



HEBRON, NE

# Thayer County Bank

*your* **Reliable Financial Partner**

## *connections*

[www.thayercountybank.com](http://www.thayercountybank.com)



### Raising Financially Sound Kids

As parents, we have much to worry about while raising our children. In our efforts to help them become well-rounded individuals, we should be keeping money and finances at the forefront. Teaching them good habits will serve them well throughout their lives.

Children can start learning about money at an early age, and most of their knowledge comes from observing how their parents handle their own finances. We've all been schooled in just how much our kids learn from watching us and listening to us. Teaching them about money doesn't have to be complicated, but it does help to have consistency - starting young and continuing until they are on their own. Moms beware! According to Kate Ashford with Money.com, 58% of kids ask Mom first about money.

When your kids are young, talk to them about what you are buying and why. Also explain to them why you're not buying certain things – like the toy they just nabbed off the shelf. If you give an allowance, you could let them use the money they earn to buy the toy they want.

When your kids are older and maybe have a job, let them pay for certain things like their own clothes and gas. It might be beneficial to even have them pay for certain bills like their cell phone bill, or half of their car insurance so that it will give them an idea of the kinds of expenses they can expect to have when they are on their own.

When your kids are on their own, try to make sure that they are still being financially responsible. A lot of young adults can get into trouble with credit card debt if they aren't careful. You can help them avoid that trouble by teaching them that credit cards are there for emergency situations only, or that if they must use one, to make sure they can pay it off each month. If they can't, they need to be mindful of the interest rate on their card. If it charges interest of 20%, then every \$100 spent will cost them an extra \$20 over the course of a year.

Thayer County Bank is equipped with several financial tools to help your child(ren). We take a lot of pride in our branch at the school known as the Thayer Central Titan Branch. Starting in kindergarten, your child can begin making deposits every Wednesday into a savings account. The primary objective of the program is to reward a consistent saving habit, and it's a great way to help them learn about money. Once they complete the 6<sup>th</sup> grade you can transition the money they have saved over to an account at Thayer County Bank. They can continue to make deposits at our downtown location and further develop their skills by learning how to make withdrawals, learn how to properly write a check, and learn about the proper use of a debit card. They will also have opportunities to learn about all of the other services we offer, including loans, other types of deposit accounts, and online banking and bill pay.

**We are proud to have 120 students, 77% of the total student population, actively saving money each month during the 2015-16 school year at Thayer Central Titan Bank.**



# Updates



**YOUR BROWSER  
MAY BE AT RISK**  
TLS Risk Management Guide

## Important Notice for Our Internet Banking Customers

Change is coming on November 1st. To maintain the highest security standards and promote the safety of your data, it is sometimes necessary to retire older encryption protocols. The secure communication protocol TLS 1.0 will soon no longer be able to be used for your computer to connect to our Internet Banking. Some browsers that work today with online banking will stop working with the online banking site when TLS 1.0 is disabled.

We have attempted create a step by step instruction sheet to help users navigate this change. Please visit this link for more information.

<https://www.thayercountybank.com/Customer Awareness>.

## Calendar

### Important Dates To Remember!

#### October

- 1st - Christmas Club Account checks will be printed and mailed out
- 10th - Columbus Day – Federal Holiday - Bank Closed
- 25th - Debit Card Holders watch your mail for new Chip Based Cards in the mail

#### November

- 1st - Internet Banking Users - TLS 1.0 will be disabled (please look above for this information)
- 2nd - Debit Card Holders - New Chip Card becomes active.
- 8th - Debit Card Holders – Current Debit Cards are disabled.
- 11th - Veterans Day – Federal Holiday – Bank Closed
- 24th - Thanksgiving – Bank Closed

#### December

- 24th - Christmas Eve – Normal Saturday Schedule (8-10 AM Drive Up Only)
- 26th - Christmas Federal Holiday – Bank Closed Monday
- 31st - New Years Eve – Normal Saturday Schedule (8-10 AM Drive Up Only)

#### January

- 1st - New Years Federal Holiday – Bank Closed Monday
- 1st - Safe Deposit Box Rent is due (automatic ACH payments)

## Frequently Asked ATM Questions:

### Do I have a Daily Limit?

Yes, There is a Daily limit of \$500.00 per day.

### What can I use my Health Savings Account Debit Card for?

You can use to purchase Health Savings Items and or pay Medical bills.

### (Cannot be used for Cash withdrawal) What is the difference between an ATM Card and a Debit Card?

The ATM card can only be used at an ATM for Cash withdrawal

The Debit card can be used for either Cash or Purchase

### Will there be a charge to use my card?

There could be a charge at the ATM that you are using.

It will disclose that charge to

You within the first or second screen as you use the machine.

### New Chip based Cards coming this Fall!

Look for your New EMV Chip cards which will be mailed out in late October. We will begin using the New Cards in November. We look forward to helping you with your Debit Card needs.

## New to our staff..

We are proud to introduce you to some new faces at Thayer County Bank!



Calli Pleskac joined our team in April 2016. She grew up in Oakland, a small Swedish community in Nebraska where she was raised on a farm with her four older sisters. She spent much of her time showing and training horses. After graduating, she moved to Omaha and worked for a financial wealth firm. In December 2015, her son Landen was born. Shortly after, she moved to Hebron which led her to further continue her career in the financial industry at Thayer County Bank. She says she looks forward to getting to know all of Thayer County Bank's customers as well as the residents of Hebron and surrounding areas.

Janine Lewis came to Thayer County Bank in June 2016. She moved to Hebron from Branson, MO in January of 2010. She has said that the Nebraska winters were something to get used to, especially experiencing snow drifts. She has found the community to be refreshing and a delight. She's made many friends and looks forward to making more. The entire staff has made her feel very welcome and she is enjoying working with everyone in our family friendly atmosphere. She looks forward to meeting and serving our customers with all their banking needs.

# Security

## LET US PROTECT YOUR VALUABLES

Don't wait for a fire, flood, or home break-in to decide it's time to protect those things!

Thayer County Bank offers Safe Deposit Boxes for as low as \$12.00 per year.

Call or stop in to visit with us about opening one today!



## Six Things You Should Put in Your Safe-Deposit Box and Three Things You Never Should

A safe-deposit box is a great place for some things and not so great for others. Here's a quick list:

### Good things to put into a Safe-Deposit Box

#### **1. An inventory of your household possessions.**

Store an inventory of your household contents in your safe-deposit box. This is extremely valuable in the event of a fire for insurance purposes.

#### **2. Your passport.**

It's a hassle to replace one so unless you are traveling quite often, a safe deposit box is a good place to keep this.

#### **3. Deeds and titles.**

The only time you'll likely need the deed to your home is when you're preparing to sell it. It's easy to misplace it in the meantime. Into the safe-deposit box it should go, along with the title to your car(s).

#### **4. The originals of your birth certificate and marriage license.**

You or your heirs may need them eventually, but probably not so often that you have to keep them at home.

#### **5. Stock and bond certificates and U.S. Savings bonds.**

These are increasingly being issued electronically, but if you have paper ones, store them in your safe-deposit box until you're ready to sell or redeem them. In some cases, [lost or destroyed certificates](#) can be replaced, but the process can be difficult and time-consuming. Before you lock them away, make photocopies or record their serial numbers and file at home.

#### **6. Valuable jewelry you rarely wear.**

A safe-deposit box is a better place for it than a dresser drawer. But remember that safe-deposit boxes aren't federally insured, so the same rules about storing other valuables apply — in other words, you may need extra insurance.

### What NOT to put in a Safe-Deposit Box

#### **1. The only copy of your will.**

No one but you, or a co-signer if you have one, can get into your safe-deposit box. Normally that's a good thing. But if you die or become incapacitated, it can suddenly become a problem. Two other documents to keep out: a living will ([advanced health care directive](#)), and a durable power of attorney or health care proxy. These will be of little value if locked away out of reach.

#### **2. Valuables you haven't inventoried.**

A safe-deposit box is a smart place to store small valuables, such as heirloom jewelry and rare coins. Keep a list of what's in there, ideally with photos and written appraisals for especially valuable items. Safe-deposit boxes are not federally insured, so you could be out of luck if your box is tampered with or destroyed in a fire or flood — rare but not unheard-of events.

#### **3. Cash.**

Your money will be far safer in a federally insured bank or credit union account. It might even earn some interest.

# Thayer County Bank

P.O. Box 109  
Hebron, NE 68370  
402-768-6027



Pre Sort  
Standard  
U.S. Postage  
PAID  
Permit NO.1  
Hebron, NE  
68370

## Hours:

Monday - Friday: 8:30 a.m. to 4:30 p.m.

Drive-up: 8:00 a.m. to 5:00 p.m.

Saturday Drive-up: 8:00 a.m. - 10:00 a.m.

School Bank - Thayer Central Elementary - Wed. 9:00 a.m.

Promoting Young Savings Habits



**Election Day**  
**Tues., Nov. 8th**



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## What Is The Value of Economic Development?

The use of the term economic development can refer to many things. It can refer to recruiting industry to locate in a community. It can refer to improving the housing stock in a community where people and "jobs" live. Economic Development can also refer to quality planning processes in a community to utilize its resources wisely and efficiently in providing a "good place to live" through quality schools, recreation, open spaces and services within that community.

From an individual wage earner's perspective, more jobs in an area create competition for labor which raises wages and consequently raises the water level for all boats in that community. From a tax payer and utility user's perspective, more businesses in a community bring more local tax revenue and more utility usage which spreads the fixed cost of government over a wider paying base. This proportionally lowers the individual home owner's bill. An industry or retail business that sells to or serves customers outside the community imports money into our community from the outside which also helps the local residents share the bill of maintaining our community.

Yes, it is true that our governments sometimes provide incentives to businesses to locate and grow in a community. Many CAVE people (an acronym for Citizens Against Virtually Everything) feel that it is unfair that they are having to pay more so businesses can reap benefits. What we need to remember is that when a community of 500 homes adds one more household that the cost per household drops for everyone. When the people in that new household shop locally the money they spend pays the wages of the employees of other businesses which then recirculates back into other businesses, churches and organizations within the community. The value of the local dollar spent in a community is estimated to turn over nearly seven times creating a multiplied positive impact on the economic health community.

The Thayer County Bank for several generations, has been and continues to be a proud financial partner with our retail businesses on main street, large service providers like Blue Valley Lutheran Homes and Thayer County Health Services, and industries such as MetalQuest Unlimited Inc. and Reinke Manufacturing. Whether we are the primary bank of these entities or not, we appreciate each and every business in town. The retention and growth of each business, large or small, is extremely important. We congratulate MetalQuest on their first 20 years which they just celebrated. We also ask that every person thank every local business for locating in our area. The best way to do that is to do business locally whenever possible. More business and more employees of business help share our bills! - Pat Kenner, President

