want to make sure you name a person or entity (such as a trust or charity) as the beneficiary. Keep in mind that primary beneficiaries are first in line to receive the funds and contingent beneficiaries are next in line should your primary beneficiary pass away before you do.

If you forget to name a beneficiary or forget to update beneficiaries after significant life events, there could be some unpleasant surprises left to heirs. As an example, if you are married and have your spouse listed as the primary beneficiary as most couples do...what happens if you do not get around to updating things before you pass away? Your assets will go to your estate. There are some differences on the tax side whether the funds are brokerage vs IRA; however, either way they will have to go through probate. All of this adds time, expense and publicity that most people would probably prefer not to have.

If the account to be inherited happens to be qualified money, such as an IRA or 401(k), and there are no beneficiaries listed, as we have identified previously, it will go to your estate. Moreover, the estate will have to take distributions out of that Inherited IRA or Inherited 401(k) sooner than if a person is labeled as a beneficiary. Under current tax legislation, if an individual has passed away beginning on January 1st of 2020, there are rules for how quickly beneficiaries have to deplete those inherited funds. Unfortunately, the “stretch IRA” is no longer an option except for a few eligible parties like the surviving spouse. A non-spouse individual listed as beneficiary will have a 10-year clock that starts and the money needs to be depleted within that window. Unfortunately, the situation where there are no surviving beneficiaries listed or none were listed at the time of death, the clock gets sped up even faster. Current legislation labels this a non-designated beneficiary (NDB) and there is now a five-year window where those qualified funds need to get depleted. Those NDBs that receive a five-year payout window instead of ten-year would be entities such as an estate, charity or non-qualifying trust.

Jordan Reinertson

Financial Advisor

Five Points Financial

Kilroy, A. (n.d.). Differences of beneficiary designations vs. wills. Differences of Beneficiary Designations vs Wills. <https://smartasset.com/estate-planning/beneficiary-vs-will>
Broadridge Advisor Solutions. (2026). Estate Planning: An Introduction. [Estate Planning: An Introduction].

Not FDIC Insured • No Bank Guarantee • May Lose Value

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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](#).

UPCOMING Events

April 2026

April 15-20 | Virginia Beach Patriotism

June 2026

June 27 - July 7 | Great Lakes Cruise

May 2026

May 14 | Mrs. Doubtfire - Orpheum Theater

September 2026

Sept 6-14 | Cape Codder Cruise Adventure

Shred Day Schedule 2026

Wednesday, April 22 | **Kearney**

Monday, April 27 | **Omaha**

Monday, April 27 | **Lincoln**

Monday, May 11 | **Hastings**

Monday, June 8 | **Grand Island**

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.





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 St. Ste. 100
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

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



BANKING REMINDERS

Remember our Night Deposit Boxes for after-hours deposits!

As technology continues to advance, many of our customers use our mobile app to deposit checks 24 hours a day. But what about cash or very large items? At every branch, Five Points Bank provides a Night Deposit Box for after hours deposits. Simply put your deposit in an envelope with a deposit ticket and drop it in our secure Night Deposit Box, and our tellers will process your deposit the next morning.

