

A TRIBUTE TO CAM WILKINS

This issue of the Geneva State Bank Corner News is dedicated to the memory of Cam Wilkins, the CEO and past-president of Geneva State Bank. Cam passed away in December following a fight with cancer.

Cam is the third generation in the Wilkins family to serve in a leadership role at Geneva State Bank. Cam is a graduate of Geneva High School and later received a Master's Degree from Harvard University in Boston, Massachusetts. Cam and his wife Pam returned to Geneva in October 1978, and Cam joined the staff at Geneva State Bank. They have one son, Nathaniel.

Cam possessed a deep devotion to the bank, the staff and the communities served by the bank. His contributions enabled the bank to grow and prosper. He was passionate about improving Geneva and Fillmore County and served as an active participant in the Fillmore County Development Corporation and many other area organizations.

He will be remembered for his patience, fun-loving spirit, strong work ethic, dedication to community and his leadership at Geneva State Bank. Cam developed a love for music at an early age. He taught himself to play the mandolin and enjoyed traveling to bluegrass festivals throughout the United States. Other hobbies included genealogy, gardening, trains, sailing, and camping in the great outdoors.

Cam Wilkins was a man of character and a man of his word. We miss him and treasure the memories we have from working with him and knowing him as a kind, genuine, caring individual and leader.



In This Issue:

- A Tribute to Cam Wilkins
- John Wilkins Elected Chairman of the Board
- NorthPointe Insurance Acquires Fairmont Insurance Agency
- Farmers and Ranchers College
- Recipe Contest Winners
- Can You Afford to Send Your Child to College?
- Protecting Personal Information
- Lost or Stolen GSB ATM or Visa Check Cards
- Geneva State Bank Family Continues to Grow
- Promotions and Appointments

JOHN WILKINS ELECTED CHAIRMAN OF THE BOARD

Geneva State Bank is pleased to announce that John Wilkins has joined our staff and will serve as Chairman of the Board for both Geneva State Bank and Geneva State Company. John has been serving as a member of the bank's holding company board of directors, and has been involved in the bank's activities for a number of years. John is the son of Robert Earl Wilkins and Gladys (Grothe) Wilkins.

John joins our leadership team with over 28 years of banking experience. The majority of his banking career was with Citibank in Chicago, Illinois. He holds a Bachelor's Degree of Business Administration from Southern Methodist University and a Master of Management Degree from the Northwestern University, Kellogg Graduate School of Management.

John and his wife Marti have three children. Their daughter, Sarah, attends the University of Indiana at Bloomington. Their twin sons Matt and Eric are completing their senior year at Wheaton South High School. This fall, Eric will join his sister at the University of Indiana and Matt will be enrolling at the University of Illinois at Urbana-Champaign. Sports have been a big part of the Wilkins' household. John and Marti's children play volleyball so they have spent many enjoyable hours in gyms and sports facilities across the country.

The next time you are in our Geneva location, stop by John's office and introduce yourself. John is looking forward to meeting our customers and hearing more about how Geneva State Bank can continue to serve our customers and communities.



TAX-FREE INCOME? THAT'S WHAT A ROTH IRA COULD GIVE YOU

The Roth conversion limit vanishes in 2010. What does that mean to you? Convert your traditional IRA to a Roth IRA, and you could receive tax-free income during retirement.

Call me today to find out whether this opportunity is right for you.

Tyler Daly • Financial Advisor

896 G Street, Geneva, NE 68361 • (402) 759-8128

RAYMOND JAMES
FINANCIAL SERVICES, INC.
Member FINRA/SIPC



Unless certain criteria are met, Roth IRA owners must be 59½ or older and have held the IRA for five years before tax-free withdrawals are permitted. Additionally, each converted amount may be subject to its own five-year holding period. Converting a traditional IRA into a Roth IRA has tax implications. Investors should consult a tax advisor before deciding to do a conversion.

Securities offered through Raymond James Financial Services, Inc., member FINRA/SIPC, and are not insured by FDIC, NCUA or any other financial institution insurance or any other government agency; are not deposits or obligations of the financial institution; are not guaranteed by the financial institution; and are subject to risks, including the possible loss of principal. Raymond James is not affiliated with the financial institution of the investment center.

©2009 Raymond James Financial Services, Inc., member FINRA/SIPC 09-BDMKT-0239 09/09 3.75" x 6"

NORTHPOINTE INSURANCE ACQUIRES FAIRMONT INSURANCE AGENCY

We are pleased to announce that effective January 1, 2010, Fairmont Insurance Agency has been acquired by NorthPointe Insurance. NorthPointe Insurance is an associate company of Geneva State Bank and provides customers with various insurance products.

The Fairmont Insurance Agency was established in 1907 and was owned by the Wilkins and Schneider families. According to NorthPointe Insurance president, Pat Rasmussen, "NorthPointe Insurance is very honored that these families have entrusted our company to continue to offer the outstanding service and high quality insurance products that they have provided to the customers of Fairmont Insurance Agency."

NorthPointe Insurance will continue the Allied Insurance tradition for Fairmont customers. NorthPointe is an independent insurance agency that represents Allied and other premier insurance companies to provide customers with the best options for protection. If you have any questions, we are here to help. Just give our NorthPointe staff a call at 402-759-8158.

**Need
information?**

Give us a call at

402-759-3114

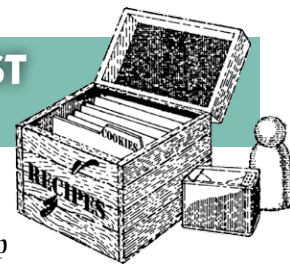
FARMERS AND RANCHERS COLLEGE

The mission of the Farmers and Ranchers College is to provide high-quality continuing education to farmers and ranchers in a rapidly changing global agricultural environment.

The Farmers and Ranchers College will be winding up their season on March 9, 2010. Steve Johnson, from Iowa State University will present, "Managing Crop Revenue Risk" and Tim Lemmons, UNL Extension Educator will present, "Beyond the Bend in the Road: Analyzing Trends in Farm Financial Ratios." The presentations will be at the Fillmore County Fairgrounds in Geneva from 9:00 a.m. to 3:00 p.m. This free event includes coffee and rolls in the morning and lunch at noon.

Farmers and Ranchers College is sponsored and funded by businesses who are interested in continuing to educate and promote agriculture in our area and the University of Nebraska. Bryan Dohrman and Alice Tatro currently serve as members of the board.

RECIPE CONTEST WINNERS



Congratulations to our recipe winners Helen Cellar and Herb Stoldorf. Please stop in and pick up your "kitchen prize".

Chocolate Charred Cookies – Helen Cellar

- ½ cup shortening
- ½ cup cocoa or 3 squares of unsweetened chocolate
- 2 cups granulated sugar
- Blend together, add 4 eggs
- 2 tsp. vanilla
- Blend in ½ tsp. salt
- 2 cups flour
- 2 tsp. baking powder

Chill. Roll in 1½ inch balls, roll in powdered sugar. Bake 9-10 minutes at 375°.

Dream Bars – Herb Stoldorf

- ½ cup butter
- ½ cup brown sugar
- 1 cup flour
- ¾ cup brown sugar
- 2 eggs
- ½ cup nuts
- ½ cup coconut

Mix butter, ½ cup brown sugar and flour into crumbs. Spread in 8x8 pan and bake for 10 minutes at 350°. Mix together remaining ingredients and spread over first mixture. Bake for 20 minutes. Cut into bars.

The January 12th Meet the Experts Wine and Cheese Party at the Hastings location was enjoyed by both customers and staff.



On January 20th, customers at the Shickley location were able to "Breathe a Little Easier" after enjoying a covered dish meal and informative talk by staff from the Farmer & Son Funeral Home.



CAN YOU AFFORD TO SEND YOUR CHILD TO COLLEGE?

The rising cost of a college education makes one fact clear, it is never too early to begin saving for your child's education. According to the University of Nebraska Financial Aid Office, the current annual cost for tuition, books, housing and personal expenses is \$18,908. Even small annual increases in these costs will drastically increase the cost of a college education for today's infants.

We have planning tools and resources to help you design a savings plan that fits your budget. Our savings professionals are here to answer your questions. We also have financial tools available on our website. Simply go to www.genevastatebank.com/tools.htm and select the calculator for College Savings Plan. With your answers to a few basic questions the calculator will outline helpful suggestions for your savings plan.

Once you have set your college savings plan goals, let us help you with some easy ways to save.

Automatic Transfers

Arrange to have a set sum automatically transferred each month from your checking to a Geneva State Bank savings account set up specifically for your college savings.

Education Bond Program

United States Series EE Savings Bonds provide another savings option. When the bonds are purchased to pay for certain qualified educational expenses (as contained in Section 151 of the Internal Revenue Code), the interest can be completely or

partially excluded from federal income tax. Ask for more details the next time you call or visit Geneva State Bank.

529 College Savings Plan

The College Savings Plan of Nebraska was created specifically to help families in Nebraska save for the cost of a college education. The government allows anyone to make up to \$13,000 per year in tax-free gifts. Grandparents may want to contribute to the child's college savings plan.

Other Options*

Anyone owning their own business can pay their children a "reasonable" wage. Wages are not subject to FICA and earnings are not taxed if the children are under age 18. This is a deductible business expense.

These are just a few options to consider when planning for your child's education. It is never too early or too late to plan for college expenses and Geneva State Bank wants to help!

**With these great ideas, it is always best to visit with your tax advisor about current regulations and limits.*



What should you do if your Geneva State Bank ATM or Visa Check Card is lost or stolen?

1. Contact the bank immediately.
2. If it is during normal business hours, call 1-800-759-3119.
3. If it is after hours or on the weekend, call 1-800-535-8440.
4. Report any lost or stolen cards to local law enforcement.
5. It is very important to notify the bank as soon as you become aware that your card is missing. It allows the bank to stop all transactions on the card.
6. Monitor your account for a period of time to be sure that no fraudulent transactions have occurred.

SAFEGUARD YOUR PERSONAL INFORMATION

Sharing personal information with others is a routine part of everyday life. You could be asked to share your name and address to make a purchase, provide an account number to check a balance, perhaps even provide your Social Security number to complete an application for a product or service. Legitimate organizations that ask for this information will also be working hard to protect it.

Unfortunately, a small number of criminals would like nothing better than to use your personal information for fraudulent activity. Learn to protect and manage your personal information.

- Don't give personal information over the telephone, through the mail or on the Internet unless you know you are dealing with and preferably only if you've initiated the contact.
- Make sure you are dealing with legitimate organizations.
- Don't let anyone pressure you to reveal personal data. Criminals will lie to entice you to give them information. Don't let them mislead you.
- Shred documents that contain any personal information before placing them in the trash.
- Review your bills and statements as soon as they arrive.
- Immediately report lost or stolen credit cards or debit cards.
- Don't keep your Social Security card in your wallet.

Geneva State Bank protects your information every day by "masking" confidential items such as account and Social Security numbers on statements and notices that go out of the bank. We also have rigorous procedures in place when you change your address to assure us that no one is trying to intercept your confidential financial data. It is important to return signed forms requested in this process to help us do our job thoroughly!

If you would like more information about protecting your identity, visit the Security and Fraud section of our website at www.genevastatebank.com or give us a call. With your help we can keep your identity and financial records safe.



Gary Dick and Pat Hilty presented a plaque to Hugh Wilkins, father of Cam Wilkins, in honor of Cam for his leadership and contributions

to the Fillmore County Development Corporation. Cam was a founding member of the Corporation, served as President, and was on Housing and Recruitment Committees as well as other sub-committees.

GENEVA STATE BANK FAMILY CONTINUES TO GROW!

We would like to introduce the newest members of the Geneva State Bank family.



Remington Pate Behmerwohld was born September 18, 2009. He weighed in at 6lbs., 4 oz. and is the son of Heather and Clayton Behmerwohld. Heather is at our Geneva location.



Emily Dawn Nelson was born October 16, 2009 and weighed 7lbs., 7 oz. She is the daughter of Angie and Steve Nelson. Emily has a big brother, Reed, who is 2 years old. Angie is a personal banker at our Kearney location.

Brynn Elise Lemke was born January 25, 2010. The daughter of Daunia and Heath Lemke, Brynn weighed 7 lbs. Big brothers, Blaise and Dylan welcomed Brynn home. Daunia is a personal banker at our Hastings location.



PROMOTIONS AND APPOINTMENTS

Geneva State Bank is pleased to announce the following promotions and appointments made at the recent Shareholder and Board of Directors meetings for Geneva State Company and Geneva State Bank:

- John C. Wilkins**, Chairman of the Board, Geneva State Company and Geneva State Bank
- Don Jividen**, Senior Vice President
- Ted Marek**, Senior Vice President
- Aaron Schardt**, Board of Directors of Geneva State Bank
- Tracy Kresak**, Assistant Operations Officer
- Allan D. Jefferson**, President and Chief Executive Officer