



CORNER NEWS

According to Allan

My recent anniversary at Geneva State Bank caused me to reflect back over the past 20+ years. What qualities does the bank have that I am most proud? The officer's and employee's dedication to customer service comes to mind. But in the forefront of my thoughts is the bank's commitment to the communities we serve.

Geneva State Bank's commitment to community service has been strong in the past and remains strong today. Serving our communities is so important to us that it is included in our Core Values Statement. It states that "we are committed to supporting our communities through leadership, involvement, and financial commitment."

Geneva State Bank employees are encouraged to become involved in their community. They

Congratulations to Fillmore Central Class 4A for winning the 2007 Save for America challenge. For their efforts, they were treated to a pizza party. Save for America is a government-sponsored weekly savings program. Geneva State Bank is proud to coordinate the program at Fillmore Central Elementary School in Geneva.



partner with many civic, church and other worthwhile organizations that keep our towns alive and prospering. I am proud of our staff because of their commitment to their communities.

The tradition of giving back is not new to this organization. This has been occurring for over 109 years. The history of Geneva State Bank is embedded with the stories of customers and their families. We are part of our customer's lives when their family farms, businesses, and communities pass from one generation to the next. As the bank's newly elected president, I am pleased of the fact that some of our younger customers are the sixth generation to conduct business with us.

Throughout the years, the Bank and the Wilkins family have demonstrated an involvement in the community that goes beyond the dollars and cents of banking. This history is testimony to it's commitment to the economic, cultural and social development of the communities we serve.

The Bank is committed to our communities. These communities are our communities. We live here, raise our children here, and our friends and families live here. Most importantly, our commitment will ALWAYS be here!

Allan Jefferson

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**Finally,
an effective
way to reduce
health care
expenses.**

Introducing The Health Savings Account

If you are a small business owner or self employed, the Health Savings Account is a new way to lower your health care costs.

We've considered every detail to make sure our HSA is easy and affordable to manage. Call one of the personal bankers at Geneva State Bank today or stop by soon.



Member FDIC



TECHNOLOGY UPDATES

Online Bill Pay... Now Easier Than Ever!

Recent enhancements in the Bill Pay make paying your bills even easier. With the new Payment Center, customers can see the payments pending, the recent payments made and the biller list, all on one page. This makes navigating the payment process a click!

Other enhancements include:

- Adding a message to individual payments
- *Quick Add* for setting up new companies or people to pay.
- Same day payment for many national retailers
- Improved payment date prompts

If you have never used Bill Pay to streamline your bill paying, we encourage you to give it a try. Come to any Geneva State Bank branch for a lesson on how to get started. Bill Pay is free to Online Banking customers who make between one and fifteen payments per month.

Device Print – Protecting Online Banking

When you visit your local Geneva State Bank location, you know our faces and we know yours. Now Device Print (formerly known as PassMark) does the same thing over the Internet. It is a new method to identify us to you and you to us. After you log on, we will show you a picture and the associated pass phrase so



you can rest assured that you are accessing the real Geneva State Bank site and not an impostor site.

To walk through the set-up process and to view log on instructions, go to our website at

www.genevastatebank.com. On the home page, click on the Online Banking Security graphic. After the original set-up you can change your Device Print image and pass phrase at any time. To make future changes log onto Online Banking, click on the Options tab at the top of the page and then click on Change Security Data.

Device Print also checks the computer(s) that you use to access Online Banking. Typically customers access Online Banking with one or two computers, such as your work and home computer. Device Print remembers your computer and takes additional steps to verify your identity should you log on from a different computer.

Today, fraudsters attempt to steal your identity by impersonating the web sites you trust. Device Print is an enhanced security feature that helps protect you while you access your online account.

JUST A REMINDER: Geneva State Bank NEVER sends e-mails requesting personal information. We will NEVER ask you to 'verify' or 'validate' information nor will we ask you to click on a special link to do so.



Refer a Friend to the Ambassador Club

You'll Both Receive Free Luggage

The **Ambassador Club** is our way of expressing appreciation for the experience and assets of customers age 55+. The club is a combination of products, services and special opportunities to make money management easier and life more enjoyable!



Garment Bag Rolling Travel Bag
Rolling Duffie



Refer three new members and we'll give you this entire set of matching luggage!





AMBASSADOR CLUB

A Message for You

Greetings! We want to share some information for a productive, happy, and healthy spring.

Consider the following:

Eat right. It is difficult to feel motivated when you are sluggish.

Work out. Exercise three to five times per week to gain energy and relieve stress.

Read more. At least once a month, set aside your fun reading for something educational.

Create something. Studies show working with your hands and having something to show for your work is a great stress reliever.

Get up early. The early bird does get the worm - and most other things it wants.

Make new friends. That's what the Ambassador Club is all about. Being involved in group activities, whether it is cards, monthly events, or travel, will help keep you young.

We have a lot going on, call us with your questions!

Your Ambassador Club Staff -

**Alice Tatro & Sheila Street - 759-3114
and Carol Hodson - 236-6930**



Looking Ahead

- April -

9 – Cards, Heritage Crossings in Geneva, 9:00 a.m.

10 – Cards, Cambridge Court in Kearney, 9:00 a.m.

12 - *Annual Cumberland's Style Show*,
Congregational Church in Geneva, 2:00 p.m.

30 – *Sandhill Adventure to God's Country*

- May -

1 – *May Day Party*, Kearney Public Library, 1:30 p.m.

8 – Cards, Cambridge Court in Kearney, 9:00 a.m.

8 – Mother's Day Flowers, Grafton, 9-11:00 a.m.

9 – Mother's Day Flowers, Shickley, 9-11:00 a.m.

10 – Mother's Day Flowers, Geneva, 9-11:00 a.m.

14 – Cards, Heritage Crossings in Geneva, 9:00 a.m.

31 – *Flowers to Pipe Organs*, day trip to Omaha.

Going Places

Start your week off right **April 30** as you spend a wonderful day enjoying the *Sandhill Adventure to God's Country*. Tour Fort Hartstuff, including the Dream Weavers Cabin which overlooks Calamus Lake, Calamus Dam and the Nebraska State Fish Hatchery. A stop in Burwell gives us time to shop and eat. On the way home we will stop in Elyria to enjoy delicious homemade pie! All this and more for just \$84 per person, due with your reservation.

Great Faces and Great Places, May 1-4. This four day trip will reacquaint you with all that the Black Hills has to offer: Badlands National Park, Crazy Horse Memorial, Custer State Park, Keystone, Mt. Rushmore National Memorial, Devils Tower National Monument, Spearfish Canyon, and Wall Drug. Our hotel is in Deadwood so there will be free time to check out what this historic town has to offer, including gaming! Priced at just \$479 per person, you have to see what this trip includes! Travel insurance is available. Sign up today. Time is running out!



Join your friends for *Flowers to Pipe Organs, May 31*. The title may seem unusual, until you see what we have planned! You will ride a tram through Lauritzen Garden's 75 acres of lush foliage, plus take time to enjoy lunch and visit the gift shop. Our next ride is in the gondolas at the Heartland of America Park. Lastly, step back to when Kimball Organs were king and movies were a nickel. Enjoy a private performance of a Kimball Theater Pipe Organ at the Markworth residence. Sign up early! The cost is under \$90 per person and is due with your reservation.

We are going to *Niagara Falls and Toronto, September 7-11* and there is still room for more! You won't want to miss a ride on the Maid of the Mist as you journey to the very base of the Falls. We will see an Imax Film, the Niagara Parks Greenhouse - a journey behind the Falls, and end with a wonderful dinner at the Skylon Tower Revolving Restaurant. After supper, we will see the Falls bathed in colored lights at night. This is just one day of our exciting five-day trip. Trip brochures are available upon request.

The *Alaska - Land of the Midnight Sun* trip is a go and there still is a spot for you. This 12-day land and sea adventure is a once-in-a-lifetime experience! Call us right away if you are interested.

Cashier's Checks - the newest fraud target

Cashier's Checks are more reliable than personal checks because they are written by a bank. But in the age of technology, counterfeit cashier's checks are so common that banking authorities are warning both consumers and banks.

Typical scams include:

- Unexpected Windfall – You are told you have won a foreign lottery or are a beneficiary of an estate. After depositing the check you are asked to wire the money to cover the taxes.
- Excess of Purchase Price – You sell something and receive money that is greater than the purchase price. You are asked to wire the difference between the selling price and the check.
- Mystery Shopping – You receive a letter for you to act as a mystery shopper. The letter includes a check to deposit into your account to purchase merchandise. You would be instructed to wire the remaining funds to a third party.
- Money Transfer Agent – You are told that you will receive a check to deposit into your account. You would then be instructed to wire specific sums to various persons in other countries.

In each scenario, you would believe that the cashier's check is valid. After the bank makes the funds available, you would be asked to send goods or funds to a third party. Some time later, often times many months later, the check is returned unpaid by the paying bank because the check is discovered to be fraudulent. As a result of this check fraud, you would suffer a loss of the goods sold, the funds wired, or both.

Consumers can verify cashier's checks by calling the institution the check is allegedly drawn on. Never use the phone number listed on the actual check. Geneva State Bank has a listing, including phone numbers, of all financial institutions in the U.S. This is a more reliable source for that information.

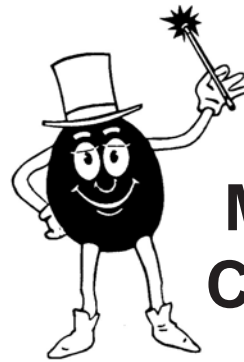
All of these scams fall in the "too good to be true" category. If you are being asked to cash a check or a cashier's check for a stranger and asked to send someone part of the money, you are being scammed. **DON'T DO IT**; simply refuse. It could save you from a long-term financial mess.

IRA's - Traditional and Roth



The Clock is Ticking...
Now is the Time!

Contribute to your Individual Retirement Account before this year's income tax filing deadline. See a Personal Banker for details.



MONEY MAGIC CLUB MEMBERS

March – COMPLETE YOUR DEPOSIT SLIP. All month you can earn extra bonus coupons for learning how to fill out a deposit slip. Geneva, Grafton & Shickley Locations.

April 7 – EASTER EGG HUNT. Join us at the Kearney Branch at 11:00 a.m. to hunt for eggs. There will be egg hunts for all ages. Mr. E. Bunny might even appear.

April 14 – GOOFY HAT PARTY. Jill's Sweet Shop, Geneva, 10:00 a.m. Wear your goofy hat and come decorate cookies. It will be a goofy time!

May - MY MOM IS SPECIAL! Tell Money Magic, in one or two paragraphs, why your Mom is special. Entries are due by May 9th. Money Magic will pick the winner and award a special prize. All entries receive a bonus coupon.

June – MY DAD'S THE BEST! Same as Mom but now it's Dad's turn. Entries are due by June 13. Again, Money Magic will be the judge and will award a special prize. Everyone receives a bonus coupon.

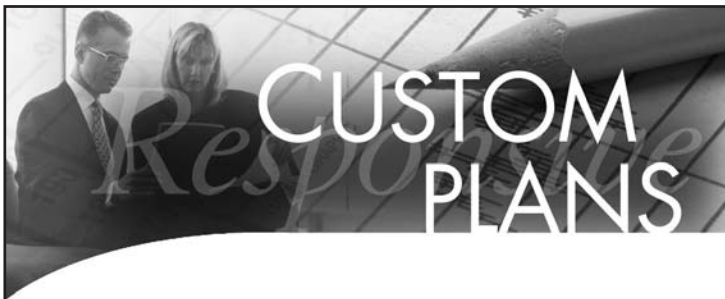
Send your entries to:

Money Magic at GSB

PO Box 313
Geneva, NE 68361

or

3720 2nd Avenue
Kearney, NE 68847



As a Financial Advisor who listens to you like you are the only investor in the world, I know that your investment goals are as unique as you are. That's why I work with you to develop a customized financial plan that meets your needs. Giving you a custom plan to guide your investment decisions ... another way I put *you first*.

Tom Gebers
Investment Representative

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You first.

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"The first day of spring is one thing, and the first spring day is another. The difference between them is sometimes as great as a month."

-Henry Van Dyke (1852-1933)

Calendar of Events

May 28 - Memorial Day

Bank Closed

June 14 - Ambassador Club Anniversary Party

Tony's in Grafton. Please RSVP

July 4 - Independence Day

Bank Closed

If you are going to gift, gift out in the open

by Aaron Schardt, Trust Officer

I had a discussion with an attorney recently that revolved around gifting. We all know that regular gifting is a fundamental way of reducing the value of one's estate and can be used very effectively in an estate tax plan. However, there is a dark side to gifting as well.

In the past I've written about treating children equitably rather than equally as differences in needs, time, and age make it very difficult, if not impossible to treat all children exactly equal. The down side to gifting equitably is that it is a virtual certainty that one child will not be treated as well as another. This is not by design; it's just the way it works. The dark side comes in when a parent makes 'closet gifts,' gifts that no one knows about except for that sibling and the parent. Examples might be the gift of a car, money to just one sibling, or a loan with no paperwork. Eventually closet gift comes up, usually during the settlement of an estate, and it can arouse suspicions and hurt throughout the family.

So the moral of the story is:

If you're going to gift,

gift out in the open. If it is your intention to make a special gift to a single family member, make sure your wishes are known by your family. When the family knows that the gift was indeed a gift, and that it was intentional, there is less likelihood that it will be challenged by other siblings at a later date. Thus your gift can be as helpful as you originally intended.

"If it is your intention to make a special gift to a single family member, make sure your wishes are known by other family members."