

# Ambassador Club News

Summer 2017

A newsletter for Ambassador Club members

## President's Message

I would like to take this opportunity to acquaint you with our parent company, Central Bancshares, Inc.

Central Bancshares is a community bank holding company based in Muscatine that includes CBI Bank & Trust and F&M Bank in Galesburg, Peoria and Brimfield, Illinois.

Central Bancshares is a strong, highly rated, community-oriented organization with local roots that, in some cases, go back over 100 years. With nearly \$900 million in total assets, we're one of the area's largest banking organizations—big enough to accommodate the needs of borrowers of just about any size in our market area. It's worth noting that the \$900 million figure doesn't include assets under management by the Trust and Investment areas of our banks, where we're recognized as a leader in terms of strength, size and expertise. Add this into the equation and we're approaching \$1.7 billion in size.

Beyond the numbers, we're a strong believer in good corporate citizenship. Each year, our banks donate hundreds of thousands of dollars to local charitable causes. Perhaps more important, our officers and employees give freely of their time and expertise, and spend untold hours serving as volunteers, board members and leaders of these organizations.

We also believe in the core concepts of independent community banking: local management and control, meaningful local input, empowered local employees, and dedicated local resources, all aligned to help our customers and the communities we serve to grow and prosper.

Thank you for your business and all that it has done to make CBI Bank & Trust a premier financial institution.

Sincerely,



Bob Howard  
President & CEO CBI Bank & Trust



Bob Howard

## Club Director's Message

Fishing is fun for a lot of people; phishing is not! It is pronounced the same, but the outcome is extremely different. If you watch or read the news at all, you have probably heard this word. Phishing is an attempt to obtain your sensitive information such as your username, passwords, and credit card information to name a few. As your bank, we use a combination of safeguards which include employee training, encryption of information and fraud detection programs.



Deb Wagg

Learning basic security tips can help protect you from falling prey to these criminals. It is everyone's responsibility to take steps to protect you. Here are a few guidelines to help you:

### Online:

- ▶ Do not provide your personal information to anyone (phone or online), unless you are the one who initiated the call and are familiar with the business.
- ▶ Change your password frequently, using a combination of letters, numbers and special characters when possible. Do not share them with others.
- ▶ Be cautious when entering a login ID and PIN online, especially on a public network. Make sure you are on a secure website.
- ▶ Never have a website remember your password to log-in.

### At Home or Work:

- ▶ Always lock your vehicle and, if kept in your vehicle, power down mobile devices so your GPS signal cannot be tracked.
- ▶ Keep a list of your credit cards, account numbers, expiration dates and customer service or fraud department telephone numbers in a secure place

*continued next page*

away from the cards for easy access.

- ▶ Never keep your Social Security card in your wallet.

### When Managing Your Money:

- ▶ Don't keep large balances in checking accounts that have checks or a debit card connected to them. Transfer excess funds to a savings account instead.
- ▶ Set up text or email alerts from your bank for certain transactions, such as transactions over \$500.
- ▶ Sign up for e-statements to reduce the likelihood of paper statements being stolen.

If you suspect fraudulent activity on your CBI Bank account(s), contact us immediately.

We have many events set up for the rest of the year: Circa '21 – *Seven Brides for Seven Brothers* August 23rd, "Painting with Nancy" October 3rd and 4th, and a fall cruise on the *Celebration Belle* on October 18th.

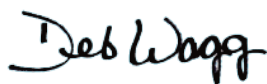
Planning ahead for next year, we have an exciting trip in June to New York City! See pages 3 and 5 for more details.

I hope you enjoy our new feature, "Excite Your Taste Buds!" We had no entries sent in for a \$25 gift card, so I have included one for your summer enjoyment. Remember to send or call me with a favorite recipe for the fall/winter newsletter. You could be the lucky winner!

Please feel free to call me anytime, no matter where you are located. You may also contact your nearest CBI banking center.

*To be seventy years young is sometimes far more cheerful and hopeful than to be forty years old.*

- Oliver Wendell Holmes, Jr.



Deb Wagg  
Ambassador Club Director  
(563) 263-3144 • ambassadorclub@cbibt.com

## Washington County Market

I'm Brandon Long, and I've recently joined CBI Bank & Trust as Washington County Market President where I'm heading up the team at our Washington and Kalona Banking Centers. I'd like to take this opportunity to share some background information about myself.



Brandon Long

### Some fingertip facts

■ **I'm Local:** I'm proud to be a hometown boy. I'm an area native and my family and I (wife Rhiannon and our three daughters) live in rural Washington. Rhiannon is a 1st grade teacher and she truly enjoys working for the Washington Community School system.

■ **Experience:** I'm an experienced banker with over 16 years of service, including over 10 years locally.

■ **I Know (And Love!) Ag:** I specialize in ag and business banking, and draw on a lot of first-hand experience derived from growing up in a family involved in AgriBusiness and farming.

■ **Education:** I'm a graduate of Buena Vista University (my degree is Banking and Finance) and I majored in management at the University of Northern Iowa. I also graduated from the Iowa State University Ag Credit School and the Iowa Bankers Association School of Banking.

■ **Community:** I've served on several local non-profit boards. I want our county to stand out in Southeast Iowa. I truly enjoy serving our communities in order to achieve this goal.

### I'm easy to reach

My contact information is listed at the end of this article. Have a question? Need help with a banking or financial matter? Shoot a text or an email my way, or give me a call. I promise to do my level best to help you, and I'll be happy to meet you at either of our local Banking Centers, or at your home or place of business—wherever you prefer.

I'm looking forward to serving you!

Brandon Long  
Washington County Market President

(319) 653-2265 Washington  
(319) 656-2265 Kalona  
Cell: (319) 461-4359  
Email: Brandon.Long@cbibt.com

## Ambassador Club Highlights and Travel Events August - December 2017

For reservation information, please contact Deb Wagg at (563) 263-3144 or e-mail her at [ambassadorclub@cbibt.com](mailto:ambassadorclub@cbibt.com)

### August

#### Stitch & Sew

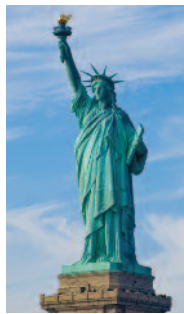
**Tuesday, August 15**  
11:30 a.m. - 3:30 p.m.

Lunch at Muscatine Family Restaurant. Return to Park Avenue lower level for the afternoon.

#### Travel Show: New York City Celebration!

**Wednesday, August 16**  
6:00 p.m.

Come to the Park Avenue Banking Center to receive information on this exciting trip next June with June & Gary of Custom Adventures! Be sure to sign-up for discounts, too. See more details on page 5.



#### Game Day - Bingo!

**Thursday, August 17**  
2:00 - 4:00 p.m.

Free event in the lower level of the Park Avenue Banking Center.

#### Circa 21: *Seven Brides for Seven Brothers*

**Wednesday, August 23**  
Depart Park Avenue Banking Center at 11:00 a.m.

Set in Oregon in 1850, *Seven Brides for Seven Brothers* tells the story of Millie, a young bride living in the 1850's Oregon wilderness. Her plan to civilize and marry off her six rowdy brothers-in-law to ensure the success of her own marriage backfires



when the brothers, in their enthusiasm, kidnap six women from a neighboring town to be their brides. *Seven Brides for Seven Brothers* is all boisterous fun and romance that harkens back to the glory days of the movie musical.

Platinum member: \$85.00; Gold Member: \$89.50; Non-member: \$94.50. All Reservations and payments due by Aug 4th.

#### Movie Matinee: *Dakota's Summer*

**Monday, August 28**

2:00 - 4:00 p.m.

This 2014 movie tells the story of Dakota Rose, a cowgirl and competitive trick rider who finds out at the age of seventeen that she was adopted. She secretly sets out to discover the truth about her adoption and meet her birth parents while visiting her grandfather, rodeo legend Austin Rose. Dakota discovers that family is not defined by blood, but rather personal commitment and by the love they share. Starring Keith Carradine.

### September

#### Stitch & Sew

**Tuesday, September 19**  
11:30 a.m. - 3:30 p.m.

Lunch at Culver's (note **change in lunch location** from our handout). Return to Park Avenue lower level for the afternoon.

#### Game Day - Bunco!

**Thursday, September 21**  
2:00 - 4:00 p.m.

Free event in the lower level of the Park Avenue Banking Center.



#### Movie Matinee: *Mr. Church*

**Monday, September 25**  
2:00 - 4:00 p.m.

Set in 1965 Los Angeles, *Mr. Church* begins with a stranger arriving on the doorstep of 10-year-old Charlotte "Charlie" Brody and her single mother Marie Brody (40), who is battling breast cancer. They soon learn that the quiet man, Henry Church (40), has been hired by Marie's recently deceased boyfriend to cook for them and help maintain the household. As the years go by Mr. Church, becomes a father figure for Charlie during her

formative years, nurturing her love of literature and making a lasting impact on her life. Starring Eddy Murphy.

## October

### Painting with Nancy

Tuesday, October 3 –

Sparling Winter Church Scene

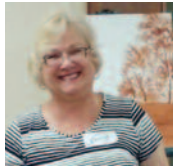
Wednesday, October 4 – Window

Pane Winter Scene

9:00 a.m. - 3:00 p.m.

We can never get through a painting class with Nancy Young until someone asks when we will be painting again. In our March classes, the group helped set the dates and picked our paintings. Stop by our Park Avenue Banking Center and take a look! Please contact Deb Wagg for reservations at (563) 263-3144, or email at [ambassadorclub@cbibt.com](mailto:ambassadorclub@cbibt.com).

*Members \$60; Non-members \$68. All supplies, breakfast rolls, lunch and snacks, water and coffee are included.*



### Stitch & Sew

Tuesday, October 17

11:30 a.m. - 3:30 p.m.

Lunch at Guadalajara (note **change in lunch location** from our handout). Return to Park Avenue lower level for the afternoon.

### Celebration Belle Cruise

Wednesday, October 18

11:00 a.m.

Board our ACT II bus **at the Muscatine Riverfront**, 101 Harbor Drive, near Pearl City Station. Upon arrival in Moline we will cruise down the Mississippi, have a wonderful two-entree lunch buffet and live entertainment. This trip always fills up fast, so give Deb a call soon at 563-263-3144. The Muscatine Riverfront will be open for parking before the cruise.

*Platinum member: \$81.00; Gold Member: \$85.50; Non-member: \$90.00*

### Game Day - Bingo!

Thursday, October 19

2:00 - 4:00 p.m.

Free event in the lower level of the Park Avenue Banking Center.



### Movie Matinee: *The Rookie*

Monday, October 23

2:00 - 4:00 p.m.

This true story follows Jim Morris, whose shoulder injury ended his pitching career. Now a high school chemistry teacher and baseball coach in Texas, Jim's team makes a deal with him: if they win the district championship, Jim will try out with a major-league organization. The bet proves incentive enough for the team, and they go from worst to first, making it to state for the first time in the history of the school. Jim, forced to live up to his end of the deal, is nearly laughed off the try-out field—until he gets onto the mound, where he confounds the scouts (and himself) by clocking successive 98 mph fastballs, good enough for a minor-league contract with the Tampa Bay Devil Rays.

## November

### Game Day - Bunco!

Thursday, November 16

2:00 - 4:00 p.m.

Free event in the lower level of the Park Avenue Banking Center.

### Stitch & Sew

Tuesday, November 21

11:30 a.m. - 3:30 p.m.

Lunch at Riverside Restaurant. Return to Park Avenue lower level for the afternoon.

### Movie Matinee: *Heaven is Real*

Monday, November 27

2:00 - 4:00 p.m.

A small-town father must find the courage and conviction to share his son's extraordinary, life-changing experience with the world. Starring Greg Kinnear.



## December

### Grandparent/Grandkids Movie Matinee: *Scoot & Kassie's Christmas Adventure*

**Monday, December 18**

**2:00 - 4:00 p.m.**

Luke Perry stars in this heartwarming 2013 "tail." Kassie, her friends and her dog, Scoot, organize a holiday fundraiser, but must protect the cash from some crooks in order to save Christmas. Join in the annual Ambassador Club tradition.

*All Mini-Millionaire Club members and their guardians are welcome! Call Deb to reserve your seats.*

### Stitch & Sew

**Tuesday, December 19**

**11:30 a.m. - 3:30 p.m.**

Holiday in-bank potluck.

Contact Deb with your favorite dish choice you would like to share with the group. We had so much fun with the \$5 white elephant gift exchange we've decided to have it again, so bring a "treasure" to share!



### Game Day - Bingo!

**Thursday, December 21**

**2:00 - 4:00 p.m.**

Free event in the lower level of the Park Avenue Banking Center. Join us for some holiday fun with holiday themed gifts.

## June 2018

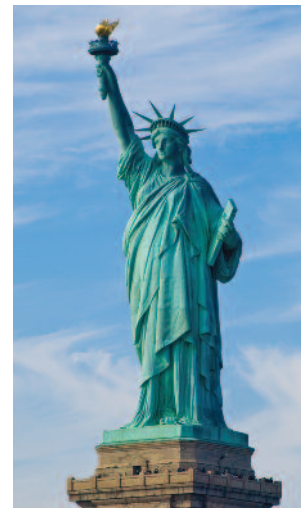
### New York City Celebration

**June 7-11, 2018**

Join the excitement next June when the Ambassador Club visits New York City. Be awed by the Statue of Liberty while you enjoy an elegant dinner cruise. Take in a 360°-view of New York while you savor brunch at the city's only revolving restaurant.

Stay in the heart of Manhattan at the exquisite Marriott Marquis in Times Square. Be entertained by two lavish Broadway performances. Experience the remarkable, new behind-the-scenes tour of

NBC Studios. Indulge in a multi-course luncheon at the newly reopened Tavern on the Green. Ride through Central Park in an open-air carriage. Treat your taste buds to a theater district supper and a NYC Steakhouse feast. Visit the moving 9/11 Memorial and Museum and see the Space Shuttle Enterprise on board the *USS Intrepid*. This amazing adventure has it all. Itinerary subject to change.



*Brochure and pricing available late July; call Deb for details. Plan to join us for the Travel Show August 16th!*

### Travel and Refund Policies

**RESERVATIONS AND CANCELLATION POLICIES:** To sign up for a trip or event you can either call Club Director Deb Wagg at (563) 263-3144 or stop by her desk at the Park Avenue Banking Center in Muscatine, or contact your local Ambassador Club representative.

Trips are on a first-come first-serve basis until filled. After a trip has filled to capacity, we will take names on a waiting list. If someone cancels, we will call the wait list individuals starting at the top of the list until the spot has been filled. If we can fill the cancelled spot, you will receive a refund subject to the terms of the various vendors. If there is not a wait list, you are responsible to get someone to take your seat. If you cannot find a replacement, a refund will not be issued.

Each trip has different deposit and cancellation dates due to the variety of vendors with whom we work. Refunds that are requested after the final payment date will be determined on an individual basis. On extended and international travel, refunds vary and depend on the policies of our travel providers. Cancellation policies are explained in the specific brochures for each trip. Trip cancellation insurance is always highly recommended on extended or international travel if it is not automatically included in the cost of a trip.

**REGISTRATION:** Deposit or full payment is required upon reservation to guarantee your place on our trips and tours. We are happy to accept telephone reservations. If you have a checking or savings account at CBI Bank & Trust, you can have us debit your account for your payment.

**REFUNDS:** If you have signed up for a trip, then find out you need to cancel, full refund of your payment is guaranteed before the payment deadline. After the deadline, we will make every effort to locate a person to travel in your place. If no replacement is found, every effort will be made to secure as much of your payment as possible from the businesses where the reservations have been made. Please realize that a 100% refund is not always possible. If there is not a waiting list of members for the trip, it is your responsibility to find someone to use your tickets.

# Ambassador Club

Exclusively for Customers 50 & Better!

## New Participating Merchants

**JBL Nails & Spa** 415 Cleveland St., Muscatine  
(563) 263-0756 (Closed until August due to a new baby.)  
*10% off any cash service, excluding other promotions.*

**Neck in the Woods Bed & Breakfast**  
24708 124th Ave W., Illinois City (309) 791-0054  
*10% off a night's stay for club members (limit one per year)*

**Grandma Cindy's Kitchen** 59 S. Hwy 61,  
Muscatine (563) 263-6138  
*Free piece of pie with purchase of a meal.*

**Birdsley's Diner** 1506 Isett Ave., Muscatine  
(563) 263-2410  
*10% off a meal.*

### Other CBI Ambassador Club Merchants:

A Guy and A Grill  
Avenue Subs  
Boonies On The Avenue  
Burke Cleaners  
Elly's Tea & Coffee House  
Fashion Flair  
Feather Your Nest  
The Flower Gallery  
Flowers on the Avenue  
Generation to Generation Fitness  
Geo. M. Wittich-Lewis Home for Funeral  
Cremation Service  
Guadalajara  
The Hall Tree Boutique  
Life Transition and Cremation Center  
Lifetime Dentistry  
Lorlen Candles, Gifts & Antiques  
Mailboxes and Parcel Depot  
Miracle Car Wash  
Muscatine Computer Store  
Muscatine's Family Restaurant  
Muscatine Memorial Park Cemetery  
Muscatine Monuments and Markers  
Muscatine Tire & Auto Center  
Port City Underground  
Pro Hair Designs Salon and Spa

Quality Cobbler  
River's Edge Gallery  
Riverside Restaurant  
Sal Vitale's  
Salvatore Vitale's Italian Restaurant  
Sherwin-Williams  
The Sicilian  
Subway  
Sycamore Printing  
Taco Johns of Muscatine

For a complete merchant list, visit  
[www.cbibt.com/personal/ambassador-club](http://www.cbibt.com/personal/ambassador-club)

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 Deb at (563) 263-3144.

**Merchants not participating any longer:**  
Brickhouse Diner, Just Because and Farmers Diner



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## Excite Your Taste Buds!

### Garden Vegetable Pasta Salad Recipe

Prep Time 20 minutes; Cook Time 10 minutes  
Serves 8

#### Ingredients for the salad:

- 2½ cups uncooked pasta
- 20 cherry tomatoes, sliced in half
- 1 green zucchini, thinly sliced
- 1 yellow zucchini, thinly sliced
- 1 broccoli crown, chopped into small florets
- ½ red onion, sliced
- ½ red bell pepper, sliced

#### Ingredients for the dressing:

- ½ cup extra-virgin olive oil
- ¼ cup red wine vinegar
- 3 Tablespoons fresh lemon juice (the juice from half a lemon)
- 1 teaspoon sugar
- 1 teaspoon dried oregano
- ½ clove garlic, minced
- ½ teaspoon salt
- pepper to taste

#### Instructions

1. Bring a large pot of salted water to a boil.
2. Meanwhile, chop the vegetables into salad-sized pieces.
3. Combine all of the ingredients for the dressing in a small bowl and whisk until well combined.
4. When the water comes to a boil, cook the pasta for 6 to 9 minutes until it's al dente. Drain the pasta.
5. Stir about 1 Tablespoon of olive oil into the pasta to prevent it from sticking together and set aside the pot to cool, uncovered.
6. Add the dressing and all of the vegetables to the pot. Toss to mix it all together and then transfer to a serving bowl.
7. You can serve it immediately, but it tastes best if you let it marinate in the fridge overnight.



#### Notes

Time Saving Tip: In a hurry? Use 1 cup of store-bought Italian Salad Dressing instead of making the dressing yourself.

Recipe by One Little Project at <http://onelittleproject.com/garden-vegetable-pasta-salad/>

## Protection of Elderly From Financial Abuse?

As the large wealth transfer occurs over the next two decades from aging baby boomers to their heirs, family members must take measures to prevent both financial and physical elder abuse.

Some cognitive impairment of financial decision-making can start in a person's 60s and accelerates in the 70s and 80s. Planning for this eventuality should begin in the person's 50s.

Awareness of financial abuse has drastically escalated over the past decade. A decade ago, estimates of financial loss from elder abuse were set at \$2 billion a year. Estimates now approximate \$30 billion or \$40 billion.

Older individuals need a team to watch out for the problem and the team should include the family and financial advisor, as well as the accountant and attorney.

Combine the growth of the problem and the growth in the aging population and the problem will escalate further.

The common denominator for financial and physical abuse is that people start planning too late. One solution is setting up a revocable trust, which makes it easier to deal with a problem than having just a will and a durable power of attorney. If the family cannot or will not handle the issues, then the trustee and the advisor can deal with it.

DeMasters, Karen. "Advisors Must Lead On Protection Of Elderly From Financial Abuse." <http://www.fa-mag.com/news/advisors-lead-on-elderly-financial-abuse-protection-33536.html>



For guidance on a revocable trust, contact Jon Holthe.

**Jonathan D. Holthe, CFP®**  
Vice President & Senior  
Trust Officer  
(563) 262-3124  
[Jon.Holthe@cbibt.com](mailto: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.



## Understanding Escheatment and How to Keep Your Property Safe

If you have a bank account, are holding uncashed checks, own stock, are heir to an insurance policy or have property in a safe-deposit box, there are steps you can take to help protect your property from escheatment.

“Escheatment” is the term that describes how “abandoned,” “unclaimed” or “lost” property is turned over to the state. If the property owner cannot be found or hasn’t demonstrated an interest in the asset, the U.S. state where the holder lives can take custody of those belongings. If the owner or heir comes forward, he or she can claim it back from the state but early withdrawal penalties or market losses may significantly affect the asset’s value and the funds may not be immediately available.

You may say, “But I haven’t abandoned my property. I don’t have anything to worry about.” That’s not necessarily so.

Consider the case of an employee of a fast-growing technology company who held stock certificates with a face value of nearly \$500,000. He kept the certificates in a safe and intended to use the funds for his kids’ college education. Unknown to him, his stock had been escheated due to returned mail and lack of contact. His nest egg was ruined and he was able to claim just under \$20,000, the amount the state sold his stock for at the time of escheatment.

Here are a few similar scenarios that can happen to anyone:

■ If you don’t cash dividend checks, those checks and associated stock may be escheated unless you have made contact with the transfer agent. Since most states sell shares immediately, you will lose out on any market gains, dividends or stock splits that occur after the shares are sold.

■ If you move and do not update your address with your financial institution (such as a bank), it will mark your account as “lost” once it receives two pieces of undeliverable mail from the post office. After three to five years, depending on the state, your assets will be escheated unless you make contact with the institution.

■ If you have a safe-deposit box and never access it or make contact with your bank, the contents of the box may be turned over to the state and sold at auction. You could claim back the cash value—but not

the valuables themselves.

So how can you protect your assets? Staying in contact with your financial institutions is the key to protecting your property. To actively show interest in all your assets:

- Keep a list of all the financial institutions you deal with, such as a bank or transfer agent, and contact them at least once per year. This can be as simple as accessing your account online, calling in to the customer service center, cashing a check, updating your address, changing a beneficiary or voting a proxy.
- Keep your address updated with all your financial institutions if you move.
- Consolidate accounts, to make it easier to maintain contact and keep track of your assets.
- If you receive a notice alerting you to the fact that your account is considered “inactive” or “abandoned,” respond immediately to your service provider.
- Make sure that your heirs know which stocks you own and where you have financial accounts.

*Nisley, Cynthia. “Understanding Escheatment and How to Keep Your Property Safe.” Published by North American Precip Syndicate.*

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### Contact Information

■ Muscatine, Wilton, Davenport and Buffalo Prairie Banking Centers: Deb Wagg, Ambassador Club Director, (563) 263-3144



■ Coralville Banking Center: (319) 688-9005

■ Kalona Banking Center: (319) 656-2265

■ Washington Banking Center: (319) 653-2265

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



**Aim High. Bank Strong.**

[www.cbibt.com](http://www.cbibt.com)



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