



News

October 2017

Main Bank

1400 South Dewey
North Platte, NE 69101
308-534-2100
Lobby Hours:
Mon-Fri 9:00 a.m. to 5:00 p.m.
Saturday 8:00 a.m. to 12:00 p.m.
Drive-Thru Hours:
Mon-Fri 7:30 a.m. to 5:30 p.m.
Saturday 8:00 a.m. to 12:00 p.m.
After hours by appointment
24 Hour ATMs

Downtown Branch

121 North Dewey
North Platte, NE 69101
308-534-4306
Lobby Hours:
Mon-Fri 9:00 a.m. to 5:00 p.m.
Drive-Thru Hours:
Mon-Fri 8:00 a.m. to 5:00 p.m.
24 Hour ATM

North Branch

1002 North Jeffers
North Platte, NE 69101
308-534-2870
Lobby and Drive-Thru Hours:
Mon-Fri 8:00 a.m.-5:00 p.m.
24 Hour ATM

Westfield Branch

1801 West A St
North Platte, NE 69101
308-534-2892
Lobby and Drive-Thru Hours:
Mon-Fri 8:00 a.m.-5:00 p.m.
24 Hour ATM

Kearney Branch

4615 2nd Avenue
Kearney, NE 68847
308-698-2280
Lobby Hours:
Mon-Fri 9:00 a.m. to 5:00 p.m.
Drive-Thru Hours:
Mon-Fri 7:30 a.m. to 5:30 p.m.
24 Hour ATM



Mike Jacobson
President & CEO

Message from Mike

As we end the Third Quarter, many will begin to start focusing on yearend tax planning. This year may create some surprises assuming that Congress is able to pass comprehensive tax reform. Although the odds are low that a comprehensive plan can be passed this year, there is a good chance that several changes may get passed. The most likely changes could involve lowering the highest marginal tax rates, consolidating the number of brackets down to three and eliminate many deductions. The loss of deductions may be the most concerning since it will likely include the loss of all business interest expense (not home mortgage interest on primary residences) and all state and local taxes including property taxes.

The goal is to simplify the tax code, but the changes will likely impact tax payers differently. Although it is too soon to know for sure what might happen, it could be helpful to prepare for some of the possible outcomes.

There is a chance that the Bill will not take effect this tax year. If that is the case, paying interest current and prepaying real estate taxes this year may be a good way to keep that deduction one more year. It also may be wise to consider refinancing current loans to a longer term fixed rate in the event that the interest deduction is "grandfathered". It might also make sense to consider combining any mortgages on a secondary residence in to the primary residence while rates are still low and to keep the interest deduction if it is eliminated on secondary residences.

Certainly the tax issues raised may not take place, and it is not my intention to offer specific tax advice for your individual circumstances, but rather to simply raise awareness of the issues currently getting consideration in Washington. When it comes to making decisions on your own specific tax issues, you should, of course, seek the council of a competent tax advisor.



MONEY PASS

Spend your money on fun, not fees!



There are so many better ways to spend your money. For as hard as you work for your money, you shouldn't have to throw it away on surcharge fees. That's why NebraskaLand National Bank participates with the MoneyPass

ATM Network offering you access to more than 25,000 ATMs without a surcharge fee. So, not only can you use your card at NebraskaLand National Bank ATMs, but across the nation, too. Plus, MoneyPass ATMs are easy to find. Just search on moneypass.com or use the MoneyPass mobile app to find locations when you're on the go. It's all part of our goal to provide you with connected convenience.

Start enjoying the surcharge-free benefits of the Money Pass ATM Network today! Foreign ATM fees may still apply.



OUR CHECKING ACCOUNTS HAVE A NEW NAME

NebraskaLand National Bank has rebranded our checking accounts and given them new names with new benefits. Let us reassure you that everything you love about your account will remain the same. We've simply given them some great new names and added a couple benefits that we know you will appreciate.

All of our checking accounts will continue to offer:

- ▶ Special interest rates on Certificate of Deposits
- ▶ FREE Visa Debit Card with 24/7 FraudWatch protection
- ▶ FREE Online Banking, Mobile Banking, eStatements
- ▶ FREE Identity Theft Protection Service

HERE'S WHAT'S NEW:

Budget Checking is now Community Minded Checking.

In addition to all the same great benefits, it also offers \$100 mortgage closing credit¹. This free account will still offer no monthly service charge and no minimum balance requirement with free eStatement delivery.

Regular Checking with Interest is now Community Minded

Checking that Pays. You will continue to earn interest with this account and may choose between paper and electronic statement delivery. In addition, the account will now offer a \$250 mortgage closing credit¹. The minimum balance of \$1,000.00 will remain the same. Like before, for balances that fall below \$1,000.00, there is a \$7.00 per month service charge.

We have also added a brand new product to our checking account lineup called **Community Minded Checking that Pays PLUS**. This account offers all the bells and whistles of our other checking accounts PLUS you will enjoy free Online Bill Pay², free foreign ATM transactions³, and a \$500 mortgage closing credit¹. Receive all these benefits and more, simply by maintaining a minimum balance of \$5,000.00. For balances that fall below \$5,000.00, there is a \$10.00 per month service charge.

We hope you will enjoy the new benefits of being a checking account customer at NebraskaLand National Bank. You can feel proud to be the owner of a Community Minded checking account and what it represents. By banking locally, you're making an important investment in the community you call home. At NebraskaLand National Bank, your deposits are reinvested in our community, helping to keep our town vibrant, growing and a great place to prosper.

Please call us with any questions or concerns. As always, your feedback is important to us.

¹Closing credit may be used on purchase or refinance of primary residence only.

²Online Bill Pay is free for active users. A \$4.50 fee will be charged to your account per month if inactive for 90 days.

³NebraskaLand National Bank will not charge you for a Foreign ATM transaction, however, the owner of the ATM may impose a surcharge or fee.

\$100 minimum opening deposit required to open a NebraskaLand National Bank checking account.