

Ambassador Club News

Winter 2018

A newsletter for Ambassador Club members

President's Message

I hope your new year is off to a good start. CBI Bank & Trust had a strong year in 2017 as the bank continued to grow our strong, conservative balance sheet. Bank capital far exceeds regulatory requirements, which helped the bank earn several prominent safety awards.



Bauer Financial Reports, Inc., "the nation's bank rating service", has awarded CBI Bank & Trust a Five-Star Superior rating, which is its highest rating. Five-star institutions are safe, financially sound, and are generally operating with twice the capital required by regulators.

The bank has also been awarded five stars in Bankrate.com's Safe & Sound® Ratings Service. Five stars is the highest award rating and is defined as a "Superior" ranking of relative financial strength and stability.

The [Tax Cuts and Jobs Act of 2017](#) legislation passed by Congress and signed by the President late last year made some significant tax law changes. While the law expires in 2025, now is the time to seek guidance on how your financial and estate planning may be impacted. I encourage you to visit with our wealth management professionals: Jon Holthe, Matt Strajack or Jordan Miller.

Adhering to sensible standards has kept CBI Bank a safe and secure place for your banking relationship. Be sure to tell your friends and relatives about the bank that invests in you and our community—CBI Bank & Trust.

All of our banking centers are eager to serve Ambassador Club members to make sure you get the most from the many products and services we offer. Thank you for your business and best wishes for the year ahead!

Sincerely,



Robert J. Howard
President & CEO CBI Bank & Trust

Members-Only Winter CD Special!

1.76% APY*
22-months
\$1,000 minimum

* Annual Percentage Yield (APY) is accurate as of January 8, 2018 and available to Ambassador Club members only. Requires a minimum deposit of \$1,000. Any other bonuses and rate incentives do not apply. The bank reserves the right to modify, limit, or withdraw this offer without advance notice. A penalty may be imposed for early withdrawal; a penalty would reduce earnings. Funds must remain on deposit until maturity to earn advertised APY. Offer valid for retail deposits only and ends February 10, 2018.

1.86% APY**
22-months
**\$10,000 minimum in new funds to
CBI Bank & Trust**

** Annual Percentage Yield (APY) is accurate as of January 8, 2018 and available to Ambassador Club members only. Requires \$10,000 in new funds to CBI Bank & Trust. Any other bonuses and rate incentives do not apply. The bank reserves the right to modify, limit, or withdraw this offer without advance notice. A penalty may be imposed for early withdrawal; a penalty would reduce earnings. Funds must remain on deposit until maturity to earn advertised APY. Offer valid for retail deposits only and ends February 10, 2018.

**Stop by any CBI Bank & Trust
location for your
members-only special CD.**

Limit of one CD per household not to exceed \$150,000.

Club Director's Message

Welcome to a new year! We are looking ahead with anticipation and exciting events for you to enjoy.

I hope everyone had a wonderful holiday season with family and friends. Grandkids are the bright lights of the season for me and I know many of you.



Deb Wagg

Be sure to take advantage of the members-only CD Special highlighted on page 1.

After the upgrade of our data processing system in November, we are now able to enhance the ability to serve our customers better. We hope you are enjoying the newer internet and mobile banking capabilities that have been added.

Many events have been scheduled for the first half of 2018, so be sure to read through the newsletter and find what interests you.

Our New York City Celebration Trip in June is in full swing, and we are still taking reservations. I have a DVD available to view here or take home with of the sights of the city.

As the year progresses, there are events that are scheduled after the newsletter has been mailed. I will be working on more events for the second half of the year so always feel free to call or email me for current happenings, questions or ideas you may have.

A handwritten signature in black ink that reads "Deb Wagg".

Deb Wagg

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

A journey of a thousand miles
must begin with a single step.
- Chinese Proverb

Medicare Part D Solicitations

Information about the Medicare Part D prescription drug plan is regularly in the news. If you're considering signing up for one of the plans being offered, chances are you are gathering lots of information about your drugs, your drug coverage, and the available prescription plan options, and making lists to determine your needs.

Unfortunately, not everyone who contacts you about Medicare Part D has the best intentions. Scam artists also follow the headlines, and they are reportedly contacting eligible people claiming to represent a Medicare Part D provider. All they really want is your personal information, like your Social Security number or your checking or credit card account numbers, which they use to try to commit financial fraud.

The Federal Trade Commission (FTC), the nation's consumer protection agency, and the Centers for Medicare & Medicaid Services, the agency that runs the prescription drug program, want you to know how to protect yourself and your personal information as you make important choices about your health care coverage.

What Providers May and May Not Do

To protect consumers, the law is very specific about what Medicare prescription drug plan providers may and may not do. For example:

- Medicare Part D plan representatives may not market through unsolicited contact, including:
 - Telemarketing calls, including voice mail messages;
 - Emails or texts;
 - Door-to-door solicitations, including leaflets or flyers at your home or car;
 - Approaching you in common areas, like parking lots, hallways, lobbies, and sidewalks.
- Medicare Part D plan representatives may enroll you on the phone only if YOU call them. You can be on the safe side by calling Medicare first (toll-free at 1-800-633-4227 — 1-800-MEDICARE) to verify the legitimacy of any provider you may be tempted to call. TTY users should call 1-877-486-2048. The Medicare phone line runs 24 hours a day. Medicare doesn't recommend any particular prescription drug plan; it simply verifies that a provider is legitimate.
- Providers may come to your home only if you have invited them to do so.
- Providers may ask you how you want to pay your premiums, but they may not ask you for payment on the phone or through the internet.

Ambassador Club Highlights and Travel Events

January - July 2018

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

January

Stitch & Sew

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

Lunch at Happy Joes, 203 Lake Park Blvd. Return to Park Avenue lower level for the afternoon.

Mystery Game Day! **NEW**

Thursday, January 18
2:00 - 4:00 p.m.

Introducing something new and fun! This will be a day of different, enjoyable and surprising games. It could be a card game, trivia game or a bunco comeback—you'll never know. I welcome your suggestions for games that are fun and easy to learn. Free event in the lower level of the Park Avenue Banking Center.



Movie Matinee: *Sully*

Monday, January 22
2:00 - 4:00 p.m.

On January 15, 2009, the world witnessed the "Miracle on the Hudson" when Captain "Sully" Sullenberger glided his disabled plane onto the frigid waters of the Hudson River, saving the lives of all 155 aboard. However, even as Sully was being heralded by the public and the media for his unprecedented feat of aviation skill, an investigation was unfolding that threatened to destroy his reputation and his career. Starring Tom Hanks and Laura Linney.

February

Game Day - Bingo!

Thursday, February 15
2:00 - 4:00 p.m.

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

Stitch & Sew

Tuesday, February 20
11:30 a.m. - 3:30 p.m.

Lunch at Birdsley's Diner. Return to Park Avenue lower level for the afternoon.



Movie Matinee: *Enchanted*

Monday, February 26
2:00 - 4:00 p.m.

A classic Disney fairytale collides with modern-day New York City in a story about a fairytale princess from the past who is thrust into present-day by an evil queen. Soon after her arrival, Princess Giselle begins to change her views on life and love after meeting a handsome lawyer. Can a storybook view of romance survive in the real world? Starring Susan Sarandon and Patrick Dempsey.

March

Mystery Game Day!

Thursday, March 15
2:00 - 4:00 p.m.

What will we be doing this time? Join us to find out! Free event in the lower level of the Park Avenue Banking Center.

Painting with Nancy

Friday & Saturday,
March 16 & 17
9:00 a.m. -
approx. 3:00 p.m.

Everyone enjoys having Nancy Young come with her talents and painting expertise. This time we are including a Saturday session to accommodate those who have always wanted to attend, but had to work. We will paint a mountain scene Friday and spring gazebo on Saturday. Sample paintings are in the lobby at our Park Avenue Banking Center.

Members \$60; Non-members \$68.

Sign up for both days and save 10%.

Art supplies, lunch, snacks & beverages included.



Stitch & Sew

Tuesday, March 20

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

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

Movie Matinee: *The Glass Castle*

Monday, March 26

2:00 - 4:00 p.m.

A young girl comes of age in a dysfunctional family of nonconformist nomads with a mother who's an eccentric artist and an alcoholic father who would stir the children's imagination with hope as a distraction to their poverty. Starring Woody Harrelson and Naomi Watts.

Tuesday, April 17

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

Lunch at China Garden. Return to Park Avenue lower level for the afternoon.

Game Day - Bingo!

Thursday, April 19

2:00 - 4:00 p.m.

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



Movie Matinee: *Our Souls At Night*

Monday, April 23

2:00 - 4:00 p.m.

Jane Fonda and Robert Redford will star as Addie Moore and Louis Waters, a widow and widower who've lived next to each other for years. The pair has almost no relationship, but that all changes when Addie tries to make a connection with her neighbor.

April

Circa 21: *Rise Up, O Men*

Wednesday, April 4

Depart Park Avenue Banking Center at 11:00 a.m.

Rise Up, O Men is a brand new musical featuring the men of the church and your favorite church basement ladies who serve them. As these hard-working farmers discuss their scrap lumber piles and the benefits of solder vs weld, they unintentionally disrupt the order of the kitchen. But that's what happens when you let roosters in the hen house!

Platinum: \$85.00 Gold: \$89.50 Non-Members: \$94.50

"Make & Take" Herb Garden

Thursday, April 12

1:00 p.m.

Maria McCalley from the Hilltop Greenhouse in Illinois City will be at the Park Avenue lower level location to give us a "hands on experience" making herb gardens. There will be different choices, including a salsa garden, Italian garden, etc. Maria will also be bringing sample snacks. Call Deb to save your spot today.



Stitch & Sew

Pre-Retiree Social Security Seminar

Thursday, April 26

11:00 a.m. - 1:30 p.m.

See page 8 for details.

May

Coin Valuation

Wednesday, May 2

10:00 a.m. - 3:00 p.m.

Washington Banking Center, 1060 West Monroe St. No appointments necessary. Free to club members and the general public.



Coin Stories

Thursday, May 10

9:30 a.m. - 4:30 p.m.

9:30 - 11:00 a.m. Club members only

This intriguing presentation is delivered to you by Ron Beckstrom of Golden Rule Coins. Ron's presentation starts off with a slide presentation about the history of coins, with a focus on U.S. coins. Have you heard of the rare nickel that recently sold for \$3 million? How about the dime

that sold for over \$10,000? The truth is that there are many coins worth hundreds or thousands of dollars. Members are urged to bring 2-3 coin or currency items and Ron will provide a little history about your coins and their value.

1:00 - 4:30 p.m. Coin Valuation

Open to members and the general public.

Stitch & Sew

Tuesday, May 15

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

Lunch at Grandma Cindy's, 5900 S. Hwy 61. Return to Park Avenue lower level for the afternoon.

Mystery Game Day

Thursday, May 17

2:00 - 4:00 p.m.

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

No movie this month due to Memorial Day.

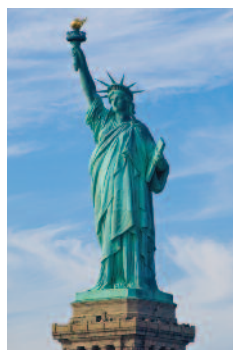
June

New York City Celebration

June 7-11

Join us for four incredible days and three nights in the Big Apple! This amazing adventure has it all, including:

- Private transfers between Muscatine and Chicago
- Direct, non-stop, coach class air transportation between Chicago and New York
- 1 night accommodations at the superior Chicago Hyatt Regency O'Hare
- 3 nights superior accommodations at the NYC Marriott Marquis on Times Square
- Italian family feast at the popular Carmine's Restaurant with unlimited beer and wine
- Dinner cruise on the glass-enclosed Bateaux New York, sailing past the illuminated Statue of Liberty
- 3-course lunch at renowned Gallagher's Steakhouse
- Champagne brunch at The



View, NYC's only revolving roof top restaurant, with 2 mimosas

- Reserved orchestra seat at a premium Saturday night Broadway performance
- Reserved orchestra seat at a premium Sunday afternoon matinee Broadway performance
- Mini-tour of Grand Central Station
- Tour of NBC Studios
- Carriage ride through Central Park
- 9/11 Memorial and Museum
- Tour of Yankee Stadium
- Farewell 3-course luncheon at the opulent Tavern on the Green Restaurant in Central Park
\$3,390 per person based on double occupancy. Requires a deposit of \$500 with final payment by February 12, 2018.

Stitch & Sew

Tuesday, June 19

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

Lunch at Pizza Ranch. Return to Park Avenue lower level for the afternoon.

Game Day - Bingo!

Thursday, June 21

2:00 - 4:00 p.m.

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

Movie Matinee: *Cowgirls and Angels*

Monday, June 25

2:00 - 4:00 p.m.

Ida, a feisty and rebellious young girl, dreams of one day finding her father, a rodeo rider, whose identity her mom has kept from her. While searching for her dad at a local rodeo, Ida meets the Sweethearts of the Rodeo, a team of young female trick riders run by cowboy legend Terence Parker. Terence discovers that Ida is the granddaughter of a friend who passed away years before, so he decides to help her. Ida joins the Sweethearts and embarks with them on a tour of rodeos throughout the west. Ida hopes to find her father, but she discovers much more, including a love for horses that redefines her life. Starring James Cromwell and Bailee Madison.

July

Stitch & Sew

Tuesday, July 17
11:30 a.m. - 3:30 p.m.

Lunch at Annual Summer Potluck. Bring a favorite dish to share with the group.



Mystery Game Day

Thursday, July 19
2:00 - 4:00 p.m.

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

Movie Matinee: *Last Vegas*

Monday, July 23
2:00 - 4:00 p.m.

Billy, Paddy, Archie, and Sam have been best friends since childhood. So when Billy, the group's sworn bachelor, finally proposes to his thirty-something (of course) girlfriend, the four head to Las Vegas with a plan to stop acting their age and relive their glory days. However, upon arriving, the four quickly realize that the decades have transformed Sin City and tested their friendship in ways they never imagined. Starring Morgan Freeman, Michael Douglas, and Robert De Niro.

Summer Baseball Game



The Ambassador Club will have our annual ballgame trip in the summer. As soon information comes available for game dates and pricing there will be flyers, email, and Facebook for details. Please give Deb a call to see what's happening!

Ambassador Club

Exclusively for Customers 50 & Better!

Merchant Discount News

New Merchant participating:

Hilltop Greenhouse, Illinois City

April 15 to May 30 — purchase \$50 of merchandise and get a free germanium.

(309) 207-0677

Merchant not participating any longer:

Muscatine Family Restaurant.

They will be offering their own discount card for customers to enjoy.

For a complete merchant list, visit

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.

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.

Excite Your Taste Buds!

Our winning recipe was submitted by Jan Ransom who won our \$25 gift card. Send Deb your recipe and you may be the next winner! Call 563-263-3144 or email ambassadorclub@cbibt.com

Sweet and Spicy Asian Pork

Ingredients:

- 1/4 cup soy sauce (can use low sodium)
- 1/2 cup brown sugar
- 1 to 2 T. chili-garlic sauce (found in Asian aisle)
- 2 T. grated fresh ginger
- 2 tsp. Chinese five-spice powder (optional)
- Salt and pepper
- 2-1/2 lb. pork tenderloin or lean pork roast
- 1 cup long grain white rice
- 1 medium head bok choy thinly sliced or substitute white cabbage (about 8 cups)
- 2 scallions or onion thinly sliced

Instructions:

Step 1

In a 4-6 quart slow cooker, combine the soy sauce, sugar, chili-garlic sauce, ginger, five-spice powder (if using), 1/2 tsp. salt and 1/4 tsp. pepper. Add the pork and toss to coat. Cook covered until the pork is tender on high for 4 to 5 hours or on low for 7 to 8 hours.

Step 2

Cook rice according to package directions.

Step 3

Skim off any fat from the pork and using forks shred and gently fold in the bok choy or cabbage and cook covered until heated through 2 to 4 minutes. Serve over rice and sprinkle with the scallions or onion.



The original recipe said to cut the pork into cubes, but I really liked it shredded. I did use the five-spice powder and I used cabbage instead of bok choy.

This freezes well. I used regular soy sauce and did not use any additional salt. I had a person try this that claimed to not like cabbage and he liked it! Enjoy! - Jan Ransom

Tax Cuts and Jobs Act of 2017

The legislation passed by Congress and signed by the President at the end of 2017 will make financial planning interesting in 2018. Business owners will benefit from the changes but the impact on individuals is not quite as clear. All changes are short term and set to expire in 2025.

A few highlights from the AICPA Tax Reform Resource Center:

1. Top individual rate is 37%;
2. Individual AMT remains but with increased exemption amounts and increased phase-out levels;
3. Mortgage interest deduction limit is reduced to \$750,000 on new mortgages and no home equity loan interest deductibility;
4. Individuals are allowed to deduct up to \$10,000 in total state and local taxes, which include income or sales tax plus property taxes;
5. Child tax credit is increased to \$2,000, with up to \$1,400 refundable;
6. Medical expenses in excess of 7.5% of AGI are deductible in 2017 and 2018 and then 10% of AGI thereafter;
7. No personal exemptions deductible;
8. No moving expenses deductible;
9. No alimony taxable or deductible starting in 2019; and
10. No miscellaneous itemized deductions.

The legislation passed by Congress and signed by the President doubles the estate tax exemption amount from \$5.6 million to \$11.2 million per person for 2018 through 2025. As a result, it is important to re-examine existing estate planning: wills, revocable trusts, insurance plans, and more.



For guidance on how the new legislation may impact your estate planning, contact Jon Holthe.

Jonathan D. Holthe, CFP®
 Vice President & Senior Trust Officer
 (563) 262-3124
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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.

Medicare Part D Solicitation continued

- You may set up a direct payment plan if you want to, but the provider first has to mail you the information to do so.
- Legitimate providers will not charge you any fees to enroll in a plan.

Protecting Your Personal Information

It's important to protect your personal information, even when you are shopping for a prescription drug plan. If your personal information—your Social Security, Medicare ID, credit card or bank account numbers—gets into the wrong hands, it can be misused. You could be left dealing with identity theft, which can take time, money, and patience to undo. To protect your personal information, the FTC recommends that you:

- Keep all your personal information close. Don't give it out until you are sure that a company is working with Medicare and their product is approved by Medicare. Remember that if you decide to join a Medicare prescription drug plan, you will have to give your Medicare number.
- Don't talk to anyone who comes to your door with unsolicited "offers" of drug coverage. The law says prescription drug benefit companies cannot visit your home unless you've given them permission to do so.
- Resist pressure to join a Medicare prescription drug plan. You have from October 15 to December 7 of every year to decide on a plan for the following year. That is plenty of time to consider legitimate offers. Enrolling is not mandatory. Whether you sign up has no effect on your other benefits from Medicare (Parts A and B) or from Social Security.
- Don't sign up for a plan on the phone unless YOU make the call.
- Take a friend or family member with you if you decide to attend a sales pitch.
- Report scams and suspicious activity to Medicare. If you think someone is misusing your personal information, call Medicare at 1-800-633-4227, the U.S. Department of Health and Human Services Fraud Hotline at 1-800-447-8477, or the FTC at 1-877-382-4357. TTY users should call the FTC at 1-866-653-4261. The FTC enters fraud-related complaints into Consumer Sentinel, a secure online database available to hundreds of civil and criminal law enforcement agencies in the U.S. and abroad.

For More Information

To learn more about Medicare Part D and the plans available in this area, call 1-800-MEDICARE (Medicare at 1-800-633-4227) or visit medicare.gov. Your State Health Insurance Assistance Program (SHIP) also can point you to local resources that offer free customized advice about picking a drug plan. Visit eldercare.gov or call toll-free 1-800-677-1116.

Federal Trade Commission. <https://www.consumer.ftc.gov/articles/0125-medicare-part-d-solicitations>.

Pre-Retiree Social Security Seminar on April 26

A seminar on applying for Social Security will be held on Thursday, April 26, from 11:00 AM to 1:30 PM. It's designed to help those who are not yet on Social Security but who may consider applying within the next couple of years. Our presenter is Jim DeKruif of Franklin Templeton Investments. For details and reservations, please contact Josie Wahl, Trust Officer, at (563) 262-3823.

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



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