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# THE MNB FINANCIAL GROUP

# CONNECTION

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Brian Esch

## 110 Years!

Your bank is celebrating a milestone this year with its 110th Anniversary. Stop and consider for a few minutes all that has happened during the past 110 years: the two World Wars followed by Korea, Vietnam and the various Mideast wars, the Great Depression, other recessions, the Great Recession of 2008, the post-war booms, our country changing from an agrarian to a manufacturing and then to a service economy, the space program, the Ag Crisis of the 1980s, the digital age, and too many changes to list in the social fabric of our lives.

Consider, too, the many changes within your own family from your ancestors in the early 1900s to where you are today.

Many of these years have been turbulent and many have been blessed and rewarding. Through all of this, McCook National Bank has strived to provide excellence in our service to our customers, our employees and our communities. Amazingly, there have been only six presidents over the course of our history.

Patrick Walsh (1907-1928)  
Charles J. (C.J.) O'Brien (1928-1948)  
George F. Moss (1948-1963)  
Peter M. Graff (1963-1994)  
P. Mark Graff (1994-2005)  
Brian D. Esch (2005-present)

I hope you have had the opportunity to view the 110-second video highlighting the bank's 110 years that Shelby Siegfried created to honor this special year. It is available on our website ([www.mnb1.com](http://www.mnb1.com)) and on our Facebook page ([www.facebook.com/mnbank](http://www.facebook.com/mnbank)). We are also celebrating this anniversary throughout the year by selecting different local nonprofit organizations to receive \$110. I hope you will join us as we celebrate MNB's 110th Anniversary, Nebraska's 150th Anniversary, and McCook's 135th Anniversary.

Over the last 110 years, we've completed millions of transactions – that's what makes us a bank. But it's the smiles, handshakes, and relationships that make us part of the community. Thank you for 110 years of community banking with us.

Brian Esch  
President and CEO

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Member  
**FDIC**

# A Rembrandt of a Life

## A Letter from the Chairman



*Mark Graff*

When Shelby informed me that I had a week to write my Chairman's letter for the bank's newsletter, I contemplated discussing the stress in the ag economy and how MNB had prepared for such a downturn during the glory years of ag -- a theme I had echoed in previous letters. However, on Tuesday morning I received news that changed my mind, and although it doesn't necessarily relate perfectly to our present economic situation, it does have some relevance. I woke up Tuesday morning to find out one of my best friends growing up had passed away. Although our paths had not crossed often enough these last several years, the news still hit me hard -- my childhood buddy was gone.

First, let me tell you about growing up with my friend. We went to grade school at St. Pat's in McCook and seemed to do about everything together. Some of my fondest memories are of sleepovers at his house -- he always had something fun and exciting planned for the night. I remember playing miniature golf at a course that was right by his house (which shows you my age because no one else here remembers such a place on Highway 83). I remember the incredible caramels his grandmother made every Christmas. I remember a real treat was going to eat pizza with him and his family at Real's Bar, and so many more recollections -- too many to reflect on here.

Our paths didn't cross very often these last several years. After grade school, we took different paths in life and lost touch. His Dad was an amazing man, and we actually became good friends later in life. For a few years, I would have breakfast with his Dad weekly where he shared his wisdom and his life experiences with me. He had a profound impact on my life, and I gained an appreciation for every day we are given with this incredible gift called life. His Dad kept me apprised of my friend and his life, and then with the magic of Facebook, we reconnected and were able to catch up a little on each other's lives.

Now, I'll explain why this is relevant to our present situation. My friend had some terrific challenges in his early life after high school. However, he not only overcame these early challenges, but he used them to help others deal with similar tribulations. Reading the many tributes to him on Facebook these past few days only solidify the fact that he touched an incredible number of individuals in his life -- all for the better. He used his past experiences to give others the strength and courage to deal with their adversities. In other words, a lot of lives were better because my buddy was part of theirs.

As we face the current ag economic challenges, I hope we are able to do so with the courage, perseverance and commitment that my friend showed in life while facing his. I hope that we realize that with changes, things can and will get better. As it says in the good book, "This too shall pass." At MNB, we've prepared for these economic challenges facing us and are here to help with the changes necessary to address them and prosper in the future.

Erwin McManus wrote, "A Life Well Lived Is The Most Exquisite Work of Art" and in this case, my pal's life was a masterpiece. Until we meet again, good friend.

A handwritten signature in black ink, appearing to read "P. llll Graff".

Mark Graff  
Chairman of the Board

# MNB HomeGrown Leaders Scholarship Award Winners

McCook National Bank is pleased to announce the recipients of the 2017 MNB HomeGrown Leaders Scholarship Awards. The students were selected to each receive a \$500 scholarship in recognition of their commitment, passion and perseverance as community leaders.



**Justis Marshall**  
Burlington High School



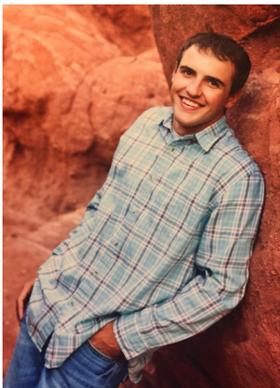
**Katie Kjendal**  
McCook High School



**Lance Kelley**  
Southwest High School



**RJ Tutlam-Hazen**  
Medicine Valley  
High School



**Jett County**  
Burlington High School



**Bailey Peckham**  
Dundy County Stratton  
High School

LIVE  
MUSIC!

FREE  
EVENT!

# HOT SUMMER NIGHTS

★ PRESENTED BY ★  
**MNB**

JULY 27 | **DYLAN BLOOM BAND**



AUG 10 | **JOSH HOYER  
& SOUL COLOSSAL**



6:30 *Norris Park • McCook*  
**JOIN THE FUN!**  
FOOD + FUN  
FOR THE WHOLE FAMILY



# Summer BBQ SAFETY

from MNB Insurance

Every year, millions of Americans safely enjoy outdoor barbecues, but accidents do happen. According to the U.S. Fire Administration, about 5,700 grill fires take place on residential property every year, causing an annual average of \$37 million in damage, 100 injuries and 10 deaths. The majority of grill fires are caused by malfunctioning gas grills. In addition, thousands of people visit emergency rooms every year because they have burned themselves while barbecuing.

In the rare instance of a grill fire spreading to your property, your homeowners insurance would provide financial protection as fire is a covered peril. A homeowners policy covers the following:

- Damage to the house itself.
- Damage to personal possessions such as lawn furniture.
- Damage to insured structures on your property.
- Injuries to a guest, under the liability portion of the policy.

Keep in mind you'll have to pay your deductible before your insurance kicks in, so if damage is minimal and your deductible is high, it may not make sense to file an insurance claim.

However, the best way to enjoy a summer of outdoor barbecues is to take steps to prevent accidents, including maintaining your grill and using it safely.

An MNB Insurance Agent can help you find the best policy to protect your home and property.



## PREVENT ATV INJURIES

Sure, tooling around on an agile ATV can be fun, but it's important that your family members know and follow basic ATV safety precautions whether using the ATV for work or play. Also important to remember: most farm policies don't cover liability for off-premises recreational use of an ATV.

### Basic ATV safety

Common sense goes a long way when it comes to safety with ATVs. Parents should determine each family member's readiness to ride on an ATV, and all family members should follow the ATV Safety Institute's Golden Rules:

- Always wear a helmet and other protective gear
- Never ride on public roads
- Never ride under the influence of alcohol or drugs
- Never carry a passenger on a single-rider vehicle
- Ride only on designated trails, and at a safe speed
- Take a hands-on safety training course
- Riders younger than 16 need supervision

### ATVs off-premises

If you or your family ride your ATV(s) off your property, let your insurance agent know how you use these vehicles.



## Kimberly Mues Elected to MNB Insurance Board of Directors

MNB Insurance Services, Inc. is pleased to announce the election of Kimberly Mues to the Board of Directors.

Mues graduated from McCook High School and received her associates degree in business administration from Mid-Plains Community College. She has been with MNB Insurance since 2002 and currently serves as Vice President. Mues is licensed in property, casualty, crop, life and health lines of insurance and has earned the designations of Certified Insurance Service Representative and Agribusiness & Farm Insurance Specialist. In the community, she serves as a board member for the Youth Forever Shooting Sports Club in Furnas County and secretary for the Izaak Walton League of America Arapahoe Chapter.



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**Arapahoe**  
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Arapahoe, NE 68922  
308-962-8431

**Online**  
[mnbinsurance.com](http://mnbinsurance.com)

# YOUTH SERVICES



## 2017 SPARKY EASTER EGG HUNT

Sparky, the Easter Bunny, and the MNB staff would like to “THANK YOU” to everyone who attended the 20th Annual Sparky Easter Egg Hunt on Thursday, April 13th at Norris Park. It was a great day and fun to see so many of you there. Happy Easter!

## MNB YOUTH SAVINGS ACCOUNTS!!!

Do your kids have a savings account? We realize how busy you are, so we want to make the account opening process as easy as possible! That’s why we’ve created simple enrollment forms for all of our youth accounts! Go to [www.mnb1.com](http://www.mnb1.com), and follow these simple instructions:

- 1) Click on the “Personal” tab and select “Youth Services”
- 2) Select the appropriate form
- 3) Print it and complete the form
- 4) Drop it off at any of our bank locations

These youth accounts include: Sparky’s Savings Accounts – for kids birth through age 12, Millionaire in the Making CD’s – for kids birth through age 18, Teen Savings Accounts – for kids age 13 to 18. There is no better time to start a savings account for your kids! Please don’t hesitate to call or stop by if you have any questions!

If you have a teenager wanting a checking account, take a look at our Express Checking account option under the “Personal” tab on the website.

Receive a FREE Beach Ball or Pool Noodle when you open a Sparky’s Kids Club Savings Account OR make a deposit in your existing Sparky Kids Club Savings Account between May 1st and May 25th.

Also, enter to win a pool pass to the local swimming pool. One winner will be drawn from each MNB location (McCook, Stratton and Burlington). Drawings will be held on May 26th; need not be present to win. Good Luck!

# MNB Staff Announcements

**Jody Black** recently joined MNB as a Residential Lending Officer. Jody is from Oberlin, KS where she established her 36 year career in banking with experience in residential and consumer lending.



**Angela Wagner**, has been promoted to Vice President, Internal Audit/Compliance Department Manager.



**Adam Wycoff** joined MNB Burlington as a Assistant Branch Manager and Business Banking Officer. Adam is originally from Oakley, KS and has spent the past five years working for Farm Credit in Scott City KS. He is a graduate of Fort Hays State University.

## How To Become Money-Sharp Kids



We will be featuring “Tips for Kids and Their Parents” in the 2017 MNB newsletters. Here are the first two tips:

### 1. The Sooner the Better

You can be a money-sharp kid! There are no tricks, just planning and thinking about your wants and needs in the future. Where savings and managing are concerned, the sooner the better, is your best motto. The younger you start saving money, and the longer you save it, will financially benefit you when you're older.

### 2. Find Ways to Earn Extra Money

Get with friends and think up ideas. Talk about things in your neighborhood that you can do such as mow lawns, wash cars, walk dogs, shovel snow or babysit. Make a flier to hand out about what you do. Be sure to keep good records of your expenses and what you earn. Then save some of your newly earned money.

# JAKE WORTHINGTON

Friday, July 28th  
Kit Carson County Fair  
Following the Rodeo

Sponsored by MNB



# *Spring Cleaning* YOUR MOBILE DEVICE

*from the MNB IT Department*



Spending extra time on your phone in the dead of winter may have left you with some security issues that can be corrected with a nice spring cleanup!

## **Spring Cleaning for your Mobile Device**

### ***Refresh your phone***

- o Download the latest updates to both the operating system and apps.

### ***Dump old apps***

- o Uninstall apps you no longer use which may have security holes.

### ***Sweep your cache***

- o Clear out the browsing history and cache on the phone and apps to help speed up load time.

### ***Dust up those old passwords***

- o With breaches happening every day – change your passwords often, and make them different on all sites/apps.
- o Make sure your phone is locked with a PIN, password, or fingerprint.

### ***Pack up your winter albums***

- o Backup your contacts and photos to a cloud backup solution. They'll still be there if your device breaks, is lost, or stolen.

### ***Rake through your privacy settings***

- o Remember when you installed that app and thought it was weird that it needed access to your camera? Maybe it's time to get rid of that.
- o Make sure you aren't sharing too much information on social networking.  
Check your privacy settings to see exactly how much a stranger can see.

Taking a little time this spring to mop up some loose security items can not only make your device run better, but could mean the difference between a secure device and one that is compromised. A little effort now can make a big difference in securing your private information.

*You're invited to a free presentation*

**PREVENTING SENIOR FRAUD**

Wednesday, June 7 at Noon

Dundy County Senior Center • Benkelman

Learn how seniors can protect themselves  
from identity theft, fraud and scams.

*Speaker Ryan Sothan with the Nebraska Attorney General's Office.*



# Still Community Minded

In celebration of 110 years of serving the community, MNB will be awarding \$110 donations to local service groups, charities and community organizations nominated by bank employees throughout the entire milestone year.



## \$110 Donation to McCook Community Foundation

Pictured left to right: Terri Skolout, Peggy Been (MCFF Secretary), Diane Ruppert, Joann Barenberg, Mark Graff (MCFF Treasure), Cindy Huff (MCFF Chair), Dale Dueland (MCFF Vice Chair), Jill Geisler (MCFF) and Dr. Bill Graves (MCFF)



## \$110 Donation to Prairie Plains CASA

Pictured left to right: Brian Esch, Cathy McDowell (Prairie Plains CASA Director), Nate Schneider (CASA Board of Directors Vice Chairman), Matt Nielsen, Peggy Been, Terri Skolout.

Follow the celebration on Social Media with #MNB110.

Join us for a  
*Night at the Ballpark*  
Thursday, July 13th



## Is my Social Security safe?

The Social Security system has undergone scares over the years that have led many people to wonder if Social Security will remain financially sound enough to pay the benefits they are owed. How did we get here?

Since its creation, there have been three basic developments that have led to the financial challenges Social Security faces today.



*Aaron S. Broz*  
Certified Financial Planner™

1. The number of workers paying into the system (which supports current benefit payments) has fallen from over 8 workers for every retiree in 1955, to 2.8 workers in 2015.
2. A program that began as a dedicated retirement benefit later morphed into an income support for disabled workers and surviving family members. These added obligations were not always matched with the necessary payroll deduction levels to support them.
3. Retirees are living longer. As might be expected, medical technology and our understanding of healthy behaviors have led to a longer retirement span, placing a greater strain on resources.

## Plan not Panic

Social Security's financial crisis is real, but the prospect of its failure is still remote. There are a number of ways to stabilize the Social Security system, including, but not limited to:

**Increase Payroll Taxes:** An increase in payroll taxes, depending on the size, could add years of life to the trust fund.

**Raise the Retirement Age:** This has already been done in past reforms and would save money by paying benefits to future recipients at a later age.

**Tax Benefits of Higher Earners:** By taxing Social Security income for retirees in higher tax brackets, the tax revenue could be used to lengthen the life of the trust fund.

As you can imagine, reform is expected to be difficult since it will involve tough choices—something from which many policymakers often retreat. However, history has shown that political leaders tend to act when the consequences of inaction exceed those that would come from taking action. Although it is unlikely that those at or near retirement age will have their Social Security reduced, don't rely on our Government to bail you out. A plan for your retirement income should take into account these uncertainties and help you feel confident that your income will be safe. Feel free to visit my office if you have questions.

Best Regards,

*Aaron Broz*  
Aaron Broz  
Certified Financial Planner™