

# PLATTE VALLEY COMPANIES - WYOMING

Platte Valley National Bank - Torrington • Platte Valley National Bank - Wheatland  
McBrayer Insurance Ctr.- Torrington • Platte Valley Insurance Ctr. - Wheatland

## NEWSLETTER

VOLUME 1, ISSUE 4

OCT./NOV./DEC.  
2006

Platte Valley National Bank Customers...

Join us for a

### Customer Appreciation Barbecue!

Friday ~ Sept. 29th  
4~6 p.m.

Platte Valley National Bank  
Parking Lot

We'd like to show YOU, our customers, how much we appreciate your business by throwing you a barbecue... hamburgers, hot dogs and all the fixings! Hope to see you there!



Register  
for  
Door Prizes!!

www.pvnbank.com



PLATTE VALLEY NATIONAL BANK

200 16TH ST. • WHEATLAND  
322-9215

Member FDIC

## PLATTE VALLEY NATIONAL BANK

Welcomes...

Matthew Kukowski  
Lender I Intern



Keith Geis, President and COO of Platte Valley National Bank in Wheatland, WY is pleased to announce the appointment of Matthew Kukowski as a Lender-Intern.

Matthew was born in Dickenson, North Dakota and was raised on a ranch south east of Sheridan, Wyoming. He graduated from Sheridan High School in 2000. After high school Matthew joined the Navy, serving aboard the USS Emory S. Land AS-39, Assault Craft Unit 5 ACU-5, USS Anchorage LSD-36. Matthew then went on to receive his Associates of Science Degree 2005, and is currently attending University of Wyoming where he is majoring in Agricultural Business with a minor in Economics. He will graduate in May of 2007.

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200 16TH STREET ~ WHEATLAND, WY  
(307) 322-9215



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### Platte Valley Companies...



Celebrates 10 years of serving the  
Wyo-Braska Communities  
financial and insurance needs.

### Your Ideas and Comments Are Important to Us!



If you have not completed a Customer Survey *click* below,

[Newsletter Survey](#)

which is located on our web site.

Your comments and suggestions will help us to better serve you in the future.



## Platte Valley Insurance Center

*A Platte Valley Company*

951 South Street, Wheatland, WY 82201 (307) 322-4025

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



**Jerry Orr**  
Manager/Agent

### A MIRACLE OF PAPER AND INK

(The Life Insurance Policy Contract)

Part III



*Let's take a look at a life insurance policy contract...*

*A piece of paper and some ink, or is it something more?*

This is the third and final part of a three part series of articles on life insurance. Part I and II appeared in the prior two Newsletters. In the first Newsletter I addressed the life insurance policy contract and briefly reviewed the types of life insurance. In the second issue I reviewed the three basic types of permanent life insurance. In this issue I will review related insurance riders, and the history of life insurance.

**Riders** are modifications to the insurance policy added at the same time the policy is issued. These riders change the basic policy to provide some feature desired by the policy owner. A common rider is accidental death, which used to be commonly referred to as "double indemnity", which pays twice the amount of the policy face value if death results from accidental causes, as if both a full coverage policy and an accidental death policy were in effect on the insured. Another common rider is premium waiver, which waives future premiums if the insured becomes disabled. These are the two most common riders.

#### History:

Insurance began as a way of reducing the risk of traders, as early as 5000 BC in China and 4500 BC in Babylon. Life insurance dates only to ancient Rome; "burial clubs" covered the cost of members' funeral expenses and helped survivors monetarily. Modern life insurance started in late 17<sup>th</sup> century England, originally as insurance for traders: merchants, ship owners and underwriters met to discuss deals at Lloyd's Coffee House, predecessor to the famous Lloyd's of London.

The first insurance company in the United States was formed in Charleston, South Carolina in 1732, but it provided only fire insurance. The sale of life insurance in the U.S. began the late 1760's. The Presbyterian Synods in Philadelphia and New York created the Corporation for Relief of Poor and Distressed Widows and Children of Presbyterian Ministers in 1759; Episcopalian priests organized a similar fund in 1769. Between 1787 and 1837 more than two dozen life insurance companies were started, but fewer than half a dozen survived.

Prior to the American Civil War, many companies in the United States insured the lives of slaves for their owners. In response to bills passed in California in 2001 and in Illinois in 2003, the companies have been required to search their records for such policies. New York Life, for example reported that Nautilus sold 485 slaveholder life insurance policies during a two-year period in the 1840s; they added that their trustees voted to end the sale of such policies 15 years before the Emancipation Proclamation.

#### In summary:

The life insurance policy is a miracle of paper and ink in that it provides a financial remedy for many people, when properly applied.



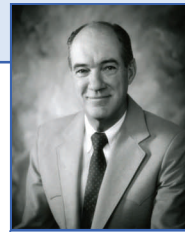
## McBrayer Insurance Center

*A Platte Valley Company*

302 W. 21st Ave., Torrington, WY 82240 (307) 532-2147

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

**How Much Insurance is Enough -  
We can help YOU with that decision!  
Feel free to stop by or call anytime.**



**Mike Vick**  
Manager/Agent

## ALERT!

### CONSUMER ALERT

#### Fraudulent E-Mail Claims to Be From the FDIC

**E**-mails to financial institution customers that fraudulently claim to be from the FDIC attempt to obtain highly sensitive personal information, including bank account information. These e-mails falsely indicate that consumers can enroll in an “FDIC protection system” to insure bank accounts against certain types of fraudulent activities.

The Federal Deposit Insurance Corporation (FDIC) has received numerous notifications from consumers of an e-mail that has the appearance of being sent from the FDIC. The **FROM** line of the e-mail displays the name “Federal Deposit Insurance Corporation” and the **Subject** includes the phrase “IMPORTANT: Notification of Federal Deposit Insurance Corporation.”

**The e-mail states that the FDIC received an application. It says, in part:**

**“...from your bank to ensure your Checking or Savings account against Fraud, Phishing or Identity Theft. If u agree with the following, PLEASE ENROLL in the FDIC protection system.”**

**The e-mail is fraudulent** and was **not** sent by the FDIC. It is an attempt to obtain personal financial information from consumers. The e-mail requests that recipients click on a hyperlink that is provided, which directs the recipient to a “spoofed” Web page. The Web page appears to belong to the FDIC and requests information, such as: name, phone number, Social Security number, mother’s maiden name, driver’s license/issuing state, date of birth, e-mail address, postal address, credit/debit/ATM card number, card expiration date, card verification number, personal identification number (PIN), bank name, bank routing number, and bank account number.

Consumers should **NOT** access the link provided within the body of the e-mail and should **NOT**, under any circumstances, provide any personal financial information!

The FDIC is attempting to identify the source of the e-mails and disrupt the transmission. Until this is achieved, consumers are asked to report any similar attempts to obtain this information to the FDIC by sending information to [alert@fdic.gov](mailto:alert@fdic.gov), or you can report it to me, Jacque Neu, Corporate Director of Marketing, % Platte Valley Companies, 308.632.3617...X3306 or Toll Free... 888-632-7004 in Scottsbluff, NE.

#### **SCAM - Warren Federal Credit Union e-mail.**

This e-mail scam looks official. They are asking for personal information, because of a power outage and their backup tapes did not work. **DO NOT RESPOND!!!** If you are a customer of Warren Federal Credit Union, please call them.



## Platte Valley Investment Center, Inc.

1212 Circle Dr., Scottsbluff, NE (308) 635-7766



Rick A. Morehouse, CPA, CFP®  
Financial Advisor  
Raymond James Financial Services, Inc.

### *Securities Offered Through Raymond James Financial Services, Inc.*

Member NASD/SIPC --  
An Independent Broker/Dealer

## INVESTING GUIDELINES FOR CHANGING TIMES

One thing remains certain when investing: uncertainty. It's what makes investing so difficult emotionally. While the long-term performance of equity markets has historically been a steady up trend, short-term direction is always unpredictable. Amid all of this misgiving about the market's course, what should investors do? Here are some suggestions:

### STAY BALANCED

Build a well-diversified portfolio where different sectors will complement each other and may not always move in the same direction at the same time. It should comprise cash equivalents, bonds, equities, and real estate and tangibles. Your Financial Advisor will help determine how much weighting to give each category and how to sub-allocate within each given an individual's time horizon and risk tolerance.

### REASSESS RISK TOLERANCE

Amid market turmoil, investors may realize that they don't quite have the stomach for stock market volatility they thought. Upon discovering risk tolerance is much lower than imagined, move incrementally toward a more appropriate investment mix. Not everyone can withstand extreme stock market volatility, and shouldn't have to. A well-diversified portfolio generally helps to offset instability and can put investors on the path toward achieving financial goals.

### COUNT CASH – LIQUIDITY IS KEY

In the event of a market downturn, investors should determine how long they could go without selling stocks, considering income, pension, Social Security and cash and bond holdings. This exercise can help bring the market's short-term swings back into perspective and help re-focus long-term goals.

### KEEP A DIARY






Consider keeping an investing diary. Investors sometimes suffer from selective memory. They may remember thoughts of selling stocks right before a market downturn, but forget that they had that same thought many other times prior to the market's rise. By keeping a diary, investors can see how often their instincts may be wrong.



# Bank...Wherever, Whenever you want with Online NetBANKING and NOW take advantage of Bill Pay!

Platte Valley National Bank's Standard **NetBANKING** allows you to do your banking on-line 24-hours a day. All you need to have is *at least* one eligible account with Platte Valley National Bank, which could include several or either a checking account, savings account, money market account, certificate of deposit, IRA, installment loan and/or line of credit.

You can:

-  **view account balances**
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-  **download into personal software**
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You need to be enrolled in the Standard **NetBANKING**, and then sign up for Bill Pay, which allows you to schedule one-time or recurring payments to vendors with a valid U.S. address through the Internet Banking System. Bill Pay history is available for 19 months.

*To have Bill Pay you need one active checking account.*

**Sign up TODAY! Call a Personal Banker for details.**

## Platte Valley National Bank, Trust Services

1212 Circle Dr., Scottsbluff, NE (888) 632-7004



**Clark Wisniewski,**  
Trust Officer  
/COO/CTFA

When it comes to providing the highest quality professional advice, Clark Wisniewski, Trust Officer & COO, is a Certified Trust and Financial Advisor and is available to discuss your estate needs in detail.

Please call Clark at (308) 632-7004, ext. 3201, or 888-632-7004, or e-mail him at [cwisniewski@pvnbank.com](mailto:cwisniewski@pvnbank.com) and get started today.

## WELCOME...

Brennan "BJ" Malm  
to McBrayer Insurance Center!



McBrayer Insurance Center in Torrington, WY along with

JG Elliott Insurance Center, Nebraska, Platte Valley Insurance Center, Wheatland, and the *Platte Valley Companies*-WY-NE-CO are pleased to introduce to you our newest associate, **Brennan "BJ" Malm.**

BJ was raised in the Albin, WY and Harrisburg, NE areas, and received his formal education at the University of Wyoming with degrees in Finance and Economics-graduating in 2005.

BJ started working at J.G. Elliott Insurance Center on November 1, 2005 and most recently moved to Torrington. BJ will be in sales and service of all insurance products and is available at any time to help with your insurance needs.



PLATTE VALLEY COMPANIES

## MCBRAYER INSURANCE CENTER

302 W. 21ST AVE. ~ TORRINGTON, WY  
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**Platte Valley National Bank**

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Scottsbluff, NE 69363  
(308) 632-7004



**We're on the web!**  
[www.pvnbank.com](http://www.pvnbank.com)



**Platte Valley Companies**

*"...your Hometeam financial & insurance network that works for YOU!"*

**PLATTE VALLEY NATIONAL BANK**

THE RESIDENTIAL LENDING SPECIALISTS  
IN THE REGION!



*"QUALITY FINANCIAL SERVICE...  
FOR A QUALITY LIFE!"*

**Let Us Help You...**

**Purchase a Modular Home!**

- Face-to-face with local experienced lenders.
- Nationally competitive rates.
- Loans approved right here in Wyo-Braska.
- Personal service from application to closing.
- We know the market!
- We know you as friends, customers and relatives.



**EARL WARREN**  
S.E. VICE PRESIDENT

**W**e would like to talk to you about financing a modular home. You can count on our experienced lending and servicing staff for outstanding service.



**DICK YATES**  
VICE PRES. / LENDER



**LINDA SMITH**  
ASST. VICE PRESIDENT / LENDER



**CATHY MINTER**  
PERSONAL BANKER / MORTGAGE



**PLATTE VALLEY NATIONAL BANK**

2201 MAIN STREET ~ TORRINGTON, WY  
532-2111

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

**Cookbooks For Sale!!!**

In celebration of Platte Valley Companies 10th Anniversary, the Associates have produced a collection of great recipes for our first cookbook. There are over 650 recipes and the proceeds from the cookbook will be given to many worthy groups in the communities we serve in Wyoming, Nebraska and Colorado. The cookbooks are on sale at all of our locations. Buy early—these would make a great Christmas present!

