

*State Nebraska Bank can help
protect your family's future*

TRUST DEPARTMENT

Our Trust Department offers the following retirement and savings accounts for your investment needs:

Health Savings Account

By establishing a Health Savings Account (H.S.A.) in conjunction with a high-deductible health plan, you are taking healthcare savings back into your own hands. Unlike a cafeteria savings plan, you can carry-over unused contributions from one year to the next. H.S.A.'s allow you to make contributions and earn interest tax free. Your distributions may also be tax free as long as they are used for qualified medical expenses.



Coverdell Educational Savings Account

Need help with those educational expenses?

The tax benefits of the C.E.S.A. include tax-deferred growth of earnings and tax-free distributions, if used for qualified educational expenses. You may contribute \$2,000.00 per year for the benefit of a child until they reach the age of 18.



Traditional IRA

A Traditional IRA is a special tax deferred savings plan used to help you save money for retirement. Anyone under the age of 70 ½ years of age for the entire tax year and has earned compensation may contribute to a Traditional IRA. Consult your tax professional to see if you would qualify for a Traditional IRA.

Roth IRA

A Roth IRA is a retirement account to which participants are able to make annual non-deductible contributions. Unlike a Traditional IRA in which your earnings are tax-deferred, Roth IRA earnings can be tax free. Consult your tax professional to see if you would qualify for a Roth IRA.



*See Diane or Lorie in our
Trust Department to open
your retirement account today!*



Member
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STATE NEBRASKA BANK & TRUST



122 Main Street Wayne, NE 68787 (402) 375-1130 www.statenebank.com