



HEBRON, NE

**Thayer County Bank**  
*your* **Reliable Financial Partner**

*connections*

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



## Christmas Open House

Thayer County Bank hosted our annual Christmas Open House on Tuesday, December 13th. We served meat and cheese trays, as well as apple cider, coffee, and homemade desserts.

A drawing was held for a variety of gift baskets.  
Thank you to everyone who was able to attend and helping make it another successful Christmas Open House this year.

We wish to thank all of our valued customers for your business.  
We hope you enjoyed your Christmas and wish you a Happy and prosperous year in 2017!



Kristy Fangmeier  
and Susan McKeown



Kristy Fangmeier  
and Karen Dankenbring



Kristy Fangmeier  
and Jennifer Blair



Julie Durlinger  
and Marcy Welch

### School Banking Update:

It's been a successful year so far at the TC Titan Branch Bank.

On average, we see 54 depositors come every Wednesday morning, with many of our depositors coming every week and being consistent savers. In November the student tellers reached a goal of having at least 70 depositors two weeks in a row, which earned them a pizza party. Great job!!

### Lost or Stolen Debit Cards

In the event that your debit card is lost or stolen, please call 1-800-523-4175 to get it reported.

This will get your card turned off immediately to reduce the risk of loss on the account.

Call or stop in to Thayer County Bank and we will get you set up with a new card.

# Savings

## Health Savings Account

Health Savings Accounts (HSAs) were created in 2003 so that people covered by high-deductible health plans could receive tax-preferred treatment of money saved for medical expenses. Most often, an adult who is covered by a high-deductible health plan (and has no other first-dollar coverage) may establish an HSA.

Individuals can open a health savings account on their own or through an employer or health plan that offers one. Please see us with any questions you may have about this great financial product or if you're interested in getting one started today!

**The final day to make contributions to your HSA or IRA for 2016 is Tuesday, April 18, 2017**



### HSA Contribution Limits

2016	Minimum Deductible	Maximum Out of Pocket	Contribution Limit	55+ Contribution
Single	\$1,300	\$6,550	\$3,350	+\$1,000
Family	\$2,600	\$13,100	\$6,750	+\$1,000
2017	Minimum Deductible	Maximum Out of Pocket	Contribution Limit	55+ Contribution
Single	\$1,300	\$6,550	\$3,400	+\$1,000
Family	\$2,600	\$13,100	\$6,750	+\$1,000

### Traditional IRA and ROTH IRA Contribution Limits

Tax Year	Contribution Limit	Catch-Up Contribution	Age 50 and Older Contribution Limit
2016	\$5,500	\$1,000	\$6,500
2017	\$5,500	\$1,000	\$6,500

## FDIC Insurance: Are your deposits fully insured?

You probably know basic FDIC insurance coverage is \$250,000 for each depositor at each insured institution. But did you know there are many different ways depositors can be insured for that amount? The FDIC deposit insurance rules provide for what are commonly called "Ownership Categories". The most common ownership categories are:

Ownership Category	Owner	Amount
Single Ownership-Individual account	Wife Husband	\$250,000 \$250,000
Joint Ownership-Two or more people who are joint owners and have equal rights to the funds and no beneficiaries named on the account	Wife and Husband	\$500,000 (\$250,000 per owner)
Certain Retirement Account	Wife IRA Husband IRA	\$250,000 \$250,000
Revocable Trust Account	Wife POD Husband Husband POD Wife Wife POD 2 Children Husband POD 2 Children	\$250,000 \$250,000 \$500,000 \$500,000

If you have concerns about the amount of coverage your accounts have, please stop in and visit with one of our account specialists. There is also a very nice online tool provided by the FDIC called "Electronic Deposit Insurance Estimator (EDIE)". This can be found at <https://www.fdic.gov/edie>

## Notice...

### CHANGE IN TERMS EFFECTIVE APRIL 1, 2017 for all Loan Accounts.

Late fee charges will now be assessed as follows: Your payment will be late if it is not received by us within **15 days after the "Payment Due Date"** shown on your periodic statement. If your payment is late we may charge you 5.000% of the payment due or \$5.00, whichever is greater with a maximum late fee of \$25.00.

### He-Hi/TCCS Alumni Address Updates

If you have moved, plan to move in the near future or have changed your name, please send the new address information to us at

Thayer County Bank, P.O. Box 109,  
Hebron, NE 68370 or email:  
[kfangmeier@thayercountybank.com](mailto:kfangmeier@thayercountybank.com).

Include your graduation year and women should include maiden name along with current name.

# Updates

## On-Line Banking Updates - Longer Passwords Available

In the coming weeks our on-line banking customers will be presented with more security options which ensures the safety of their financial information.

Our system will begin storing customer on-line passwords differently. The change will allow users to create very long passwords which makes them more secure. The passwords will be stored in a special encrypted format which means that our personnel at the bank will no longer be able to hit a button to send an email with a temporary password assigned. All of the password reset business will be conducted between the website and the customer which improves security.

As a word of caution, passwords over 21 characters may not be usable by third parties like Quicken. It is recommended to use characters (CAP & small), numbers and special characters to increase security. Another idea is to use a phrase to help build a memorable password such as IltliHi17! = I love to live in Hebron in 2017!.

## Loans Available For New Or Growing Businesses

Thayer County Bank is happy to be participating with Thayer County Economic Development (TCEDA) in a loan participation program. This program is available to all banks in Thayer County. The banks can share some of the risk of the loans to these new ventures. Businesses may then qualify for loans that otherwise might not meet banking guidelines.

TCEDA has two pools of funds which can be used for business loans. One pool is for small loans and utilizes a grant pool which TCEDA was awarded. The second pool utilizes an intermediate relending pool with USDA.

A small business can approach their bank in Thayer

County through the normal application process. The bank then works with TCEDA to negotiate terms and conditions of the loan. This is not necessarily an easier process than a standard loan application process but in conditions where the sharing of the risk will enable the bank to make the loan, this program is a winner. Since TCEDA is not seen to be a long-term lender for a business, this program allows the business to immediately begin a banking relationship which can naturally grow over time.

If you have a business idea, please visit with one of our lenders.

## Women's Health Night

On October 20<sup>th</sup>, Thayer County Health Services held their 2<sup>nd</sup> Annual Women's Health Night at the Thayer County Fairgrounds Ag Hall in Deshler. The theme for the evening was "Busting Out for Breast Cancer". Thayer County Bank was there with a fun game for the guests to play. We played a Wheel of Fortune type game with four categories of questions where the guests were able to learn about the bank, our employees, and our products. Everyone entered their name into a drawing for a free annual membership to the Korff Fitness and Wellness Center. Our lucky winner was Cindy Kroll! It was a fun evening for everyone in attendance with speakers, crafts, and plenty of vendors to visit. We are proud to be a part of such a great event!



## Calendar

### Important Dates To Remember!

**April 14th**

**Good Friday**

Bank Closing at 12:00 p.m.

**April 18th**

**Tax Filing Day**

and last day to make  
2016 HSA or IRA Deposits

**May 29th**

**Memorial Day**

Federal Holiday, Bank Closed

**July 4th**

**Independence Day**

Federal Holiday, Bank Closed



# 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:

Lobby: Monday - Friday: 8:30 a.m. to 4:00 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



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## Celebrating Nebraska's statehood, looking back on our history

On March 1st Nebraska will celebrate its 150th anniversary of statehood. I recall in 1967 that my dad and Jack Stewart hauled the neighborhood kids around to celebrations in area communities all dressed up like the Oregon Trail pioneers to celebrate the State's 100th birthday. Then two years later we celebrated the 100th anniversary of Hebron. These anniversaries reminded me of the early days of the Thayer County Bank which has its roots dating to 1874, just seven years after Nebraska's Statehood.

Our bank was initially started by W.J. Thompson along with Frank Wetherald as a lending house. In 1883 these fellows purchased the loans of the loan company and formed the Exchange Bank. Then in 1886 the owners incorporated the bank and renamed it the Thayer County Bank. The Wetherald Brothers first came to Hebron establishing a new mill along the Little Blue River west of Hebron which was part of "Premium Flour Mills" which also operated in Beatrice. Frank Wetherald's wife was Ivy Green. Our family has Ivy's diary in which she related her travel by wagon from Lincoln to Hebron. We also have Ivy's signature book which holds the autographs of Susan B. Anthony and Elizabeth Cady Stanton. Stanton stayed at the Green's house when the two ladies came to Hebron in 1879. These two ladies were leaders of the Women's Suffrage Movement nationally and in Nebraska. The editor of the Hebron Journal (founded 1871), Erasmus Correl and his wife Lucy, were very involved in the efforts to elevate women's rights in Nebraska. It wasn't until 1917 that suffrage legislation would pass in Nebraska and women were then able to vote. Obviously, Hebron was very involved in this issue from its inception in Nebraska.

While in today's world, where these celebrations of formation and facts of history flash by us in tweets, posts, and instagram messages, it is very interesting to actually look at the evidence of history in our bank, our community and State. I can read the minutes of the corporate meetings which charted the bank in 1883 and incorporated it in 1886. We have the ledgers of the loans of individuals which total \$3,688.35 which were purchased when the bank chartered. It is amusing to see that the largest of the 46 loans was \$500.00 and the smallest was \$13.35. We have the correspondence from the 1930's when all banks were closed and only a few reopened after "the bank holiday". As we approach the State's 150th Anniversary, dig around in your scrapbooks or the box from your ancestors which you haven't looked at for 20 years and take in a little real history. If nothing else it will make you figure out if you have pictures walking through a parade in 1967 that you are probably over 50 now.

Patrick W. Kenner,  
President