



Investments

Brett Warner, an Investment and Wealth Management Analyst at TS Bank, spoke at the Treynor Optimist Club on August 8. Brett has a Finance degree from Creighton University. He graduated from Des Moines Dowling in 2007 and from Creighton four years ago. He moved to Council Bluffs from Omaha two months ago.

Brett showed pictures of the inside of the new bank addition in Treynor.

For investments, TS Bank invests mainly in municipal bonds, with some investments in company bonds. Brett said that Iowa and Nebraska state bonds are some of the safest in the country. They also pay low rates.

TS Bank was closed Saturday and Sunday to update the computers.

Brett said that the Dodd–Frank Wall Street Reform and Consumer Protection Act, signed into law on July 21, 2010 has a lot of new regulations. It introduced a lot of new regulations for large banks to prevent another financial crisis. Large banks can afford to hire someone to help them comply with all the regulations. However, the regulations trickle down to small banks and they cannot afford to hire people to help them comply with the regulations.