

## OUR PRODUCTS AND SERVICES

Do you have plans and dreams for your future, but don't know how to make them come true? Or, do you have a problem that a loan would set right? We can help!

Our loans are available to anyone in our community who meets the lending guidelines set by our board of directors. These sound lending practices protect your credit rating and our institution. They must also comply with antidiscrimination laws, including fair lending and fair housing laws.

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Ask to see a loan officer. Our people are familiar with the many credit services we offer; they will be happy to advise you about getting the funds you need. Our loan products and policies are tailored to meet the needs of our community.

**DEPOSIT PRODUCTS OFFERED  
(EFFECTIVE 1/1/2024)**

Checking Accounts:

- EZ Checking
- Introduction/Student Checking
- Value Checking
- Traditions MMDA Checking
- Loyalty Checking

Savings Accounts:

- Optional Statement Savings Account
- Bonus Money Market Account

Certificate Accounts:

- 91-Day Certificate
- 182-Day Certificate
- 12-Month Certificate\*
- 18-Month Certificate\*
- 30-Month Certificate\*
- 48-Month Certificate\*
- 72-Month Certificate\*
- 96-Month Certificate\*
- Various CD Specials when available

\*Also available in Retirement Accounts and Coverdell Savings Accounts

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**LENDING PRODUCTS OFFERED  
(EFFECTIVE 1/1/2024)**

Owner Occupied 1-4 family and Non-owner occupied

Fixed Rate Mortgage Loans

- \*15 years

- \*20 years

- \*30 years

Nebraska Energy Loans

Certificate Loans

Auto Loans

Unsecured

Commercial Loans

Agricultural Loans

**For additional information on the above products, please ask a representative.**

**TECUMSEH FEDERAL BANK  
FEES AND SERVICE CHARGES  
EFFECTIVE 1/1/2024**

**Wire Transfers:	Incoming – Customers Only	\$ 0.00
	Outgoing – Customers Only	\$25.00
**Cashier's Checks:	Customers	Free
	Non Customers	\$20.00
**Check Cashing Fee:	Non Customers	\$45.00
	(at bank's discretion)	
**Safe Deposit Box Rent – (3/1/24 – 2/28/25)		
	If paid by 3/1/24	\$10.00/box
	After 3/1/24	\$15.00/ box
**Overdraft/NSF Fees:		
	Checks – Per Occurrence	\$30.00
	ACH – Per Occurrence	\$30.00
**ATM Surcharge for Non Customers		\$ 3.00
**Check Printing Fee:	Varies with Style/Quantity	
**Stop Payment Fee:	\$20.00/each	
**Closing Fee:	\$5.00 if closed w/in 30 days	
**Photocopies:	Customers: (limit 5/day)	Free
	Non Customers:	\$.25/ copy
**Faxes:	Outgoing	\$2.00/page
	Incoming	\$1.00/page
**Amortization Schedule:		
	Initial loan copy	Free
	Subsequent Requests	\$5.00/each
**Loose Coin Processing:		
	Customers for Deposit	Free
	NonCustomers/Cash	\$5.00 min or 10%
**Debit Card Reissue Fee:		\$10.00
**PIN Number Reissue Fee:		\$10.00
**Duplicate Filing Papers:	(Reissues)	\$25.00
**Research:		\$25.00/hour
		Mileage: \$.60/mile

**Information about  
TECUMSEH FEDERAL BANK's  
Mortgage Lending is  
Available upon Request**

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**Tecumseh Federal Bank's SAFE ACT Information**

Company Identifier #623987

**Mortgage Loan Originators**

John D Murphy      #663416

Matt Weber          #716603

## Loan Estimate

**DATE ISSUED** 1/22/2024  
**APPLICANTS** John Smith  
199 2nd Street  
Tecumseh, NE 68450  
**PROPERTY** 299 W 10th Street  
Tecumseh, NE 68450  
**SALE PRICE** \$50,000

**LOAN TERM** 15 years  
**PURPOSE** Purchase  
**PRODUCT** Fixed Rate  
**LOAN TYPE** ☒ Conventional ☐ FHA ☐ VA ☐  
**LOAN ID #** 16300  
**RATE LOCK** ☒ No ☐ Yes

*Before closing, your interest rate, points, and lender credits can change unless you lock the interest rate. All other estimated closing costs expire on 2/12/2024 at 4:30 PM CST*

Loan Terms		Can this amount increase after closing?
Loan Amount	\$40,000	NO
Interest Rate	6.5%	NO
Monthly Principal & Interest <i>See Projected Payments below for your Estimated Total Monthly Payment</i>	\$348.44	NO
Prepayment Penalty	Does the loan have these features? NO	
Balloon Payment	NO	

Projected Payments		
Payment Calculation	Years 1 – 15	
Principal & Interest	\$348.44	
Mortgage Insurance	+	0
Estimated Escrow <i>Amount can increase over time</i>	+	233
Estimated Total Monthly Payment	\$581	
Estimated Taxes, Insurance & Assessments <i>Amount can increase over time</i>	\$233 a month	<b>This estimate includes</b> <input checked="" type="checkbox"/> Property Taxes <input checked="" type="checkbox"/> Homeowner's Insurance <input type="checkbox"/> Other: <i>See Section G on page 2 for escrowed property costs. You must pay for other property costs separately.</i> <b>In escrow?</b> YES YES

Costs at Closing		
Estimated Closing Costs	\$4,594	Includes \$1,249 in Loan Costs + \$3,345 in Other Costs – \$0 in Lender Credits. <i>See page 2 for details.</i>
Estimated Cash to Close	\$14,594	Includes Closing Costs. <i>See Calculating Cash to Close on page 2 for details.</i>

## Closing Cost Details

### Loan Costs

<b>A. Origination Charges</b>	<b>\$400</b>
% of Loan Amount (Points)	
Loan Origination Charge (1%)	\$400

<b>B. Services You Cannot Shop For</b>	<b>\$551</b>
Appraisal Fee	\$500
Credit Report	\$35
Flood Certification	\$16

<b>C. Services You Can Shop For</b>	<b>\$298</b>
Title - ALTA Endorsement Form 9	\$25
Title - ALTA Endorsement Form 8.1	\$25
Title - Closing Protection Letter	\$25
Title - Lender's Title Insurance	\$223

**D. TOTAL LOAN COSTS (A + B + C)** **\$1,249**

### Other Costs

<b>E. Taxes and Other Government Fees</b>	<b>\$62</b>
Recording Fees and Other Taxes	\$62
Transfer Taxes	

<b>F. Prepaids</b>	<b>\$1,058</b>
Homeowner's Insurance Premium (12 months)	\$1,000
Mortgage Insurance Premium ( months)	
Prepaid Interest (\$7.22 per day for 8 days @ 6.5%)	\$58
Property Taxes (12 months)	

<b>G. Initial Escrow Payment at Closing</b>	<b>\$1,967</b>
Homeowner's Insurance \$83.33 per month for 11 mo.	\$917
Mortgage Insurance per month for mo.	
Property Taxes \$150.00 per month for 7 mo.	\$1,050

<b>H. Other</b>	<b>\$258</b>
Title - Owner's Policy (optional)	\$258

**I. TOTAL OTHER COSTS (E + F + G + H)** **\$3,345**

<b>J. TOTAL CLOSING COSTS</b>	<b>\$4,594</b>
D + I	\$4,594
Lender Credits	

### Calculating Cash to Close

Total Closing Costs (J)	\$4,594
Closing Costs Financed (Paid from your Loan Amount)	\$0
Down Payment/Funds from Borrower	\$10,000
Deposit	\$0
Funds for Borrower	\$0
Seller Credits	\$0
Adjustments and Other Credits	\$0
<b>Estimated Cash to Close</b>	<b>\$14,594</b>

## Additional Information About This Loan

LENDER  
NMLS/\_\_\_ License ID  
LOAN OFFICER  
NMLS/\_\_\_ License ID  
EMAIL  
PHONE

TECUMSEH FEDERAL BANK  
623987  
John D. Murphy  
663416  
jmurphy@tecfedbank.com  
(402) 335-3384

MORTGAGE BROKER  
NMLS/\_\_\_ License ID  
LOAN OFFICER  
NMLS/\_\_\_ License ID  
EMAIL  
PHONE

Comparisons	Use these measures to compare this loan with other loans.	
In 5 Years	\$22,213	Total you will have paid in principal, interest, mortgage insurance, and loan costs.
	\$9,313	Principal you will have paid off.
Annual Percentage Rate (APR)	6.676%	Your costs over the loan term expressed as a rate. This is not your interest rate.
Total Interest Percentage (TIP)	56.942%	The total amount of interest that you will pay over the loan term as a percentage of your loan amount.

Other Considerations	
Appraisal	We may order an appraisal to determine the property's value and charge you for this appraisal. We will promptly give you a copy of any appraisal, even if your loan does not close. You can pay for an additional appraisal for your own use at your own cost.
Assumption	If you sell or transfer this property to another person, we <input type="checkbox"/> will allow, under certain conditions, this person to assume this loan on the original terms. <input checked="" type="checkbox"/> will not allow assumption of this loan on the original terms.
Homeowner's Insurance	This loan requires homeowner's insurance on the property, which you may obtain from a company of your choice that we find acceptable.
Late Payment	If your payment is more than 20 days late, we will charge a late fee of <i>4% of the regularly scheduled payment or \$5.00, whichever is greater.</i>
Loan Acceptance	You do not have to accept this loan because you have received this form or signed a loan application.
Refinance	Refinancing this loan will depend on your future financial situation, the property value, and market conditions. You may not be able to refinance this loan.
Servicing	We intend <input checked="" type="checkbox"/> to service your loan. If so, you will make your payments to us. <input type="checkbox"/> to transfer servicing of your loan.

## Loan Estimate

DATE ISSUED 1/22/2024  
APPLICANTS John Smith  
199 2nd Street  
Tecumseh, NE 68450  
PROPERTY 299 W 10th Street  
Tecumseh, NE 68450  
SALE PRICE \$50,000

LOAN TERM 20 years  
PURPOSE Purchase  
PRODUCT Fixed Rate  
LOAN TYPE ☒ Conventional ☐ FHA ☐ VA ☐  
LOAN ID # 16300  
RATE LOCK ☒ No ☐ Yes

Before closing, your interest rate, points, and lender credits can change unless you lock the interest rate. All other estimated closing costs expire on 2/12/2024 at 4:30 PM CST

Loan Terms		Can this amount increase after closing?
Loan Amount	\$40,000	NO
Interest Rate	6.75%	NO
Monthly Principal & Interest <i>See Projected Payments below for your Estimated Total Monthly Payment</i>	\$304.15	NO
Prepayment Penalty	Does the loan have these features? NO	
Balloon Payment	NO	

Projected Payments		
Payment Calculation	Years 1 – 20	
Principal & Interest	\$304.15	
Mortgage Insurance	+	0
Estimated Escrow <i>Amount can increase over time</i>	+	233
Estimated Total Monthly Payment	\$537	
Estimated Taxes, Insurance & Assessments <i>Amount can increase over time</i>	\$233 a month	<b>This estimate includes</b> <input checked="" type="checkbox"/> Property Taxes <input checked="" type="checkbox"/> Homeowner's Insurance <input type="checkbox"/> Other: <i>See Section G on page 2 for escrowed property costs. You must pay for other property costs separately.</i> <b>In escrow?</b> YES YES

Costs at Closing		
Estimated Closing Costs	\$4,596	Includes \$1,249 in Loan Costs + \$3,347 in Other Costs – \$0 in Lender Credits. <i>See page 2 for details.</i>
Estimated Cash to Close	\$14,596	Includes Closing Costs. <i>See Calculating Cash to Close on page 2 for details.</i>

## Closing Cost Details

### Loan Costs

<b>A. Origination Charges</b>	<b>\$400</b>
% of Loan Amount (Points)	
Loan Origination Charge (1%)	\$400

<b>B. Services You Cannot Shop For</b>	<b>\$551</b>
Appraisal Fee	\$500
Credit Report	\$35
Flood Certification	\$16

<b>C. Services You Can Shop For</b>	<b>\$298</b>
Title - ALTA Endorsement Form 9	\$25
Title - ALTA Endorsement Form 8.1	\$25
Title - Closing Protection Letter	\$25
Title - Lender's Title Insurance	\$223

<b>D. TOTAL LOAN COSTS (A + B + C)</b>	<b>\$1,249</b>
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### Other Costs

<b>E. Taxes and Other Government Fees</b>	<b>\$62</b>
Recording Fees and Other Taxes	\$62
Transfer Taxes	

<b>F. Prepays</b>	<b>\$1,060</b>
Homeowner's Insurance Premium (12 months)	\$1,000
Mortgage Insurance Premium ( months)	
Prepaid Interest (\$7.50 per day for 8 days @ 6.75%)	\$60
Property Taxes (12 months)	

<b>G. Initial Escrow Payment at Closing</b>	<b>\$1,967</b>
Homeowner's Insurance \$83.33 per month for 11 mo.	\$917
Mortgage Insurance per month for mo.	
Property Taxes \$150.00 per month for 7 mo.	\$1,050

<b>H. Other</b>	<b>\$258</b>
Title - Owner's Policy (optional)	\$258

<b>I. TOTAL OTHER COSTS (E + F + G + H)</b>	<b>\$3,347</b>
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<b>J. TOTAL CLOSING COSTS</b>	<b>\$4,596</b>
D + I	\$4,596
Lender Credits	

### Calculating Cash to Close

Total Closing Costs (J)	\$4,596
Closing Costs Financed (Paid from your Loan Amount)	\$0
Down Payment/Funds from Borrower	\$10,000
Deposit	\$0
Funds for Borrower	\$0
Seller Credits	\$0
Adjustments and Other Credits	\$0
<b>Estimated Cash to Close</b>	<b>\$14,596</b>

## Additional Information About This Loan

LENDER  
NMLS/\_\_\_ License ID  
LOAN OFFICER  
NMLS/\_\_\_ License ID  
EMAIL  
PHONE

TECUMSEH FEDERAL BANK  
623987  
John D. Murphy  
663416  
jmurphy@tecfedbank.com  
(402) 335-3384

MORTGAGE BROKER  
NMLS/\_\_\_ License ID  
LOAN OFFICER  
NMLS/\_\_\_ License ID  
EMAIL  
PHONE

Comparisons	Use these measures to compare this loan with other loans.	
In 5 Years	\$19,558	Total you will have paid in principal, interest, mortgage insurance, and loan costs.
	\$5,630	Principal you will have paid off.
Annual Percentage Rate (APR)	6.892%	Your costs over the loan term expressed as a rate. This is not your interest rate.
Total Interest Percentage (TIP)	82.64%	The total amount of interest that you will pay over the loan term as a percentage of your loan amount.

### Other Considerations

Appraisal	We may order an appraisal to determine the property's value and charge you for this appraisal. We will promptly give you a copy of any appraisal, even if your loan does not close. You can pay for an additional appraisal for your own use at your own cost.
Assumption	If you sell or transfer this property to another person, we <input type="checkbox"/> will allow, under certain conditions, this person to assume this loan on the original terms. <input checked="" type="checkbox"/> will not allow assumption of this loan on the original terms.
Homeowner's Insurance	This loan requires homeowner's insurance on the property, which you may obtain from a company of your choice that we find acceptable.
Late Payment	If your payment is more than 20 days late, we will charge a late fee of <i>4% of the regularly scheduled payment or \$5.00, whichever is greater.</i>
Loan Acceptance	You do not have to accept this loan because you have received this form or signed a loan application.
Refinance	Refinancing this loan will depend on your future financial situation, the property value, and market conditions. You may not be able to refinance this loan.
Servicing	We intend <input checked="" type="checkbox"/> to service your loan. If so, you will make your payments to us. <input type="checkbox"/> to transfer servicing of your loan.

# TECUMSEH FEDERAL BANK

160 N. 4th Street, P.O. Box 318, TECUMSEH, NE 68450-0318

Save this Loan Estimate to compare with your Closing Disclosure.

## Loan Estimate

**DATE ISSUED** 1/22/2024  
**APPLICANTS** John Smith  
 199 2nd Street  
 Tecumseh, NE 68450  
**PROPERTY** 299 W 10th Street  
 Tecumseh, NE 68450  
**SALE PRICE** \$50,000

**LOAN TERM** 30 years  
**PURPOSE** Purchase  
**PRODUCT** Fixed Rate  
**LOAN TYPE** ☒ Conventional ☐ FHA ☐ VA ☐  
**LOAN ID #** 16300  
**RATE LOCK** ☒ No ☐ Yes  
*Before closing, your interest rate, points, and lender credits can change unless you lock the interest rate. All other estimated closing costs expire on 2/12/2024 at 4:30 PM CST*

Loan Terms		Can this amount increase after closing?
Loan Amount	\$40,000	NO
Interest Rate	7%	NO
Monthly Principal & Interest <i>See Projected Payments below for your Estimated Total Monthly Payment</i>	\$266.12	NO
Prepayment Penalty	Does the loan have these features? NO	
Balloon Payment	NO	

Projected Payments		
Payment Calculation	Years 1 – 30	
Principal & Interest	\$266.12	
Mortgage Insurance	+	0
Estimated Escrow <i>Amount can increase over time</i>	+	233
<b>Estimated Total Monthly Payment</b>	<b>\$499</b>	
<b>Estimated Taxes, Insurance &amp; Assessments</b> <i>Amount can increase over time</i>	<b>\$233</b> a month <b>This estimate includes</b> <input checked="" type="checkbox"/> Property Taxes <input checked="" type="checkbox"/> Homeowner's Insurance <input type="checkbox"/> Other: <i>See Section G on page 2 for escrowed property costs. You must pay for other property costs separately.</i>	<b>In escrow?</b> <b>YES</b> <b>YES</b>

Costs at Closing		
Estimated Closing Costs	\$4,598	Includes \$1,249 in Loan Costs + \$3,349 in Other Costs – \$0 in Lender Credits. See page 2 for details.
Estimated Cash to Close	\$14,598	Includes Closing Costs. See Calculating Cash to Close on page 2 for details.

## Closing Cost Details

### Loan Costs

<b>A. Origination Charges</b>	<b>\$400</b>
% of Loan Amount (Points)	
Loan Origination Charge (1%)	\$400

### B. Services You Cannot Shop For

	<b>\$551</b>
Appraisal Fee	\$500
Credit Report	\$35
Flood Certification	\$16

### C. Services You Can Shop For

	<b>\$298</b>
Title - ALTA Endorsement Form 9	\$25
Title - ALTA Endorsement Form 8.1	\$25
Title - Closing Protection Letter	\$25
Title - Lender's Title Insurance	\$223

### D. TOTAL LOAN COSTS (A + B + C)

**\$1,249**

### Other Costs

<b>E. Taxes and Other Government Fees</b>	<b>\$62</b>
Recording Fees and Other Taxes	\$62
Transfer Taxes	

### F. Prepays

	<b>\$1,062</b>
Homeowner's Insurance Premium (12 months)	\$1,000
Mortgage Insurance Premium ( months)	
Prepaid Interest (\$7.78 per day for 8 days @ 7%)	\$62
Property Taxes (12 months)	

### G. Initial Escrow Payment at Closing

	<b>\$1,967</b>
Homeowner's Insurance \$83.33 per month for 11 mo.	\$917
Mortgage Insurance per month for mo.	
Property Taxes \$150.00 per month for 7 mo.	\$1,050

### H. Other

	<b>\$258</b>
Title - Owner's Policy (optional)	\$258

### I. TOTAL OTHER COSTS (E + F + G + H)

**\$3,349**

### J. TOTAL CLOSING COSTS

	<b>\$4,598</b>
D + I	\$4,598
Lender Credits	

### Calculating Cash to Close

Total Closing Costs (J)	\$4,598
Closing Costs Financed (Paid from your Loan Amount)	\$0
Down Payment/Funds from Borrower	\$10,000
Deposit	\$0
Funds for Borrower	\$0
Seller Credits	\$0
Adjustments and Other Credits	\$0
<b>Estimated Cash to Close</b>	<b>\$14,598</b>

## Additional Information About This Loan

LENDER  
NMLS/\_ License ID  
LOAN OFFICER  
NMLS/\_ License ID  
EMAIL  
PHONE

TECUMSEH FEDERAL BANK  
623987  
John D. Murphy  
663416  
jmurphy@tecfedbank.com  
(402) 335-3384

MORTGAGE BROKER  
NMLS/\_ License ID  
LOAN OFFICER  
NMLS/\_ License ID  
EMAIL  
PHONE

Comparisons	Use these measures to compare this loan with other loans.	
In 5 Years	\$17,278	Total you will have paid in principal, interest, mortgage insurance, and loan costs.
	\$2,347	Principal you will have paid off.
Annual Percentage Rate (APR)	7.11%	Your costs over the loan term expressed as a rate. This is not your interest rate.
Total Interest Percentage (TIP)	139.664%	The total amount of interest that you will pay over the loan term as a percentage of your loan amount.

### Other Considerations

Appraisal	We may order an appraisal to determine the property's value and charge you for this appraisal. We will promptly give you a copy of any appraisal, even if your loan does not close. You can pay for an additional appraisal for your own use at your own cost.
Assumption	If you sell or transfer this property to another person, we <input type="checkbox"/> will allow, under certain conditions, this person to assume this loan on the original terms. <input checked="" type="checkbox"/> will not allow assumption of this loan on the original terms.
Homeowner's Insurance	This loan requires homeowner's insurance on the property, which you may obtain from a company of your choice that we find acceptable.
Late Payment	If your payment is more than 20 days late, we will charge a late fee of <i>4% of the regularly scheduled payment or \$5.00, whichever is greater.</i>
Loan Acceptance	You do not have to accept this loan because you have received this form or signed a loan application.
Refinance	Refinancing this loan will depend on your future financial situation, the property value, and market conditions. You may not be able to refinance this loan.
Servicing	We intend <input checked="" type="checkbox"/> to service your loan. If so, you will make your payments to us. <input type="checkbox"/> to transfer servicing of your loan.

## **EQUALITY IS OUR POLICY**

We are committed to our community, from north to south, east to west. We welcome all who want to apply for a loan, and we grant credit to all who qualify under the lending guidelines set by our board of directors.

As a good citizen, our financial institution follows the laws and regulations that protect people from discrimination. We are guided by laws including the Equal Credit Opportunity Act, the Fair Housing Act, and the Home Mortgage Disclosure Act.

As good neighbors, however, we go beyond requirements as we strive to give equal opportunity and advancement to all.

And, as good managers, we reserve the option of not giving credit if we judge it an unsafe banking practice.

\*\*\*\*\*

Our staff is trained to explain our various types of credit and will help you apply. Please feel free to ask any one of them.

**TECUMSEH FEDERAL BANK**

**160 N 4<sup>TH</sup> ST**

**TECUMSEH NE 68450**

**CENSUS TRACT -- #9676**

**\*\*\*\*\***

**OFFICE HOURS**

**9:00 A.M. – 4:30 P.M.**

**MONDAY THROUGH FRIDAY**

**AFTER HOURS BY APPOINTMENT**

**(402) 335-3384 OR 1-800-745-9998**

**\*\*\*\*\***

**APPLY TODAY**



For assistance, contact:

Paula Straube

(402) 335-3384

# Select the best credit card for you or your business



Text **card qat727** to 96932 to have an application link sent right to your phone. Or, scan the QR code.



Or, visit this URL: [branchoffer.com/qat727](https://branchoffer.com/qat727)



	Card options	Feature	Good if you want to...
Personal	Platinum Card	Extended Intro Rate	save on interest or pay down your other credit card balances
	Max Cash Rewards Card	Earn Cash Back	enjoy a simple cash back program
	Secured Cards	Security Deposit Required	improve or establish credit history*
	Everyday Rewards+ Card	Flexible Rewards	earn on your everyday spend
Business	Business Card	Extended Intro Rate	save on interest for your business
	Smart Business Rewards Card	Flexible Rewards	earn more where you spend more
	Business Cash Preferred Card	Earn Cash Back	earn more on select business expense categories
	Business Real Rewards Card	Flexible Rewards	earn on your everyday business spend

All of our cards can be added to your mobile device for simple, secure mobile payments with compatible Apple®, Android® or Samsung® phones. Plus, our business cards include convenient expense management tools and free employee cards with individual credit lines.

## Apply now!

\*Late payments or going over the credit limit history may damage your credit history.

By texting 96932 your request for information about this offer from your wireless number, you agree to receive a one-time automated text message with a link to apply. Message and data rates may apply.

Subject to credit approval.

Apple and the Apple logo are trademarks of Apple Inc., registered in the U.S. and other countries. Apple Pay is a trademark of Apple Inc.

Google, Google Pay and the Google Logo are trademarks of Google LLC. ©2022 Samsung Pay is a registered trademark of Samsung Electronics Co., Ltd. Use only in accordance with law.

The creditor and issuer of this card is Elan Financial Services, pursuant to a license from Visa U.S.A. Inc.

©2022 Elan Financial Services

September, 2019

Dear Tecumseh Federal Bank,

On behalf of the children who receive backpacks on Fridays at schools in Johnson County, we would like to thank you for your **generous donations of \$250.00**

Each week, the people at SENCA package 72 backpacks with food delivered from The Lincoln Food Bank. The packages are transported to Johnson County Schools, Sterling Public Schools and St. Andrews Catholic School on Thursdays. At dismissal, on Fridays, students receive a pack of food for their family, to help supplement their meals for the weekend. The good news again this year is that the cost of a backpack has not increased from \$250 per student for the year!

As you can see, putting these backpacks together for our Johnson County area students in need is quite an effort by many parties. We hope you will feel good about making a difference for children right here in southeast Nebraska communities!

**A sincere Thank You for your donation and continued interest!**

*Thanks again this year  
for your amazing help!*  
*Sally*

John Rother, Elementary Principal, JCC  
Nicole Wilken, SENCA, (Southeast Nebraska Community Action)  
Sally Hutt, Backpack Committee Chairperson



SEP 20 2019

# Johnson County Hospital Foundation

July 9, 2019

Tecumseh Federal Bank  
160 N 4th St.  
Tecumseh, NE 68450

Dear Steve,

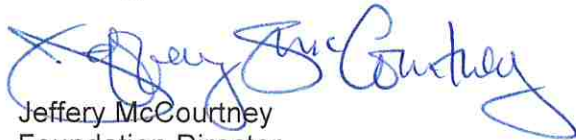
Thank you for participating in the 2019 Johnson County Hospital Foundation Annual Three-Person Golf Scramble. Of the \$250.00 that you paid, \$250.00 is considered a tax deductible donation.

Because of your support, the golf scramble raised more than \$4,500 to help with the purchase of C-Army X-Ray machine for our surgical suite.

Donations such as yours help provide Johnson County Hospital with new equipment and enable us to enhance our services to the community. Again, thank you for helping to bring quality healthcare to rural southeast Nebraska.

Please keep this letter for your tax records to claim your deduction.

Sincerely,



Jeffery McCourtney  
Foundation Director

JCH Foundation Tax ID Number: 27-0317629  
Tax Deductible Amount: \$250.00  
Gift Date: 6/5/2019

# Johnson County Hospital Foundation

April 1, 2019

Tecumseh Federal Bank  
160 N 4th St.  
Tecumseh, NE 68450

Dear Steve,

Thank you for attending the 2019 Johnson County Hospital Foundation Gala. Your ticket purchase of \$100.00 helped to raise more than \$3,000 for Johnson County Hospital's C- arm X-ray machine.

We are a registered 501(c)3 organization, so a portion of your ticket purchase (\$50.00) is tax deductible. Please keep this letter for your tax records to claim your deduction. Your gift may be acknowledged in the 2018-19 Johnson County Hospital Foundation Annual Donor Report. (Please contact the Foundation if you do not wish for your gift to be included.)

Participation in Johnson County Hospital Foundation events helps provide the hospital with new equipment and helps to enhance our services to the community. Thank you.

Sincerely,



Matthew Sholty  
Interim Foundation Director

JCH Foundation Tax ID Number: 27-0317629  
Purchase Date: 2/26/2019  
Tax Deductible Amount: 50.00

*Thank you  
for your  
support!*

APR - 4 2019

JOHNSON COUNTY AMERICAN LEGION/VFW  
VETERANS MEMORIAL

P.O. Box 404

Tecumseh, NE 68450

Fed ID # 47-0469468

The Johnson County American Legion/VFW gratefully  
acknowledges receipt of \$ 2000.00 on 3/27/19  
for the Johnson County Veterans Memorial from the following:

Name: Tecumseh Federal Bank

Address: P.O. Box 318

City: Tecumseh

State: NE Zip Code: 68450

No goods or services were provided in exchange for this  
donation ~~in honor of~~ Flag Pole

JOHNSON COUNTY AMERICAN LEGION/VFW

BY: Kevin McKinney

Memorial Committee Co-Chairman

# City of Tecumseh

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P.O. Box 417  
Tecumseh, NE 68450-0417  
402-335-3570

March 15, 2019

Tecumseh Federal Bank  
Attn: Steve Darling  
PO Box 318  
Tecumseh, NE 68450

RE: City of Tecumseh – Request for Financing Proposals

Dear Mr. Darling:

The City of Tecumseh would like to thank you for submitting a proposal to finance the new aquatic center project in Tecumseh. You bid on the short-term financing portion of the project. We have reviewed all bids received and have selected another proposal for this portion of the financing.

We appreciate you considering the project and submitting a proposal for this community project. You have been and will continue to be an important partner with the City of Tecumseh.

If you have any questions regarding the review of these proposals, please feel free to contact me at (402) 335-4011.

Sincerely,

A handwritten signature in blue ink that reads "Lisa Beethe".

Lisa Beethe  
City Clerk

MAR 20 2019



## Tecumseh Chamber of Commerce

Sponsor of the 2005 Johnson County Home & Garden Show

1133 North 3rd, Tecumseh, NE 68450

(402) 335-3357 – Voice (402) 335-3935 - Facsimile

April 11, 2005

Tecumseh Building & Loan  
Steve Darling  
160 North 4th  
Tecumseh, NE 68450

Dear Mr. Darling:

Thank you so much for the donation of a 27" Television that was given away at the 2005 Johnson County Home & Garden Show. The prize was won by Diana Thiemann of Pawnee City. Your contribution truly helped make the event a success.

The businesses received recognition in many of the 90 commercials for the event that aired on KUTT (99.5 FM) radio. KUTT Radio also did a live remote and during each "break in" from the event the prizes were mentioned. Also, the prizes were mentioned on posters displayed in Johnson County, on 10,000 inserts that were put in grocery bags, bank statements, and other places around the county, in advertisement and stories regarding the event in local newspapers, and in a special advertisement "pull out" section of the Penny Press.

The event was a huge success. Our success would have never happened without the prize donations that we received. We are truly grateful to you. ☺

We hope that Tecumseh Building & Loan will again want to be associated with our event in 2006.

Sincerely,

*Sharon Colling*

Sharon Colling  
Chairman, 2005 Johnson County Home & Garden Show

*Thanks!*

*Steve -  
The social was wonderful. Thank you for  
all the things TB+L, Tecumseh Ins. Center, and  
you and Paula contributed - the prizes, the  
social, and your time are all so much  
appreciated. The show was successful due to  
folks like you. - Sharon*

# TECUMSEH AQUATIC ASSOCIATION

December 17, 2018

Tecumseh Federal Bank  
Attn: Steve Darling  
160 North 4<sup>th</sup> Street  
Tecumseh, NE 68450

Re: Charitable Gift

Dear Steve:

The Tecumseh Aquatic Association would like to thank you for your recent charitable gift to our fundraising campaign in support of a new aquatic center in Tecumseh, Nebraska. Your gift was very much appreciated.

The Tecumseh Aquatic Association is a 501(c)3 organization that can provide you with a letter of acknowledgement of this gift for your tax purposes. We wish to thank you for your cash contribution of \$12,500.00 that the Tecumseh Aquatic Association received on November 30, 2018. No goods or services were provided in exchange for your contribution.

Again, thank you for your contribution. Please contact me at (402) 335-3570 if you have any questions regarding this acknowledgement of your donation.

Sincerely,



Lisa Beethe  
City Clerk  
City of Tecumseh

DEC 20 2018

# TECUMSEH AQUATIC ASSOCIATION

December 17, 2018

Tecumseh Federal Bank  
Attn: Steve Darling  
160 North 4<sup>th</sup> Street  
Tecumseh, NE 68450

Re: Charitable Gift

Dear Steve:

The Tecumseh Aquatic Association would like to thank you and Tecumseh Federal Bank so much for the donation to our new aquatic center project in Tecumseh. Your donation has really provided a boost to our fundraising efforts and will provide a challenge to others in the community to contribute as generously as you have. It really shows the commitment you have to this community. We are excited to get the project underway this coming spring.

We have been working on several grant and foundation requests and have been quite successful so far. We are also approaching many other partners in the area to request support as well. Please let us know if you have any questions about the project, we would be happy to keep you informed.

We have also enclosed the official contribution receipt for your tax records. Again, thank you for your contribution. Please contact me at (402) 335-3570 if you have any questions.

Sincerely,



Lisa Beethe  
City Clerk  
City of Tecumseh

DEC 20 2018

**5275 Community Support Statement result**

From: Jennifer Kathrens  
To: John Murphy  
Cc:  
Sent: Wednesday, September 27, 2017 3:46:37 PM

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Dear John,

The Federal Housing Finance Agency (FHFA) has reviewed the Community Support Statement that your institution submitted on **09/21/2017**. FHFA has determined that your institution is in compliance with the requirements of FHFA's Community Support Regulation (12 CFR part 1290), effective **09/26/2017**.

Regards,  
Jennifer  
**Jennifer Kathrens**

FHLBank Topeka | HCD Community Programs and Records Specialist

**DIRECT 785.438.6030 | FAX 785.234.1765**  
One Security Benefit Pl, Suite 100 | PO Box 176 | Topeka, KS 66601-0176

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