

In This Issue:

- ▶ Message from the President
- ▶ Changes to U.S. Savings Bonds
- ▶ Kearney Update
- ▶ Mobile Banking Coming Soon
- ▶ Planning for the Future
- ▶ Customer Spotlight
- ▶ Debit Card Tips
- ▶ Breaking the Cycle
- ▶ Ambassador Club News



CORNER NEWS

WINTER 2011



Happy Holidays

As we finish 2011 and look forward to 2012, I want to take this opportunity to thank you for your continued confidence in our bank, our family and our staff. We view it as a privilege to be your trusted financial partner. We are working very hard every day to help you achieve your financial goals.

We will be rolling out a number of exciting banking enhancements early next year that will make your banking experience easier and more convenient. We are completely redesigning our website which will include enhanced online banking capabilities as well as the addition of mobile banking. This will allow you to easily bank with us via a cell phone, smartphone or tablet computer. Additionally, we are upgrading our teller system to enhance your banking experience with us. Our Personal Bankers are also getting an upgraded system that will make everything from opening accounts, renewing CDs, and ordering checks easier. Finally, the remodeling of our main office in Geneva is well underway.

During 2011 we have added significantly to our Trust capabilities as well as an expansion of our Investment services through our partnership with Rich Pilakowski in Kearney.

(continued on the next page)

John Wilkins
President and CEO



Contact your local branch at...

Geneva
402-759-3114

Shickley
402-627-2275

(Continued from cover page)

We have also added key staff in important areas to better serve you. We are currently looking to expand our Geneva branch staff to make sure we are providing outstanding service in our main branch.

As you can see, we are making it a priority to reinvest in our business so we can continue to be an important financial partner for our customers and communities for years to come. We are truly building a business that can endure for the next 100 years as we have since 1899.

In conclusion, all of us at Geneva State Bank wish you a safe and very joyous holiday season. We very much appreciate our financial relationship with you, and we look forward to serving your financial needs in 2012.

Changes to U.S. Savings Bonds

As of January 1st, 2012, paper savings bonds will no longer be sold at financial institutions. The goal of the U.S. Treasury is to increase electronic transactions saving tax payers \$70 million over the first five years. This does not mean you can't



purchase savings bonds. Series EE and I savings bonds will be purchased through Treasury Direct, a secure web-based system operated by Public Debt, where they have been available for purchase since 2002. This system is convenient and easy

to use and makes managing your bonds worry free as they are always safe and secure, unlike paper bonds which can be lost. Opening an account at Treasury Direct is free and allows investors to buy, manage, and redeem series EE and I electronic savings bonds. You can convert series EE and I bonds to electronic bonds using this site. You can also purchase bonds as gifts and enroll in a payroll savings plan for purchasing future electronic bonds. See treasurydirect.gov to tour the site yourself.

If you currently hold paper savings bonds they can still be redeemed at Geneva State Bank. For any questions regarding saving bonds call 402.759.3114.

Kearney Update

This is always such a wonderful time of year for our families and friends of Geneva State Bank. I always enjoy reflecting on the past year and look forward to what 2012 will bring. My staff & I would like to thank you for being a part of our family here and hopefully being more than just a bank to you. This is a busy time of year in all our lives and the activities around town are no exception.

Kearney is filled with many historical and cultural museums and many family-friendly activities. The newest addition to Kearney's list of museums will be opening yet this year. Located next to Cabela's, Classic Car Collection includes more than 130 vintage automobiles ranging from the early 1900's to the 1980's. If exploring the historical times of the Oregon Trail days peaks your interest, The Great Platte River Road Archway offers a fun and interactive exhibit to explore the past. Whether you want to hear a concert at the Merryman Performing Arts Center or a performance by the students of University of Nebraska - Kearney, this is the time of year to take in the numerous concerts. In addition to theatres and museums, Kearney offers excitement for the sports enthusiast, Tri-City Storm hockey is in full swing and the UNK Lopers men's and women's basketball teams are always ready to compete and entertain.

Whether you are from Kearney or one of our friends from Central Nebraska, the staff of Kearney is here to make sure that you feel like family. Wishing you the best this next year and God Bless.

Scott Geiger
Vice President and
Branch Manager



Grafton
402-282-7212

Fairmont
402-268-2361

Hastings
402-463-0101

Kearney
308-236-6930

MORE WAYS TO BANK

► Because convenience matters.

Geneva State Bank will soon be offering mobile banking free of charge to all customers. Access your account whenever and wherever you want from your cell phone, smartphone, or tablet computer. Also coming soon, is the new Geneva State Bank website with our new and improved online banking platform.



Mobile Banking Coming Soon!

Planning for the Future

As we approach year end I would like to take this opportunity to thank you all for your continued business and partnership with Geneva State Bank. 2011 has been a remarkable year for our clients in agriculture and in business. During this time of year we at the bank begin planning for next year. This includes the same budget work and projections that many of you are working on for your own business or farming operation. Whether you own a farm, operate a livestock operation, own your own business or simply work at one, there is one thing that is true in this part of the country; we are very fortunate to be enjoying historically high revenues. The vast majority of our customers have seen above average yields with farm incomes surpassing historic levels. Farm incomes have thus made their way to main street, bolstering the business activity and local economy we all live in.

I am often asked the question we all are thinking, "When will the good times end?" Although predicting the outcome of any agriculture year is nowhere near certain, what I can state is that it will likely change. It seems almost impossible that the current profit levels can be maintained in production agriculture. So my response truly is "let's enjoy it while we can". As I meet with my clients to discuss year end planning for 2012 and beyond, we are discussing how best to enjoy the prosperous times they are having while also preparing for more difficult times.

One of the misconceptions that I find many people make about banks and bankers is that all we know how to do is lend

money. Now more than ever I want to remind our customers of the other services we as a bank offer. Our newsletter routinely contains articles from Tyler Daly, our investment specialist, and Lucas Swartzendruber, our Trust Officer at the bank. These are two other departments of the bank we as "lenders" probably haven't told you enough about. Take a look at their articles and the next time you're in the bank, stop in to say hello. Tyler is working with many customers to help diversify wealth into new investments. Lucas has helped the bank expand our estate planning, succession planning and farm management business. As you all know, with farm values at historic highs, the value of a farm or an agri-business has also increased. We have found that managing these assets has become more complicated due to the complexity of the business and the high volatility related to agriculture. As you are all sitting down with your Geneva State Banker in the coming weeks, be sure to discuss planning beyond 2012. We are here for you when you need to borrow the funds to finance your business and we are also here to help you invest and save those earnings during successful times so that you can continue to be successful! Thanks again for your business in 2011 and we look forward to continuing to grow our relationships with each of you in the coming years!

Jeremy Anderson
Senior Vice President
and Regional Manager



Customer Spotlight

This section of our newsletter is devoted to highlighting the accomplishments and achievements of our customers. Author Kay Hughes of Geneva, Nebraska is our feature for this edition of Corner News.

About Kay Hughes

Kay Hughes has lived in Geneva, Nebraska, for over 30 years with her husband, Rick. A graduate of the University of Nebraska-Lincoln and a World War II enthusiast, Kay is a mother of three and a grandmother. Her life revolves around family, their farming operation, friends and community.

With contributions from Harold E. Dwyer, Kay's father and Stanley's brother, Kay wrote the book *Searching for Stanley: Unforgotten Hero of World War II*. Harold, like his brother Stanley, was a World War II B-17 combat pilot. Harold is a retired home builder and resides in Hastings, Nebraska, with his wife of sixty-three years, Darlene.



Pictured above from left to right: Johann Piringer, Harold Dwyer, and Kay Hughes taken at Stanley's crash site near Vostenhof, Austria. Johann was eyewitness to Stanley's smoking bomber as it flew near his home moments before it crashed.

Searching for Stanley: Unforgotten Hero of World War II

For decades, Kay Hughes was unaware of her family's unresolved mystery. After her grandparents, Harold W. and Ellen Dwyer, received a telegram stating that their son—2nd Lt. Stanley N. Dwyer—had become MIA over Austria on May 10, 1944, they began a relentless search. Left with only unanswered, nagging questions, they endured a lifelong private grief.

Years later, one question would rekindle the search which, in turn, led Kay and her father, Harold E. Dwyer, Stanley's brother, on an intriguing journey across two continents and four generations. In their quest to understand Stanley's fate, Kay and Harold developed friendships, visited with eyewitnesses, stood on hallowed ground, and observed the dedicated work of the Joint POW/MIA Accounting Command. In her poignant narrative, Kay details how clues salvaged in the charred rubble of a fire revealed the essence of Stanley—an almost forgotten World War II hero.

Searching for Stanley is a timeless, real-life tale that illustrates one family's dedication to finding their beloved Stanley who, like thousands of American patriots, made the ultimate sacrifice for his country. The book is more than a WWII story—it has universal appeal which many classic theme readers can relate to.

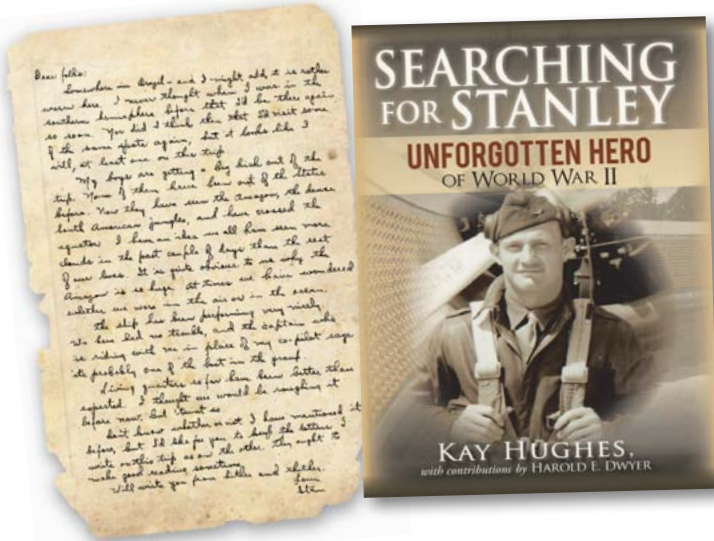
In your search for information about your uncle, what was it that kept you so determined and relentless?

Kay Hughes: "Stanley was the uncle I never knew—until I discovered his trunk in the cleanup after a house fire. I couldn't believe that this trunk, stuffed with Stanley's memorabilia and over three hundred of his personal letters, was all that remained of a man's life. I was inspired to know everything about him. Ultimately, I could not leave Stanley in his trunk, and I could not let Stanley be forgotten. So when the trunk opened, Stanley came to life."

What advice would you give for others in search of answers for loved ones they too have lost in times of war?

Kay Hughes: "Be persistent and patient. Don't give up. Answers and information often come from the least likely source—and at any time. Leave no stone unturned."

"It is an honor to reveal Stanley's story and voice to the world. It reminds me to remember the sacrifices of the WWII generation, especially all the soldiers who gave their lives so others can live in freedom."



Pay all online at www.genevastatebank.com.

Tips for using your debit card this Holiday Season!

If you plan to use your debit card on your travels, please let us know. Advance notification will help ensure that legitimate purchases are approved as we monitor your account for irregular activity. If your debit card should be lost or stolen, report it immediately at 1-800-759-3119, or at 1-800-535-8440, after normal banking hours.

Also, if you're using your debit card to shop online and the purchase fails to go through, contact us. It is possible the transaction is being routed through a foreign country. Due to fraudulent behavior, transactions are no longer able to process from certain countries, without prior granted permission.



Travel and shop with peace of mind.

Breaking the Cycle

Have you heard the old expression, “shirtsleeves to shirtsleeves in three generations”? Have you ever wondered what it means? Many cultures have similar words of wisdom. The Chinese say, “rice paddy to rice paddy in three generations.” A Scottish proverb reads, “The father buys, the son builds, the grandchild sells, and the great-grandchildren beg.” Although differences in culture alter the context, the main point remains the same. The expression means that an older generation started with nothing and worked hard to amass wealth. By the third or fourth generation, the assets are gone.

If left unprotected, family fortunes can disappear over time. Several causes contribute to the erosion of wealth. Some heirs make poor investment decisions, placing money with untrustworthy people or untried businesses. Others fail to perform proper tax planning and end up owing the state or federal government more than they anticipated. Some heirs spend unwisely, and the estate is reduced by creditors and the bankruptcy court. In some families, children or grandchildren make poor lifestyle choices, and problems related to substance abuse diminish the assets. Regardless of the cause, the effect is the

same. The value created by the first generation no longer exists. The Geneva State Bank Trust Department can help you break the “shirtsleeves” cycle. There may be nothing wrong with working in a rice paddy; however, proper investment and management of assets can provide subsequent generations with experiences, opportunities and financial security that may be otherwise unavailable. We offer a unique, comprehensive approach to wealth management and preservation of your estate. We provide the expertise necessary to help you design a personalized investment plan that meets your needs, as well as the needs of your family in the future. We will also work with your family attorney to design a legal framework that protects your assets from creditors. By naming Geneva State Bank trustee of your trust, we will prevent your heirs from spending wastefully, controlling spending and helping impart your values to the next generations. Let us help you prepare for the future.

Lucas Swartzendruber
Trust Officer





Ambassador C



Kearney Floral
Visit



Nebraska v. Wisconsin
Football Game Trip



Country Music Awards Trip



*“Christmas waves a magic wand over the world, and
behold, everything is softer and more beautiful.”*

- Norman Vincent Peale -

I have always thought of Christmas time as a good time. A kind, forgiving charitable time. Sometimes its the only time I know of when we all seem to open our hearts freely and think of everyone about us as fellow passengers in the journey of life.

The Ambassador Club's sole purpose is to help you enjoy your journey of life. With that being said, our 2012 calendar will be mailed out in the near future. Please keep it handy so you will be aware of all of the trips and events the Club has to offer. We will keep you posted as we add any trips or events.



Alice Tatro
Vice President and
Amb. Club Director

We have an exciting year in store for you. There will be some additions to the calendar as the year moves along. Some of the regular trips we take, such as the Lied Center, Holland Center and Orpheum Theater do not have their shows listed yet for the last half of 2012. We will keep you posted as we add those trips.

Our Holiday parties are rapidly approaching. You should have recieved your invitation in the mail. Pleae RSVP to your location as soon as possible.

There is no better way to celebrate “The Reason for the Season” than going to a Christmas Pageant. Please join us for our evening in Hastings with a dinner and the play “4 Tickets for Christmas” on December 9.

May peace be your gift at Christmas and your blessing all year through. Happy Holidays from all of us at Geneva State Bank.

Club News

Ambassador Club Holiday Parties

Entertainment for all three Ambassador Club Holiday Parties will be the musical group "The Richards Family". Please RSVP to your branch if you wish to attend.



"We are the Steve and Carol Richards family. We love to make music to share with other people. Music is a gift from God and can be a powerful influence for good. We perform gospel, fiddling, country, golden oldies, classical music, and dancing. With a family of twelve we have a lot of fun performing together and our home is always filled with music."

Fillmore County AC Holiday Party

Thursday, Dec. 8th at 6:30 p.m.

United Methodist Church

Catering provided by Chances "R"

Kearney AC Holiday Party

Tuesday, Dec. 6th at 6:30 p.m.

Midtown Event Center - 115 East 21st

Catering provided by the Chicken Coop

Hastings AC Holiday Party

Tuesday, Dec. 13th at 6:30 p.m.

Taylor's Steakhouse

1609 North Kansas Avenue

"Four Tickets for Christmas"

This is a Broadway-style Musical Dinner Theater in Hastings, NE on Friday December 9 with dinner beginning at 6:00 p.m. followed by the play. Postcards have been mailed out with more information.

Panama Trip & Civil War Steamboatin' Trip Meetings

There will be a Panama Canal pre-departure meeting at 10:00 a.m. at the Congregational United Church of Christ on January 4, 2012. Following that meeting at 11:00 a.m. there will be a presentation of the Civil War Steamboatin' Trip that will take place in August. If you are interested in that trip please come to the presentation. This trip celebrates the 150th year of the Civil War. We will travel aboard the beautiful American Queen Riverboat from Vicksburg to Louisville. This is an experience you won't want to miss.

Warm Your Heart Wine and Cheese Party

Just in time for a pre-Valentine's Day evening, we are hosting a wine and cheese party in the Geneva Lobby. Drop in anytime Thursday, February 9, from 5:00 – 7:00 p.m. to enjoy conversation and refreshments.

Minden Opera House Trip

March 3, 2012 we will be headed to Minden, NE. for the play "Miles from Dublin". We will start the evening at Burchell Farms with a fabulous supper and tour of their bed and breakfast. "Miles from Dublin" is a group that specializes in traditional Irish dance tunes, pub songs and ballads. Their goal is to put on a high-energy and thoroughly entertaining show that features top-quality musicianship. The cost of the trip is \$69 from Geneva and Hastings. Kearney members should check with your local branch. It will be a night to remember.

Do you prefer email over postal mail?

Get your digital copy of Corner News emailed to you each quarter. Just email your name and email address to jrush@genevastatebank.com



Christmas Treats

Christmas time is a wonderful time of year, and the perfect time to treat our customers! Stop by your local branch during bank hours and enjoy treats courtesy of Geneva State Bank.



Ambassador Club Gift Certificates

Make the kids Christmas shopping easier this year, just tell them, "All I want for Christmas is an Ambassador Club gift certificate!" They can be purchased for any amount and can be applied to any Ambassador Club trip or event. They can also be purchased for a specific trip; it's your choice. We've just made your Christmas gift buying much easier. Ambassador Club gift certificates are available at all Geneva State Bank Locations, so pick one up today.

Geneva State Bank Holiday Hours

- **Open** normal Saturday hours – Dec. 24 & Dec. 31
- **Closed** Monday Dec. 26, 2011 - Christmas
- **Closed** Monday, Jan. 2, 2012 - New Years
- **Closed** Monday, Jan. 16, 2012 – MLK Day
- **Closed** Monday, Feb. 20, 2012 – Presidents' Day

PRSRT STD
U.S. POSTAGE
PAID
Hastings, Nebr
Permit No. 21

www.genevastatebank.com
GENEVA STATE BANK
896 G Street
P.O. Box 313
Geneva, Nebraska 68361

