



DON'T BE THE NEXT STATISTIC. LEARN HOW TO DEFEND YOURSELF AND PROTECT YOUR IDENTITY.

- Identity fraud incidence increased in 2013 for the second consecutive year, affecting **13 million consumers**
- Consumers suffered total fraud losses of **\$18 billion** in 2013
- Nearly **one in three data breach victims** also became a fraud victim in the same year



First State Bank Nebraska has now upgraded the IDentity Theft 911 (IDT 911) services and protection available to current First State customers giving them the benefit of a trusted advisor they can turn to for help resolving crises in credit and identity theft and proactive management before identity theft occurs.

Contact your First State Bank Nebraska branch today and ask to speak with an IDT 911 specialist if you experience any of the following:

Proactive

When your personal data is compromised, IDT 911 can help you take preventative measures, such as placing fraud alerts, to help avoid identity theft.

Resolution

Recover from account takeover or identity theft with unlimited assistance to fix issues, handle notifications and provide credit and fraud monitoring for victims.

Document Replacement

Replace lost, stolen or destroyed documents and identification and get help notifying government agencies and providers.

Child ID Theft

Invest in your children's future by asking IDT 911 to help protect their identities now, before they're the victims of fraud or theft.

Tax ID Theft

Cut through taxing red tape and secure your refund with our expert guidance after crooks steal your Social Security number and file in your name.

Financial Fraud

Protect your current and future credit from unauthorized account activity, account takeovers and financial accounts opened in your name.

Military

Protect your good name when you're defending our country. IDT will work with you or an authorized relative to place an active-duty military fraud alert.

Medical

If criminals use your personal data to commit medical fraud, IDT helps you heal your identity and get back on your feet.

Travel

Contact a fraud specialist to help replace your lost or stolen IDs, passports, visas and other documents no matter where you are on the globe.

Estate

Keep the identities of deceased family members safe with help from our fraud experts, so fraud doesn't come back to haunt you.

Break-In

Stop thieves in their tracks after a home or auto break-in with assistance from our fraud experts to prevent use of

compromised personal data.

Disaster

Recover following a natural disaster with ID and document replacement, access to financial institutions and communicating with family, friends or providers.

Employment ID Theft

Call us to give pink slips to criminals who build their identities, careers and Social Security credit using your personal information.

With IDT 911, you and your family can rely on on-demand, personalized attention from the first phone call providing unlimited assistance until the issue is resolved, and continuing to monitor on your behalf to prevent recurrence.

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Summer is Here!



After a few years in Lincoln, Deanne and I have decided to move back to the country this summer. Deanne grew up in York and I was raised on a farm outside of Clatonia. I am still a farm kid at heart, we enjoy small communities and we both love country sunshine. Additionally, our family is also growing by three new grandchildren who will be arriving in the fall and we will have a new daughter-in-law. We want to be able to make lasting memories with our kids and grandkids and the country is a great place to spend some family time. Moving is never easy (or convenient), but the warmer weather in the summer probably makes it the best

time to move to a new place and get a fresh start.

Although the first official day of summer is still a couple of weeks away, the summer weather is already here. Kids are out of school, ball games are in full swing, families are planning summer vacations and we've just had our first summer storm. The warmer weather is also conducive to looking for a new home and doing remodeling and landscaping projects.

If you are looking to tackle some summer projects, we have a variety of products to provide financing for the purchase of a home and home improvement projects. Our First State Realty team can help you find your new dream home and our retail mortgage lending team can still help with the \$7,500 first-time home buyer's grant for those who qualify for the program. If you need homeowner's insurance or other insurance lines, our First State Insurance team can give you free quotes for those products and help you make sure your property is protected in the case of fire, storms and other catastrophes.

Our First State family is here to help you and your family. Happy Summer!!

Tom Damkroger, CEO

United Country, First State Realty

Proudly Announces



**Lynn
Mau**

Has Joined Our Firm

Lynn Mau joined the United Country team in 2014. She is a native Nebraskan and currently lives on an acreage near Cortland with her husband, Jim. They have five children and 10 grandchildren. They combine their talents in stained glass and woodworking to make one-of-a-kind furniture pieces. Her professional background includes 17 years as a paralegal, 10 years in insurance and the last 13 years in banking with First State Bank Nebraska.

Lynn can be reached at (402) 430-0071 or you can wish her a big congratulations when you see her at First State Bank Nebraska in Cortland!

United Country® is the only national real estate franchising system specializing in residential, farm and ranch, commercial and recreational properties in rural America. Founded in 1925 and headquartered in Kansas City, MO, the company has more than 500 offices in 34 states and a national database of properties. More information at www.1fsb.com/real-estate.aspx

Fighting Fraud

The IRS has issued a strong warning for consumers to guard against sophisticated and aggressive phone scams targeting taxpayers. Although the filing season is coming to an end, the IRS warns that these scams are not likely to end with the filing season.

Some characteristics of the scam include:

- Scammers use fake names and IRS badge numbers. They generally use common names and surnames to identify themselves.
- Scammers may be able to recite the last four digits of a victim's Social Security number.
- Scammers spoof the IRS toll-free number on caller ID to make it appear that it's the IRS calling.
- Scammers sometimes send bogus IRS emails to some victims to support their bogus calls.
- Victims hear background noise of other calls being conducted to mimic a call site.
- After threatening victims with jail time or driver's license revocation, scammers hang up and others soon call back pretending to be from the local police or DMV, and the caller ID supports their claim.

The IRS will always send taxpayers a written notification of any tax due via U.S. mail and will never ask for a credit card, debit card or prepaid card information over the telephone.

If you get a phone call from someone claiming to be from the IRS, here's what you should do:

- If you know you owe taxes or you think you might owe taxes, call the IRS at 1.800.829.1040. The IRS employees at that line can help you with a payment issue, if there really is such an issue.
- If you know you don't owe taxes or have no reason to think that you owe any taxes (for example, you've never received a bill or the caller made some bogus threats as described above), then call and report the incident to the Treasury Inspector General for Tax Administration at 1.800.366.4484.
- If you've been targeted by this scam, you should also contact the Federal Trade Commission and use their "FTC Complaint Assistant". Please add "IRS Telephone Scam" to the comments of your complaint.

Why Buy Life Insurance?

Life insurance can serve as a family's most important form of insurance coverage. Life coverage can often be overlooked because unlike other types of insurance it is not mandatory insurance in most cases.

Life insurance can offer a financial safety net for people and things you care about most. Some common reasons to buy life insurance:

- Income replacement to continue your family's standard of living
- Mortgage protection
- Fund future college expenses
- Provide support on final expenses for a spouse, child or an adult dependent

Additional Life Insurance is often acquired if you own a business or want to provide a charitable gift to leave a legacy.

There is often a misconception that a policy provided through an employer provides adequate coverage. In most cases, the coverage is not enough to fill your family's need and the policy often doesn't follow you into retirement or your next job.

At FSI, we understand that flexibility and affordability are important to you and we will help balance your needs with what is available in your budget. Similar to all of the other types of insurance we offer, we can choose from multiple carriers to find the most competitive pricing and choose from a wide variety of products. We take an educational and needs-based approach to identify the life

product that will best fit your needs and your budget.

If you are interested in receiving information or just want to run a needs analysis, you can contact one of our experienced life insurance professionals.

Not a Deposit. Not FDIC-insured. Not guaranteed by First State Bank Nebraska.



Jon Damkroger joins FSI



First State Insurance is pleased to welcome Jon Damkroger. Jon is a Firth native and a graduate of the University of Nebraska Lincoln, where he earned a business degree and played on the football team. Before joining First State Insurance, Jon ran his own insurance agency with a national insurance company. Jon is licensed to help you with property and casualty, life and health and crop insurance.

Jon currently resides in Lincoln. He and his fiancé, Paige, will be married this summer. Jon's experience, ability to innovate, and attention to customer service will help First State Insurance to continue to provide the best service and competitive products.

You can reach Jon at jdankroger@1fsb.com or (402) 858-1728.

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**First
State**





Collect Later, Collect More

Many Americans collect Social Security benefits early and face a penalty, but by waiting until their official retirement age, they would receive full benefits.

John Post works hard.

Born during World War II, just before the Baby Boom began, he's 62 years old and has spent his entire career in education. As a high school administrator, most of his work days start at 7 a.m., and many don't end until 10 or 11 p.m. after a school-related event. He works six days a week and rarely takes a vacation. While he's in decent health, it's been a year since triple-bypass surgery and he does his best to eat right and exercise.

But one of these days he's going to have to retire. A man responsible for educating students for several decades will soon have to call it quits as a high school superintendent. Post hopes to return to the classroom and teach part-time after retirement. Besides teaching, he's got a whole list of things he would like to do in retirement, and continuing to work and receive extra income is extremely important to him. Mr. Post didn't consult with a financial planner when thinking about retirement. Thus, he's always had some sort of a plan, but only a loosely defined one. Now he wants to make sure he doesn't outlive his retirement income and that means working a bit longer and in the process, avoids collecting Social Security early. It's one more reason to seek professional advice when planning for retirement.

Sound familiar?

The Baby Boomer generation is famous for a lot of things. One could easily argue that people born during this era are some of the most unique individuals that have ever lived. Now, with improved health conditions, an increased standard of living, and major medical advances,

people are living longer than ever before. They're also working longer than ever before. Some are working longer to keep active, others because of the benefits. But many people, Mr. Post included, are working longer to make sure something is left after he's gone. He's working as long as he can to avoid using up personal retirement savings and to maximize his Social Security benefits.

By drawing Social Security benefits early, (the earliest you're eligible is age 62), you automatically reduce the amount in benefits you'll receive for the rest of your life. A majority of Americans take their Social Security benefits early, which means they're left with less money. Some people are forced to take early retirement due to a lack of planning or situations beyond their control.

The chart below gives some examples provided by the Social Security Calculator at www.ssa.gov

This chart assumes that you were born in 1950 and are currently earning \$85,000 a year in income. You can see below how much can be gained by simply waiting a few years.

So why would anyone draw early? Quite honestly, many people are forced to draw early because a lack of proper retirement planning. Some reach 62 and are just ready to be done working but don't have any other (or very little) retirement income in place. Without a proper plan, they're forced to collect Social Security to help pay the bills. It's one more reason why professional advice can go a long way to helping you be independent in your retirement years.

Currently, the official retirement age varies according to the year you were born. In Post's case, his official age to retire and receive full benefits is 65

years and 10 months. He plans on waiting until that day so that he can collect full benefits. He also wants to work that long so he can continue to receive healthcare through his employer and continue to earn income. If you do start drawing benefits early and you still work, there are certain limits to how much money you can make each year while drawing Social Security benefits. If you go over those limits, your benefit is reduced even more. That's just one more reason to wait as long as possible to take Social Security.

Post emphasizes that the longer he can earn a steady income, the longer he can wait to collect Social Security benefits. Not to mention that once he starts drawing Social Security, his benefits will be increased by the added income. Post also emphasized the fun-factor in continuing to work. He's excited because by working longer, his retirement savings can stay intact longer and he'll have more assets left for things like vacation and hobbies. He's also concerned about leaving something to pass on to the next generation.

Once Post reaches his retirement age of 65 years and 10 months, he can also begin to work as much or as little as he wants with no effect on his Social Security benefits. At that point, Post says, he'll return to the class room and work as much or as little as his health and his travel schedule will allow.

When deciding what age you should retire at, you should always consult with a financial professional. There are more than just the factors above to think about when making such an important decision. However, if you want to receive full Social Security benefits, it's important that you wait until your official retirement age. That can be a difficult decision for some people to make. Post says the decision to wait was an easy one for him.

Post spoke about why he's working longer and the benefits of waiting to draw Social Security. He added that when you're finally able to travel and you see all the sights of this country, you realize why you're retired. It's to enjoy the great things this world has to offer. And the longer he can afford to do that, the happier he'll be!

The First State Financial Services team can help with your retirement planning and financial service needs:

- Jeremy Mumm (402) 858-1717
- Rich Rimel (402) 432-7658
- Randy Trost (402) 720-7708

Retirement Benefit Estimates	
Retirement age:	Monthly benefit amount
62 and 1 month in 2012	\$1,373.00
66 in 2016	\$1,875.00
70 in 2020	\$2,540.00

*The investments purchased or sold through First State Bank Nebraska and First State Financial Services are not insured by the FDIC, are not deposits or otherwise obligations of, or guaranteed by First State Bank Nebraska and are subject to investments risks including the possible loss of principal. Securities offered through Securities America, Inc., Member FINRA/SIPC. Rich Rimel, Jeremy Mumm and Randy Trost, Registered Representatives. Advisory services offered through Securities America Advisors, Inc. Rich Rimel, Jeremy Mumm and Randy Trost, Investment Advisor Representatives. First State Financial Services, First State Bank Nebraska, and Securities America are not affiliated. Written by Securities America.