

Ambassador Club News

Spring 2022

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

President's Message

This past December, we opened a Monmouth, Illinois office at 2 AmericInn Way, Suite D. This new office provides a more convenient location for our current Ambassador Club members and allows us to serve new clients efficiently.

This new office brings to seventeen the number of locations where you can conduct business: eleven CBI Bank & Trust locations in Muscatine (3), Davenport (2), Coralville, Kalona, Washington, Walcott, and Wilton, Iowa and Buffalo Prairie, Illinois; and six locations under the F&M Bank, Division of CBI Bank & Trust, brand in Galesburg (3), Monmouth, Peoria, and Brimfield, Illinois.

We are excited to resume Ambassador Club activities. Read about upcoming local events and regional trips later in this newsletter.

We value your banking relationship and hope you will recommend us to friends. Tell a friend about the Ambassador Club, and we will reward you both with \$10!

Our experienced, dedicated staff is always ready to assist and make your banking experience as convenient as possible. Thank you for being a member of the Ambassador Club!

Sincerely,



Robert J. Howard
President, Iowa Division
CBI Bank & Trust



Bob Howard



Club Director's Message

I want to introduce myself; my name is Lisa K. Fenton. I have had the opportunity to meet several of you, but I look forward to meeting so many more!

A little bit about me: I have five amazing children, three adult children, and two teenagers at home with me. My three girls and two boys are my world. We also have 3 fur babies at home, our cats, Bell, Jingle, and Kristoff. I enjoy plants and gardening, reading, playing the piano, cooking/baking, crafting, and spending time with my family and friends in my spare time.

We resumed having Stitch and Sew, Bingo, and the monthly movie in April. I would love to have you attend one or all of these monthly events if you do not already.

We have an exciting day trip to Chicago on Thursday, August 25, 2022, to catch the Chicago Cubs and St. Louis Cardinals baseball game. Please sign up today if you haven't already done so because seats will sell fast.

Please stop by the Park Avenue location and say hello. I am grateful to many of you for making me feel welcome. We're going to have many exciting monthly events, trips, and activities while making many memories together with all of you.

Have a fabulous day!



Lisa K. Fenton
Ambassador Club Director/Universal Banker
(563) 263-3144, extension 15110
Email: Lisa.Fenton@cbibt.com



Lisa K. Fenton

“I love the Ambassador Club!”
and your friends will, too.

Tell-A-Friend about the Ambassador Club and we will reward you both with \$10!

We value your banking relationship and hope you will recommend us to friends.

Introduce a new customer to the Ambassador Club and we'll give you both a \$10 gift card! Here's how: Fill out this form and give it to your friend. Have your friend bring this form to any CBI Bank & Trust office. When they open their own account at CBI Bank & Trust, we'll send you a \$10 gift card.

Your name _____

Your address _____

City _____ State _____ Zip _____

Name of friend you are referring: _____

CBI Bank & Trust's

Ambassador Club

Exclusively for Customers 50 & Better!

Current customers will receive a \$10 gift card each time they refer a new Ambassador Club member to CBI Bank & Trust. For tax reporting purposes, a 1099 form will be issued at year-end to recipients of the gift card(s). May not be combined with other offers and is subject to change without notice.

Evaluating Potential Executors

If you are planning to name an individual rather than a professional as executor of your estate, you may find this checklist helpful in making your decision.

After answering the questions for each of the people you may be considering, note the number of times you chose “no” as an answer.

- Is the person trustworthy? Think about what being trustworthy means to you based on your past experiences with the person. **Yes or No?**
- Is the person efficient? In this case, efficient means being able to handle a lot of details and meet deadlines. **Yes or No?**
- Does the person communicate well? Will he or she be able to talk effectively with court officers, bank and investment company representatives, and family members? **Yes or No?**
- Does the person have a relationship with your family that will help ensure he or she will be committed to act in the best interest of your beneficiaries? **Yes or No?**

- Could he or she stand up to people who object to the wishes you have expressed in your will? **Yes or No?**
- As far as you know, is the potential executor in good health and likely to be able to serve when the time comes? **Yes or No?**
- Does the person meet the legal requirements of your state? **Yes or No?**
- Can you say without hesitation that the person you are considering is the best choice? **Yes or No?**

For questions regarding executorship, or estate planning, 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@cbibt.com

Nondeposit investment products are available through our Trust & Investment Department. Nondeposit investment products: Are Not FDIC Insured • Not Bank Guaranteed • May Lose Value • Not a Deposit • Not Insured by Any Federal Government Agency.

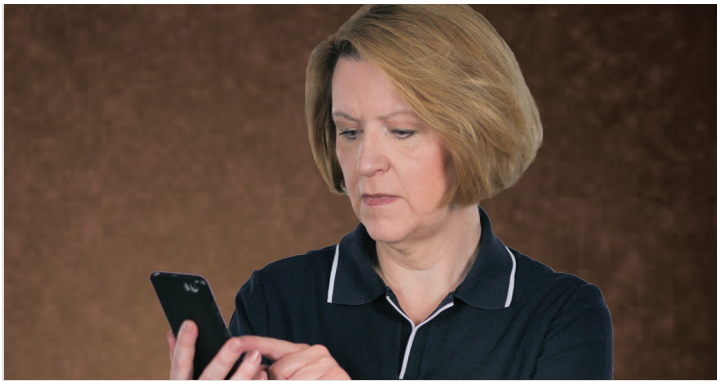
Prepare for your financial future: **Organize your important documents**



Planning ahead may help you stay in control of your finances as you age. Taking the steps listed below now may help avoid or minimize problems for you and your family.

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. Make a list of your accounts with account numbers. Keep a separate list of online bank and brokerage passwords and PINs and keep the lists in a safe place. In addition, make a list of the locations of your safe-deposit boxes, including where the keys to the safe-deposit boxes are located. Also, keep your recent bank and brokerage statements available, as well as information about how to get those statements online if you access them electronically.
- Mortgage and credit information. Make a list of your debts and regular payments, with account numbers and names of the financial institutions that issued the loans or credit cards.
- 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.



How do you spot a scam?

Listen to how someone tells you to pay

The best way to make a clean getaway from a scam? Listen to how they tell you to pay. If someone tells you:

- *“We’ll send you a check, deposit the check, and then send us the money.”* — That’s a scam. (That check will later turn out to be fake and you will be on the hook for the money.)
- *“You have to pay us by sending money through a money transfer company like MoneyGram or Western Union.”* — That’s a scam.
- *“Pay us by putting money on a gift card and then give us the number on the back.”* — That’s a scam.
- *“Go to a store with a cryptocurrency ATM, put your money in to buy cryptocurrency, and use this QR code to send it to this address.”* — That’s a scam.

Scammers have lots of stories about why you need to pay — like pretending they’re calling from the government, a business, utility, tech company, or even a charity. Or they’ll call about a family emergency. Or maybe they call with an alert about a virus on your computer that needs fixing. No matter what they say, they’ll pressure you to act immediately, and of course, pay them money. When they do, hang up and report them to the FTC at ReportFraud.ftc.gov.

Ambassador Club

Exclusively for Customers 50 & Better!

Don’t Forget to Use Your Merchant Discounts!

Always remember to show your Ambassador Club Merchant Discount Card. Many merchants will not give a discount if you don’t show your card. If you need a card or an updated one, please call Lisa at (563) 263-3144.

For a complete merchant list, visit www.cbibt.com/personal/ambassador-club

Contact Information

- Muscatine, Wilton, Davenport and Buffalo Prairie Offices: Lisa K. Fenton, Ambassador Club Director, (563) 263-3144
- Coralville Office: (319) 688-9005
- Kalona Office: (319) 656-2265
- Washington Office: (319) 653-2265

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



Aim High. Bank Strong.

www.cbibt.com

Connect with us



Member FDIC

Ambassador Club **Highlights and Travel Events**

May – December 2022

For reservation information, please contact Lisa Fenton at (563) 263-3144, extension 15110 or e-mail her at Lisa.Fenton@cbibt.com

June

Bingo!

Thursday, June 16 ● 2:00 - 4:00 p.m.

Join us for this free event in the lower level of the Park Avenue Office with fun, prizes, and refreshments.

Stitch & Sew

Tuesday, June 21 ● 11:30 a.m. – 3:30 p.m.

Meet at Cheri-Top restaurant for lunch. Return to the lower level of our Park Avenue Office for sewing, stitching and crafting time. Please RSVP to Lisa if you plan to attend lunch.

Movie Matinee: *The Shack*

Monday, June 27 ● 2:00 – 4:00 p.m.

Lower Level, Park Avenue Office. A grieving man receives a mysterious, personal invitation to meet with God at a place called "The Shack." Stars Sam Worthington, Octavia Spencer, and Tim McGraw.

July

Stitch & Sew

Tuesday, July 19 ● 11:30 a.m. – 3:30 p.m.

Meet at Port City Underground restaurant for lunch. Return to the lower level of our Park Avenue Office for sewing, stitching and crafting time. Please RSVP to Lisa if you plan to attend lunch.

Learn About CBI Digital Banking

Thursday, July 21 ● 2:00 – 4:00 p.m.

Stop by Strahan Hall, Room 7, at Muscatine Community College to learn about Online Banking, Mobile Banking, e-statements, and more. CBI bankers will show you how easy these tools are to use.

Bingo!

Thursday, July 21 ● 2:00 - 4:00 p.m.

Join us for this free event in the lower level of the Park Avenue Office with fun, prizes, and refreshments.

Movie Matinee: *A Dog's Purpose*

Monday, July 25 ● 2:00 – 4:00 p.m.

Lower Level, Park Avenue Office. A dog looks to discover his purpose in life over the course of several lifetimes and owners. Stars Josh Gad, Dennis Quaid, and Peggy Lipton.

August

Stitch & Sew

Tuesday, August 16 ● 11:30 a.m. - 3:30 p.m.

Meet at Culver's restaurant for lunch. Return to the lower level of our Park Avenue Office for sewing, stitching and crafting time. Please RSVP to Lisa if you plan to attend lunch.

Bingo!

Thursday, August 18 ● 2:00 – 4:00 p.m.

Join us for this free event in the lower level of the Park Avenue Office with fun, prizes, and refreshments.

Movie Matinee: *August Rush*

Monday, August 22 ● 2:00 – 4:00 p.m.

Lower Level, Park Avenue Office. An orphaned musical prodigy uses his gift to try to find his birth parents. Stars Freddie Highmore and Keri Russell.

Cubs vs. Cardinals Baseball Game



Thursday, August 25

We have an exciting day trip scheduled to Wrigley Field where the Chicago Cubs will battle the St. Louis Cardinals!

Platinum members: \$180; Gold members: \$190;
Non-member: \$200

\$75 deposit per person, due now to reserve your seat.
Please sign up today if you haven't already done so, as seats will sell fast.

September

Bingo!

Thursday September 15 ● 2:00 – 4:00 p.m.

Join us for this free event in the lower level of the Park Avenue Office with fun, prizes, and refreshments.

Stitch & Sew

Tuesday September 20 ● 11:30 a.m. – 3:30 p.m.

Meet at Pizza Ranch restaurant for lunch. Return to the lower level of our Park Avenue Office for sewing, stitching and crafting time. Please RSVP to Lisa if you plan to attend lunch.

September – December events continued on back side...

Ambassador Club **Highlights and Travel Events**, continued

September, *continued*

Movie Matinee: *The Day After Tomorrow*

Monday September 26 ● 2:00 – 4:00 p.m.

Lower Level, Park Avenue Office. Jack Hall, paleo climatologist, must make a daring trek from Washington, D.C. to New York City to reach his son, trapped in the cross-hairs of a sudden international storm which plunges the planet into a new Ice Age. Stars Dennis Quaid, Jake Gyllenhaal, and Emmy Rossum.

October

Stitch & Sew

Tuesday, October 18 ● 11:30 a.m. – 3:30 p.m.

Meet at Maid Rite restaurant for lunch. Return to the lower level of our Park Avenue Office for sewing, stitching and crafting time. Please RSVP to Lisa if you plan to attend lunch.

Bingo!

Thursday, October 20 ● 2:00 – 4:00 p.m.

Join us for this free event in the lower level of the Park Avenue Office with fun, prizes, and refreshments.

Movie Matinee: *October Baby*

Monday, October 24 ● 2:00 – 4:00 p.m.

Lower Level, Park Avenue Office. A college freshman's world is rocked when she learns she is the adopted survivor of a failed abortion. Stars Rachel Hendrix and Jason Burkey.

November

Stitch & Sew

Tuesday, November 15 ● 11:30 a.m. – 3:30 p.m.

Meet at Peking restaurant for lunch. Return to the lower level of our Park Avenue Office for sewing, stitching and crafting time. Please RSVP to Lisa if you plan to attend lunch.

Bingo!

Thursday, November 17 ● 2:00 – 4:00 p.m.

Join us for this free event in the lower level of the Park Avenue Office with fun, prizes, and refreshments.

Movie Matinee: *Captain Phillips*

Monday, November 28 ● 2:00 – 4:00 p.m.

Lower Level, Park Avenue Office. Based on the 2009 Maersk Alabama hijacking, the film tells the story of the eponymous Captain Richard Phillips, a merchant mariner who was taken hostage by Somali pirates. Stars Tom Hanks as Captain Phillips.

December

The Fireside Dinner Theatre: *White Christmas*

Wednesday, December 7, 2022

Join us as we travel to Ft. Atkinson, Wisconsin for this classic show. Based on the beloved film starring Bing Crosby, Danny Kaye, and Rosemary Clooney, this heart-warming stage adaptation features 17 Irving Berlin songs. Army veterans Bob Wallace and Phil Davis have a successful song-and-dance act following their service in World War II. *White Christmas* is an uplifting musical any time of year but especially loved at Christmas.

Platinum members: \$185; Gold members: \$190; Non-member: \$200. Includes motor coach transportation, gourmet meal, and admission to the live musical.



Bingo!

Thursday, December 15 ● 2:00 – 4:00 p.m.

Join us for this free event in the lower level of the Park Avenue Office with fun, prizes, and refreshments.

Stitch & Sew

Tuesday, December 20 ● 11:30 a.m. – 3:30 p.m.

Meet at Pizza Ranch restaurant for lunch. Return to the lower level of our Park Avenue Office for sewing, stitching and crafting time. Please RSVP to Lisa if you plan to attend lunch.

Movie Matinee: *Kayla*

Monday December 26 ● 2:00 – 4:00 p.m.

After a family tragedy, a young girl's bravery becomes a beacon of hope when she is forced to grow up fast and carve out a new life for her family in a strange new world. Stars Kayla Bohan and Kyle Devero.

