

Ambassador Club News

Summer 2024

A newsletter for CBI Bank & Trust's Ambassador Club members

Club Director's Message

Greetings! I have enjoyed getting to know so many of you. It is now time to enjoy a new season of events for the Ambassador Club. BINGO is gaining momentum, with a new day each month. The first Tuesday of every month from 2 p.m. until 3:30 p.m. A great time for food, prizes, and plenty of conversation.



Angie Thompson

We will be having a day trip in September to the Amana Colonies! I am so excited to offer you this trip. A day of shopping, food, fun, and *Big Rock Candy Mountain The Musical* at the former Old Creamery – now Amana Performing Arts Center. In addition, we will be having two potlucks this year. Finger foods in the park and a holiday potluck at the Muscatine Park Avenue branch. Back by popular demand is Coin Appraisal Day. I know how much everyone has loved this opportunity, so I made many calls until I could get a YES from a professional in the industry.



Last but not least, I am always here for your banking needs. If you have not come into the office yet, please stop by soon. CD rates have been holding well, and now is a great time to consider a safe investment for your money.

Sincerely,

Angie Thompson
Ambassador Club Director/Universal Banker
(563) 263-3144
ambassadorclub@cbibt.com

Your Medicare number is valuable. Protect it.

Scammers spend their days pretending to be someone they aren't, like government agents or medical staff, to con us out of information and money. If you or someone you know has Medicare, here's advice to help protect your time, money, and information from Medicare imposters.



Don't share your Medicare number. Your Medicare number is valuable. Don't share it over the phone with anyone for any reason — and scammers have a lot of fake "reasons." Scammers ask for Medicare numbers to "verify your identity" or to offer you "new plastic cards." But Medicare won't call you to verify your card, and Medicare cards are paper, not plastic, and they're free. Other scammers claim they'll send a Medicare-approved back or knee brace if you give them your number. But those are scams, too. If your doctor wants you to have equipment, they'll talk with you about it at an appointment, not have someone call unexpectedly to offer it to you. Report these kinds of scams to the FTC at [ReportFraud.ftc.gov](https://www.ftc.gov/report-fraud).

Check your monthly Medicare statement. Do the details about your recent visits, services, and products match your records and receipts? If not, or your statement shows double charges, charges for something you didn't get, or charges for things your doctor didn't order — like back or knee braces — call your doctor or health plan. If you suspect healthcare fraud or abuse, contact your state Senior Medicare Patrol.

Report medical identity theft. If you think someone used your information to get medical care, get copies of your medical records from each doctor, hospital, pharmacy, and other place the thief might have used your information. Review the records and tell your provider about any errors. Report the theft at [IdentityTheft.gov](https://www.identitytheft.gov) and create a plan to recover from problems the identity theft may have caused.

Prepare for your own financial future:

Hope for the best, but plan for the worst

Losing the ability to manage your finances may be something you'd rather not think about. We often think about our financial capabilities, like our ability to drive, as an important measure of our independence. But planning ahead may help you stay in control of your finances, even if diminished financial capacity becomes a serious problem. Taking the steps listed below now may help avoid or minimize problems for you and your family.

Organize your important documents

Organize and store important documents in a safe, easily accessible location. That way, they are readily available in an emergency. Give copies to trusted loved ones or let them know where to find the documents. Typically, the following documents will be most relevant to your finances:

- Bank and brokerage statements and account information.
- Mortgage and credit information.
- Insurance policies
- Pension and other retirement benefit summaries
- Social Security payment information
- Contact information for financial and medical professionals, such as doctors, lawyers, accountants, and securities professionals.

Provide your financial professionals with trusted contacts

Consider adding a "trusted contact person" to your brokerage accounts. A "trusted contact person" is a person that you authorize your brokerage firm to contact in certain circumstances, in the event your broker has trouble reaching you or believes you are being scammed. Trusted contacts do not have access to your money — they get notified if the financial institution sees signs of financial exploitation.

Use Social Security Advance Designation

Social Security Advance Designation allows you to recommend someone you trust to manage your Social Security benefits if you become unable to do so yourself.

With Social Security Advance Designation, you can choose up to three people to serve as your "representative payee" if you need help in the future. A representative payee is someone who the Social

Security Administration (SSA) appoints to manage your Social Security benefits when you are unable to do so.

With Advance Designation, you still manage your own benefits for as long as you're able. But if your situation changes and you need help, the SSA will evaluate your Advance Designation to make sure the person you chose is suitable to serve as your representative payee at that time.

Consider creating a durable financial power of attorney

A financial power of attorney gives someone the legal authority to make financial decisions for you if you cannot. That person is called your agent. The document is called "durable" because it remains in effect even if you become incapacitated. You retain the ability to change it or cancel it as long as you are still able to make decisions. A financial power of attorney differs from a health care power of attorney, which only covers health care decisions. You may want to consult with a lawyer to determine whether a durable financial power of attorney is right for you.

Think about involving a trusted relative, friend, or professional

Besides listing them as emergency contacts, you may wish to give a trusted relative, friend, or professional an overview of your finances (even if you don't want to share all the details).

Keep things up to date

Be sure that if something changes (for example, you open a new account) you keep your information as current as possible. Also, your trusted contact may change over time. Keep your financial professionals informed of changes regarding who has authority to review your account or whom they should contact in case of an emergency.

The Trust Department at CBI Bank & Trust can answer questions about maintaining your finances, especially if diminishing capacity concerns you or a member of your family. Contact Jon Holthe and he will be happy to visit with you.

Jonathan D. Holthe
Senior Vice President
& Senior Trust Officer
(563) 262-3124
Jon.Holthe@cibt.com



Ambassador Club

Highlights and Events

For reservations or information, please contact Angie Thompson at (563) 263-3144, or by email at ambassadorclub@cbibt.com.

August

BINGO!

Tuesday, August 6, 2:00 – 3:30 p.m.

Free event at CBI Bank & Trust, Lower Level, 1521 Park Avenue, Muscatine, IA

Finger Foods Potluck

Wednesday, August 28 – 1:00 p.m.

Free event at the Weed Park shelter near the lagoon, Muscatine, IA

The Muscatine Police Department will make a Fraud Awareness presentation.

September

BINGO!

Tuesday, September 3, 2:00 – 3:30 p.m.

Free event at CBI Bank & Trust, Lower Level, 1521 Park Avenue, Muscatine, IA

Amana Colonies Day Trip

Saturday, September 21

Enjoy a fun-filled day in the Amanas with shopping, food, and a play!

- 8:45 a.m. – Board the bus at CBI Bank & Trust, 1521 Park Avenue, Muscatine
- 10 a.m. – Arrive at Main Amana
- 10 a.m. to 1 p.m. – Free time to shop, sip, and eat
- 1:15 p.m. – Board the bus for the Amana Performing Arts Center (formerly Old Creamery)
- 2 p.m. to 4 p.m. – Enjoy *Big Rock Candy Mountain The Musical*. A merry band of misfits sneak into a theatre hoping to stay out of trouble, but instead find themselves front and center in this story about the power of music and second chances. Add a down on her luck theatre owner and her wacky assistant, a clueless town mayor, his scheming wife and bumbling sheriff and you've got yourself an afternoon of music and fun that will have you grinning from ear to ear!
- 4 p.m. – Board Bus to return to Muscatine

The cost is \$125 per member. Seating is limited and on a first come, first served basis. Sorry, no refunds. Contact Angie Thompson for more information and reservations.

DON'T MISS!

October

BINGO!

Tuesday, October 1, 2:00 – 3:30 p.m.

Free event at CBI Bank & Trust, Lower Level, 1521 Park Avenue, Muscatine, IA

DON'T MISS!

Coin & Currency Valuation Event



Tuesday, October 22, 9:00 a.m. – 3:00 p.m.

Free event at CBI Bank & Trust, Lower Level, 1521 Park Avenue, Muscatine, IA

Hilltop Coin from Cedar Rapids will be here to offer free coin appraisals. If you have a large collection, you're welcome to call ahead to reserve a time.

Ambassador Club **Highlights and Events** *continued on next page.*

Ambassador Club **Highlights and Events** *continued*

December

BINGO!

Tuesday, December 3, 2:00 – 3:30 p.m.

Free event at CBI Bank & Trust, Lower Level, 1521 Park Avenue, Muscatine, IA

Holiday Potluck

Friday, December 20, 12 noon

Free event at CBI Bank & Trust, Lower Level, 1521 Park Avenue, Muscatine, IA

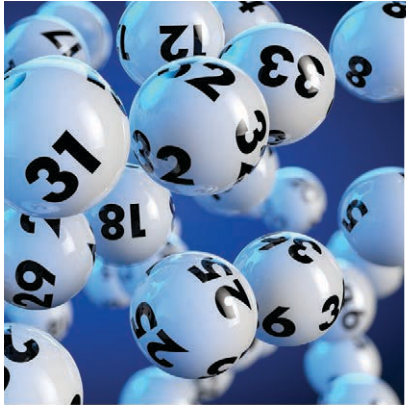
Coming up in 2025

BINGO!

Mark your calendar for the first half of 2025

Wednesday, January 8, February 12, March 12, April 9, May 14, and June 11.

The time for this free event is **2:00 to 3:30 p.m.** at CBI Bank & Trust, Lower Level, 1521 Park Avenue, Muscatine, IA



Ambassador Club Exclusively for Customers 50 & Better!



Contact Information

- Muscatine, Wilton, Joy, and Buffalo Prairie Offices: Angie Thompson, Ambassador Club Director, (563) 263-3144
- Coralville Office: (319) 688-9005
- Kalona Office: (319) 656-2265
- Quad Cities Offices: (309) 757-0700
- Stateline Offices: (815) 681-7362
- Walcott Office: (563) 284-6202
- Washington Office: (319) 653-2265

Angie will be happy to help with any inquiries at all locations.



Bank & Trust®

Aim High. Bank Strong.

www.cbibt.com

Connect with us



Member FDIC