



GOLDEN MOMENTS

NEWSLETTER

Summer 2026



Omaha Elkhorn Lincoln Grand Island Kearney Hastings Sumner



Greetings-

The summer has been flying by! I hope you have enjoyed some of the temperate weather we have been blessed with this summer. It has been a very busy summer for us here at Five Points Bank. Later this month we will be rolling out an enhanced digital banking platform. We will be on the same system we've always been on – just an enhanced version of it. This will entail new banking applications, and, for a limited number of business customers, new usernames and passwords. (Note that new usernames and passwords will only be required for a limited number of **business** customers).

We ask for your patience as we embark on this upgrade, as many customers will undoubtedly have questions and will need some assistance navigating the new digital environment. I assure you, though, that the finished product will be a refreshed and enhanced digital environment that will streamline your banking experience and provide for improved security. If you do not utilize our online or mobile banking platforms, nothing will change for you. If you do utilize our online or mobile banking services, you will be hearing more from us in the coming weeks about what the conversion will entail.

Speaking of progress and improvements, we are thrilled to announce that we will be breaking ground this summer on our second bank branch location in the Lincoln, Nebraska market. Our second branch will be located at the northeast corner of 84th & Van Dorn Streets in the new Firefox Development in Lincoln. This will be a great compliment to our current branch location at 30th & Yankee Hill Road in Southwest Lincoln. We look forward to opening this new Lincoln location in the fall of 2027.

Thank you so very much for being such loyal customers of Five Points Bank. Please know that each and every day your Five Points Bank team is dedicated to serving you and making your life easier. Please do not hesitate to reach out if there is more we can do for you or if you think we can do better. We are here to serve you! Thank you for being customers of Five Points Bank.

Tom Kelley
Chairman & CEO
Five Points Bank



Greetings Golden Club Members,

I hope this newsletter finds everyone in good health and high spirits. The grass is green, flowers are blooming and trees are all filled out, the good ole summertime is here.

I will start by 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.

I encourage everyone to get outside, take a walk, go to a ballgame, outdoor concert, a local festival. We all know how unfriendly our winters can be, so get out and take advantage of the warmth and sunshine.

Construction is progressing on the Heartwell Biofuels plant east of CCC. This is the most expensive project in the area's history and calling it massive would be an understatement. Also, construction is finishing on the apartment complex at 26th & Elm. Construction has started on a new medical office building on the old Ponderosa Bowl site. There are things going on in sleepy ole Hastings.

We stand proudly as the only locally owned, locally managed community bank in Hastings and we owe all of our success 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,

Summertime Fun! I feel so lucky to live in a community that has so much to offer. You can find me sometimes at the ballfields, looking at the antique cars during cruise week, concerts in the park or just strolling the beautiful parks that Kearney is famous for. I am so proud that Five Points is active in my community and supports so many of these activities. Be sure and get out and support your community...you have the ability to make a difference!

Teri has taken over the Golden Club director duties and is busy planning the activities for 2026 and 2027. Group travel has so many benefits...my favorite are the friends that I have made along the way! Don't hesitate to try it out. Our free movies are at the World Theatre on the 1st Tuesday of the month. Come and join us.

Our customers have been a great source of advertising for the "Better Bank", so keep telling your family and friends what good things Five Points Bank has to offer.

Please be aware of scams and frauds... **you have worked hard for your money**, so keep it yours! If you ever have a question, please call or stop in.

Thanks for your business...we do appreciate it!

Tracey Shada

Assistant Vice President/Retail Banking Supervisor, Kearney



Meet Your New Golden Club Director

In August, I will celebrate 27 years with Five Points Bank. During my career, I have had the opportunity to work in many areas of the bank, and I am excited to begin this new chapter as the third Director of the Golden Club. Linda Green's leadership and dedication have truly shaped the Golden Club into what it is today, and I often say that I have big shoes to fill. I am honored to follow in her footsteps and look forward to the challenge.

A little about me: I was born in Omaha but moved to Grand Island at a young age. I graduated from Grand Island Senior High and attended Kearney State College. I joined Five Points Bank in 1999 and have worked in many areas of the bank, beginning as a teller and later moving into the loan department. Throughout the years, I have enjoyed serving our customers and our community, and I am proud to now serve as Director of the Golden Club.

My husband, Terry ("Fred"), is retired and serves as an assistant basketball and softball coach at Grand Island Central Catholic. He will be helping with Golden Club trips, and many of you will likely have the opportunity to meet him along the way.

We have been blessed with a wonderful family. Our son, Taylor, and his wife, Kelsey, live in Grand Island with their 2-year-old twins and are expecting another baby in late August. Our daughter, Tali, and her husband, Ryan, live in Weston, Nebraska, and are the proud parents of four children—a 3½-year-old, twins who will turn 2 in July, and their newest addition.

I look forward to getting to know each of you and creating many enjoyable experiences together through the Golden Club. My office is located at the Broadwell Avenue branch in Grand Island, so please feel free to stop by and say hello!

Warm regards,

Teri Fredrickson

Golden Club Director, Grand Island



Hello Golden Club Customers,

Summer is here! We hope everyone is having a great year and are enjoying some outdoor activities. As we move through the summer months, we remain committed to serving you and helping you stay informed about upcoming events and important reminders.

There is still room to sign up for Older Nebraska Days on August 31, 2026. This year's highlight will be a spectacular performance by the legendary KC and the Sunshine Band. Known for timeless hits such as "That's the Way (I Like It)," and "Get Down Tonight," the group will bring their signature energy and feel-good sound to create an unforgettable experience for attendees of all ages.

Thank you for being a valued part of our organization. We wish you and your family a safe, happy, and enjoyable summer!

Have a wonderful summer!

Heather Wiedmann

Retail Banking Manager, Omaha

CAPE CODDER CRUISE ADVENTURE

September 6 - 14, 2026 | WAITLIST

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. 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.



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.



LAS VEGAS VOLLEYBALL SHOWCASE

August 26-31, 2026 | SEATS STILL AVAILABLE

Join fellow Nebraska Volleyball fans for a six-day trip to Las Vegas featuring two Nebraska Volleyball matches at T-Mobile Arena. Along with cheering on the Huskers, you'll experience some of Las Vegas' most popular attractions, including a guided tour of the Las Vegas Strip, admission to The Mob Museum, and a behind-the-scenes tour of Allegiant Stadium. The itinerary also includes a visit to Hoover Dam and a sightseeing cruise on Lake Mead. Ample free time is built into the schedule, allowing guests to enjoy Las Vegas at their own pace. With accommodations, transportation, select meals, and attractions included, this trip offers a great combination of Nebraska Volleyball, sightseeing, and free time to explore.



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.



Upcoming
TRIPS



Hi Golden Club,

Summer has arrived!

It's time to head outdoors and take in all the activities around Lincoln. Going to concerts, ball games, the Haymarket, golfing, you name it! There's always events going on around town to take part in. So, get out and enjoy all that you can.

That also means it's time for "Older Nebraska Day" at the State Fair. Five Points Bank offers Lincoln and Omaha Golden Club members, round trip transportation, gate and concert admission and a food voucher. Join us for a fun filled day August 31st. KC and the Sunshine Band will be this year's concert.

Lincoln's Golden Club Movie Day is always the 3rd Wednesday of every month, at the South Pointe Mall Marcus theatre. Hope to see you there!

We would also like to thank you for your business. We appreciate that you have chosen "The Better Bank". Please keep sharing all the perks that go along with the Golden Club account and all the great things Five Points Bank offers. Enjoy the rest of your Summer!

Pam Baxa

Retail Banking / Branch Manager, Lincoln



The Smartest Money Move Is Often the Calmest One

Every few months, the headlines find a new reason to worry you. A market dip, an election, a war overseas, a scary word like “recession.” The financial news is built to grab your attention, because attention is what it sells. But here’s something three decades of market history quietly teaches: the investors who do the least during the noisy moments usually come out ahead of the ones who do the most.

Why our instincts work against us

We’re wired to react. When something feels threatening, the body’s instinct is to do something — and with money, “doing something” usually means selling when things look frightening and buying back once they feel safe again. The trouble is that the scary moment and the safe-feeling moment are almost never the right times to act. Markets tend to recover before the headlines turn cheerful, so the cautious investor who waits for “all clear” often misses the rebound entirely.

This isn’t a character flaw. It’s human nature, and even seasoned professionals feel the pull. The advantage doesn’t go to the people who feel no fear — it goes to the people who have a plan in place before the fear arrives, so they don’t have to make big decisions in an emotional moment.

Peace of mind is a strategy, not a mood

A well-built retirement plan is designed to weather storms you can’t predict. A cushion of cash means you’re never forced to sell investments in a downturn just to pay the bills. A thoughtful mix of assets means not everything moves in the same direction at once. When those pieces are in place, a rocky market becomes something you can watch with interest rather than dread. That’s the real value of a plan: not that it predicts the future, but that it lets you stop trying to.

A gentle word on enjoying it

There’s a quieter side to peace of mind, too. Many people spend forty years learning to save and then find it strangely hard to spend. If you’ve planned carefully and the numbers work, you have permission to enjoy the trip, the dinner out, the gift to a grandchild. Money that simply sits is money that never did its job. A good plan tells you not only what you can leave behind, but what you can comfortably enjoy today.

Before you react, take a breath

The next time a headline makes your stomach drop, try this: do nothing for 24 hours. Then ask whether the news actually changes your long-term plan — usually, it doesn’t. And if you’d like a second set of eyes to confirm your plan is built to handle the bumps, that’s exactly the kind of conversation worth having.

Want to talk it through? Reach out to the bank to set up a time to chat.

Colin Murray

Financial Advisor

Five Points Financial Services

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](#)

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** 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](#)

UPCOMING **Events**

2026

June 2026

June 27 - July 7 | Great Lakes Cruise

August 2026

Aug 26-31 | Las Vegas Volleyball Showcase

Aug 31 | Older NE Day at The State Fair

September 2026

Sept 6-14 | Cape Codder Cruise Adventure

December 2026

Golden Club Luncheons

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.





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



— COMING SOON —

An *Enhanced* Online
Banking Experience

