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Wishing you all the best in 2018

As our 110th year draws to a close, we at MNB want to take a moment to express our gratitude to you for making us your community bank. Our success, this year and always, is due to you and the trust you put in us as your partner in financial solutions. As we face the joys and challenges that may arise in the coming year, you may be assured that MNB will remain involved and committed to serving you and our communities.



Brian Esch

This past year has brought many new and exciting products to our customers and communities. In July, we launched our Affinity Debit Card program. Every time you sign with an Affinity Debit Card for a signature-based purchase, MNB donates \$.05 to your local school. It's a great opportunity to make a difference - together! This fall we introduced a simple and convenient way to deposit money into your account with Mobile Deposit, available on our free Mobile Banking App. Read more about these products in this newsletter.

We succeed only because of the hard work, dedication to unconditional customer satisfaction and community involvement of our employees. It's a privilege to work with such devoted and kind individuals and we can't thank them enough for what they do.

We also thank the communities that allow us to serve them. The people, businesses and organizations that trust us are what make MNB a community bank.

It has been a pleasure working with you, and we look forward to continuing to serve you in 2018 and beyond.

We wish you a very Merry Christmas and a New Year filled with peace and prosperity!

Brian Esch
President and CEO



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Mark Graff

A Legacy of Love

Letter from the Chairman

On December 7th of this year, I will be remembering two special anniversaries – the 76th anniversary of the Japanese attack on Pearl Harbor and the 4th anniversary of my Dad's passing from this earth. It seems only fitting that World War II veteran, Peter M. Graff (a torpedo bomber pilot in the Pacific theater), would leave this earth on the same day that will always be remembered as the day the United States was attacked so viciously on our own soil. However, for this article I want to focus on the legacy Dad left behind for his beloved community on that day.

First, Dad always believed he was just a steward of all the gifts he was blessed with in life. The definition of stewardship as explained by the Merriam-Webster dictionary is “the careful and responsible management of something entrusted to one's care.” Dad felt that this included his management of McCook National Bank as well as his responsibilities as a citizen of the United States (service in the military) and as a resident of this part of the world. The latter led to the creation of the Graff Charitable Foundation, Inc. (GCF) with the mission of benefitting the areas served by MNB. Each year Dad's legacy remains alive through the financial gifts from GCF to charitable causes that assist the residents of this region.

Dad also felt it was his obligation as the primary force in the management of McCook National Bank to ensure that it would continue to have the local control needed to properly serve our region. To fulfill this obligation, he put in place plans to ensure the local control of McCook National Bank after his passing. Hopefully, you have experienced the fulfillment of that mission these four years since Dad's passing. The new stewards of McCook National Bank are now working on plans to see this same purpose achieved after we are gone. So, you will see some noticeable and some not-so-noticeable changes in McCook National Bank in the next several years – all changes designed to facilitate MNB becoming an even more proactive force for the benefit of our customers and our communities. Rest assured that these changes will be implemented to keep MNB a locally controlled institution continuing to address the financial needs of the residents of the areas we serve.

When I think of Dad's legacy, I also think of his quiet leadership and can relate two particular stories to illustrate this. Leadership guru Simon Sinek in his book “Leaders Eat Last” talks about how a leader is one that will put others' interests above their own. I remember during the height of the ag depression in the mid-1980's talking to Dad about whether it was a good time to sell the bank to ensure he would have a comfortable retirement. He firmly told me he would invest everything he owned – risk everything – to keep the bank afloat because it was vital to the staff members here, our customers, and our community. I know deep in my heart he would have done exactly what he vowed if it would have come to that. The other story is a more personal one from a bank staff perspective. You see, whenever it would snow or sleet, Dad would grab his coat, head outside, and clean every staff member's car so they wouldn't have to when they got off work. Dad was truly a leader that ate last.

I finish as I always do – with a quote to wrap things up. It comes from John Allston, and it sums up my Dad's philosophy of what you give to others lives on well after you're gone. “The only thing you take with you when you're gone is what you leave behind.” Dad, we are still blessed every day that you were, and remain, a part of our lives.

A handwritten signature in dark ink, appearing to read 'P. M. Graff'.

Mark Graff
Chairman of the Board



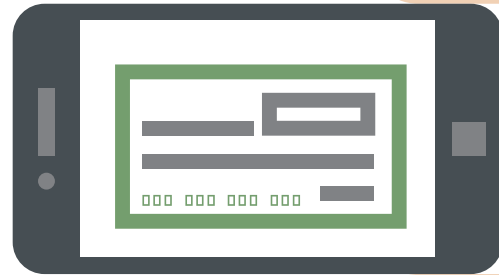
Peter M. Graff preparing for take off.

YOUTH SERVICES

Oh, Snap! MNB Now Offers Mobile Deposit

Did you know that you can now make a mobile deposit from your phone? That's right just tap, snap and deposit! Anyone that has the mobile app will see Deposits now listed in the tabs across the bottom of your phone screen, no need to sign up for anything. Tap Deposits, Snap a picture of both the front and back of your check (write for deposit only and sign the back of your check) and you're DONE! It's just that easy! The deposit will be credited same day if you meet the deadlines.

Download our Free App



Santa and the BIG Tree!

November 30 2017 is the 2nd annual "Lighting of the Community Christmas Tree." MNB and the Davis Family sponsor a night to remember as the big tree gets lit for the first time for the holiday season. Ryan Davis and his family and crew have been lighting the tree by the swimming pool for several years but now we want to make the night something for everyone to be a part of. Santa, his special ride, hot chocolate, carols and more make celebrating the lighting of the tree a night to remember. All kids get a special treat from Santa!



Building a Generation of Savers

Help your children establish good saving habits at an early age! Learning the importance and rewards of regular savings now will instill good saving habits throughout their lifetime. Let MNB help with accounts to fit all their needs. Come see one of our personal bankers today and let them guide you towards the account which will get them started on their way to great financial success. We have accounts for kids birth thru age 19 which are designed just for them.

Don't Miss Sparky Honor Roll!

Make a deposit **every month** during the upcoming year and you will be a member of the 2018 Sparky Honor Roll! You will receive a certificate of achievement along with a special prize for this accomplishment. Don't miss your chance, and get started in January!

May Your Days be Merry & Bright!



Support your school with your Debit Card!



PUT ONE IN YOUR WALLET TODAY!

To get an Affinity Debit Card, you will need to have a personal MNB checking account. The \$20 initial card fee includes a \$10 donation to the school and instant access to the Affinity Debit Card to start using right away!



CASH IN ON SPECIAL OFFERS.

Let MNB cut up an active debit card from any other bank and receive \$10 plus sign up for eStatements to receive another \$10! (Each offer is limited to one per customer.)



SUPPORT YOUR SCHOOL.

Every time you sign with the Affinity Debit card for a signature-based purchase, MNB will donate \$.05 to your school at no cost to you!



DEBIT CARD DONATIONS

Since inception in July 2017, MNB has given
\$1,213.70 to McCook Public Schools
\$170.35 to Dundy County -Stratton Public Schools
\$235.25 to Burlington Public Schools



Staff Announcements



Ben Vetrovsky has joined MNB as a Loan Review Officer. Ben graduated from McCook High School and attended McCook Community College for two years before transferring to Hastings College where he received a teaching endorsement in Business, Marketing, and Information Technology. Prior to joining MNB, he was employed at Waverly Middle School.



Matt Nielsen, Vice President and Information Systems Manager was recently promoted to Chief Operating Officer.

Matt was awarded a diploma on August 11, at commencement exercises during the 73rd annual session of the prestigious Graduate School of Banking at the University of Wisconsin-Madison.

Matt also addressed the Western States Director Education group at the annual conference in Phoenix.



Jody Black has joined MNB as a Residential Lending Officer. Jody established her 36 year banking career in Oberlin, Kansas and is experienced in residential and consumer lending.



Cold Weather Home Maintenance Tips

from MNB Insurance

Prevent Damage and Protect Your Property this Winter

As winter nears, make sure your home is prepared to withstand another season of cold temperatures, driving winds and icy conditions. The maintenance that you do today can help prevent more costly emergency repairs in the height of a storm, when it can be difficult to find supplies and licensed contractors. Here are five important categories to focus on for this winter:

Your Winter Safety Measures

As you prepare for winter, following are some safety measures that are especially important during the cold season.

- Trim trees and remove dead branches so they do not damage your home or injure someone if they fall because of ice, snow or wind.
- Keep gutters clear of leaves, sticks and other debris to ensure melting snow can drain properly. Make sure downspouts direct water away from the foundation.
- Repair steps and handrails to make them safer in the ice and snow.
- Check smoke detectors, fire alarms and carbon monoxide detectors and replace batteries to ensure they are operating properly.

Your Heating System

Before you give your heating system a workout this winter, take the time for preventive maintenance. It may help extend the life of your system and identify potential problems.

- Have your fuel tanks filled and keep an eye on levels throughout the winter.
- Set your heat no lower than 55 degrees as the temperature inside the walls where water piping is located is colder than the living spaces; open doors to unoccupied rooms to keep an even temperature throughout the house.
- Maintain your wood-burning or pellet stoves according to the manufacturer's instructions.

Your Insulation

Is your insulation prepared to protect you from the cold? As an important line of defense from winter's gusty winds and freezing temperatures, it is worth taking some time to inspect and upgrade insulation and weather stripping before the season starts.

- Add extra insulation in the attic to guard against ice dams. If too much heat escapes into the attic, it can warm the ice and snow on the roof. When it refreezes, it can cause an ice dam, which can lead to water damage inside your home or possibly even a roof collapse.
- Add weather stripping around doors and caulk windows to guard against drafts and heat loss.
- Remove screens from windows, and install storm windows.

Your Utilities

Freezing temperatures can be especially damaging to your home's water piping. Make sure your pipes are adequately prepared to withstand a cold snap and remember to take extra precautions if you are going to be leaving your home, including shutting off your water.

- Check for water leaks and fix problems immediately; wrap water piping in UL-Listed heat tape and insulate if it is exposed in unheated areas such as garages, crawl spaces or attics. Use only thermostatically controlled heat tape if your water piping is plastic and follow the manufacturer's installation instructions.
- Learn how to shut off your water and know where your pipes are located in case they do freeze; you may be able to prevent water damage.

Your Key Supplies and Equipment

The first storm of the year can come sooner than you think. Stock up early and get key equipment, like snow blowers and generators, in good working condition long before you need them, so you can be prepared to enjoy what the season has to offer.

- Make sure you have snow shovels and a roof rake on hand. Stock your ice melting compound to melt ice on walkways.



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Benkelman
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Benkelman, NE 69021
308-423-2663

Arapahoe
412 Nebraska Avenue
Arapahoe, NE 68922
308-962-8431

Online
mnbinsurance.com



Merry Christmas



The Cost of Procrastination

Some of us share a common experience. You're driving along when a police cruiser pulls up behind you with its lights flashing. You pull over, the officer gets out, and your heart drops.

"Are you aware the registration on your car has expired?" You've experienced one of the costs of procrastination. Procrastination can cause missed deadlines, missed opportunities, and just plain missing out. Procrastination is avoiding a task that needs to be done—postponing until tomorrow what could be done today. Procrastinators can sabotage themselves. They often put obstacles in their own path. They may choose paths that hurt their performance.



Aaron S. Broz
Certified Financial Planner™

Though Mark Twain famously quipped, "Never put off until tomorrow what you can do the day after tomorrow." We know that procrastination can be detrimental, both in our personal and professional lives. Problems with procrastination in the business world have led to a sizable industry in books, articles, workshops, videos, and other products created to deal with the issue. There are a number of theories about why people procrastinate, but whatever the psychology behind it, procrastination potentially may cost money—particularly when investments and financial decisions are put off.

As the illustration below shows, putting off investing may put off potential returns.

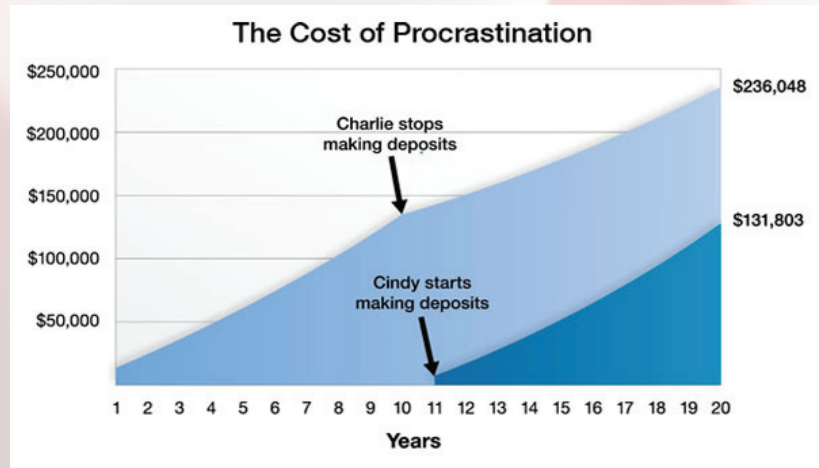
If you have been meaning to get around to addressing some part of your financial future, maybe it's time to develop a strategy. Don't let procrastination keep you from pursuing your financial goals.

Let's look at the case of Cindy and Charlie, who each invest \$100,000.

Charlie immediately begins depositing \$10,000 a year in an account that earns a 6% rate of return. Then, after 10 years, he stops making deposits.

Cindy waits 10 years before getting started. She then starts to invest \$10,000 a year for 10 years into an account that also earns a 6% rate of return.

Cindy and Charlie have both invested the same \$100,000. However, Charlie's balance is higher at the end of 20 years because his account has more time for the investment returns to compound



Best Regards,

Aaron Broz

Aaron Broz

Certified Financial Planner™