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September 2019



Just from Julie

We have a lot of changes at the bank that we want to make sure and share with you:

- Many of you may or may not be aware, we have a new phone system! It is quite a bit different from what we had, including newly enhanced features. Please be patient with us as we are working through these changes to continue to provide the great customer service you have always experienced.
- We also installed a new touch-tone banking system. The new system is called iTalk and the new number to call is 888-773-6232. Please be sure to listen carefully and follow the prompts you are given. The wording has changed a little.
- Effective October 1, 2019,** our new Saturday drive-up hours will be 8:30 am until 11:30 am.



Calendar at a Glance

September Events

2	Labor Day/Farmers Bank Closed
3	Customer Appreciation Day/ Sign-ups Begin for New Trips!
7-15	World's Greatest Clay County Fair
17	Pre-departure meeting for Cape Cod & New England Trip
18	WinnaVegas Trip

Dates and events subject to change based on availability and participation. Please visit farmerstrust.com and click on Adventure Club Events in the upcoming events area.

Debbie and Julie are always available to help answer any of your Adventure Club questions, 712-262-3340 or 800-249-3340.



Debbie Sundall

Julie Schultze

Adventure Club Calendar

October 2019

Tues. 1 st	Fraud Seminar for AC Members and the Public
Wed. 2 nd	Fraud Seminar for Businesses
Sat. 5 th - 13 th	New England & Cape Cod Trip
Wed. 16 th	Canada & New England Cruise Travel Show

November 2019

Fri. 15 th	Hark! "The Basement Ladies Sing"
Thurs. 28 th	Thanksgiving Day - Farmers Bank Closed

Coming Soon!

2020

March	Grand Canyon & Vegas, Baby!
June	Ireland
July	Pacific Northwest Splendor/Columbia & Snake River Cruise
September	Canada & New England Cruise



Businesses of the Month

Nielsen Tire & Appliance
 Matt Furniture
 CrossFit
 Spencer Family YMCA
 Thrifty White Pharmacy

Ask for
KASASA

Free checking.
 Awesome rewards.
 Quality local service.

Stop by or call and talk to one of our Personal Banking experts to learn more about Kasasa® today!

Labor Day/Farmers Bank Closed

Monday, September 2

Farmers Bank will be closed with normal hours to resume on Tuesday.

New! "Good Times" at the Clay County Fair

Saturday, September 7 - Sunday, September 15

It's that time of year again for the great Clay County Fair. If you haven't purchased your gate passes yet, we do have those for sale, only at the front desk. They will be available until noon on Friday, September 6, or until we run out.

Whether you work at a stand, enter something to be judged, go for the entertainment, or are a foodie, the fair has something for everyone to enjoy.

Farmers Bank is proud to be able to sponsor:

- Fireworks Spectacular every evening after the shows
- Free entertainment on Farmers Bank Stage
- New to the fair - Free Wi-Fi and charging stations

Cape Cod Pre-departure Meeting

Tuesday, September 17

Kent VanRoekel, representative from Mayflower Cruises and Tours, will be here to go over all the last-minute details for the Cape Cod & New England trip. **This meeting begins at 1:30 pm here at the bank.**

WinnaVegas Hotel & Casino

Wednesday, September 18

Calling all gamblers - **WE NEED YOU!** Cost is \$20 for members and \$25 for non-members. Upon arrival at the casino, you will receive \$5 free play on your player's card and a \$3 food/beverage voucher. We depart from Wal-Mart parking lot at 8:00 am and return at approximately 5:30 pm. Join the fun and hop on the coach to WinnaVegas.

Fraud Seminar for Adventure Club Members & the General Public

Tuesday, October 1

This session is designed for the general public and individuals in our community.

Are you feeling overwhelmed with today's technology? Want to know how to protect yourself? Concerned about strange phone calls that look like a local numbers calling? Or the IRS? Or the local police department? Been offered a job that seems a little too good to be true? Are you dating via online match-making services? **If you answered YES to any of these questions, then this free informative program is for you!**

These situations are happening right here in Spencer. If you think this can't happen to you, you need to think again! We've had several instances where our customers have been targeted. Rayleen Pirnie, a nationally recognized fraud expert, will be at

the **Clay County Regional Events Center** from **4:00 until 6:00 pm** to present the program on this ever-growing problem.

Plan to attend to this complimentary program to learn how to protect yourself and others. Ask a friend or group of friends to join you. We want to get the word out about this problem, right here in northwest Iowa! **Please call Julie S. or Julie K. with your reservations.**

New!

Fraud Prevention Seminar for Businesses

Wednesday, October 2

This session is designed for business owners of any size and their employees. The stats are in, and it's not good news. Losses soared to \$1.3 billion in 2018, and that's just 1 fraud! Already in 2019 there has been a steep increase in counterfeit checks. The FBI estimates around a million checks per day are forged in the U.S. Throw in all the other every day real threats that target businesses of all sizes, and you can understand why some businesses don't financially survive fraud.

Sick of it? Want to do something to help your business avoid becoming the next statistic? Join us to discuss what your business can do to drastically reduce your chance of becoming a victim.

Rayleen Pirnie is the founder and owner of RP Payments Risk Consulting Services, LLC, based in Missouri. Rayleen is a nationally recognized payments risk and fraud expert who offers specialized consulting services. Topics that will be covered: counterfeit checks, account takeover, card fraud, wire fraud, and general tips to help protect your business from fraud.

Plan on attending this complimentary seminar on Wednesday, October 2 at the Clay County Regional Events Center beginning at noon until 1:30 pm. We do need your reservation by September 20th – a light lunch will be served. You can either call the bank at 262-3340 or register online at farmerstrust.com/business fraud.

New England and Cape Cod Autumn Foliage

Saturday – October 5 – Sunday, October 13

All the payments have been made and the travelers are anxious to hit the road. We will be having a pre-departure meeting on September 17th at 1:30 pm at the bank to go over last-minute details.

New!

Canada & New England Cruise Travel Show

Wednesday, October 16

Cathy Greteman, owner of Star Destinations, will be at the **Clay County Regional Events Center** at **1:30 pm** to present and answer any questions you may have about this fantastic adventure.

The flight will take us to **Montreal, Canada**. Check into the hotel and spend the remainder of the day exploring this exciting city. Following breakfast the next morning, we're off on a guided tour of Montreal. Later in the afternoon, we'll travel to

Quebec City, Quebec, to board the **Norwegian Pearl** for our 10-night cruise through Canada and New England. **Be sure to give us a call to attend this presentation!** We do have itineraries available now.

"Hark! The Basement Ladies Sing"

Friday, November 15

Join your Adventure Club friends as we travel to Burnsville, MN, to see the 8th production of Church Basement Ladies in "Hark, The Basement Ladies Sing." It's December 1960, and members of this rural community have gathered around their reel-to-reel tape player to record a special Christmas greeting for one of their boys serving overseas. Come watch as the story unfolds and sing along with them to some favorite Christmas carols.

Cost is \$105 per person and is due in full at time of sign-up. Final payment is due by October 25. There are very few seats still available. Once those are sold, we will start a waiting list.

Opry Christmas – Jackson Style

Saturday, December 7

The coach is booked, tickets are purchased, now all we need is you! Join the fun as we travel to Jackson, MN, for this fun-filled Christmas program, hosted by the Jackson Kiwanis Club.

Lunch will be enjoyed at Kat's Hog Heaven prior to the show. **Cost for the day is \$71 per person and is due in full at time of sign-up.** Cost includes: motor coach, lunch, donation at program, driver tip, and Farmers Bank escort.

COMING IN 2020

Grand Canyon & Vegas, Baby!

March 23 – 27, 2020

Central Bank has invited us to join them on this fun-filled trip to Las Vegas. Upon arrival in the "City of Lights," we'll enjoy a city highlight tour. Time to rest a bit and enjoy a delicious welcome dinner as a group before an evening tour of the **Las Vegas Strip**.

After breakfast the next morning, we depart for the **Hoover Dam**. Explore the numerous audio, visual, and interactive exhibits in the **Visitor Center**. An early group dinner will be enjoyed before an entertaining show.

Day three finds us traveling to the **West Rim of the Grand Canyon** for a look at a local and regional tribal heritage and tradition at an authentic **Native American village**. A chance to step onto the incredible **Sky Walk** is also on the agenda today. This ten-foot wide, horseshoe-shaped glass bridge extends seventy feet out over the rim of the Grand Canyon. This evening is on your own.

The next day you can do as you wish! Casinos, shopping, people watching, dining, the list goes on and on. No matter your interests, there are countless opportunities for fun and relaxation. Please give us a call or stop by for a complete itinerary.

Discover Ireland

June 4-16, 2020

There have been quite a few reservations made, so if this destination is on your bucket list, don't delay and make your reservation today! We will be exploring the island country of Ireland. Cities included: Dublin, Cork, Killarney, Galway, and Belfast. Some of the highlights are: Kilkenny Castle, Old Jameson Distillery, glass cutting in Kinsale, kiss the Blarney Stone, ride a jaunting cart, Cliffs of Moher, "Hawk Walk" at Ashford castle, Titanic Belfast, and the list goes on, with a couple of surprises. If you would like to join the group for this journey, please give us a call or stop by for an itinerary.

Cost is \$5,899 per person based on double occupancy. A \$500 deposit per person is required with your registration. Payment in full is due by January 30. Inclusions are: round-trip airport transfers, round-trip air to Dublin, private motor coach while touring, 11 nights accommodations, 20 meals, Tour Manager, admission to attractions on itinerary, porter service of 1 bag per person, taxes and gratuities for included services, and Travel Protection Plan Insurance.

Pacific Northwest Splendor/Columbia & Snake River Cruise

July 19 – 27, 2020

A paddlewheel boat excursion on your bucket list??? Join us for an amazing adventure on the **Columbia & Snake River Cruise** for 7 nights. Our flight takes us to **Portland, OR**, where we will be transferred to **Vancouver, WA**. The next afternoon you will board the **American Empress Riverboat** – classic elegance and modern luxury on a grand scale – with a signature red paddlewheel!

Ports included while cruising the river are: Astoria, OR; The Dalles, OR; Stevenson, WA; Richland, WA; and Clarkston, WA. There are included excursions at each port. Optional port excursions will be available at an additional cost, if you are interested. We do have itineraries available, if you would like to stop by and pick one up or we could mail you one. Don't wait, join the fun NOW!

New!

Canada & New England Cruise

September 29 – October 10, 2020

Is Canada or cruising on your bucket list? If so, this trip is just for you! The flight will take us to **Montreal, Canada**. Enjoy a tour of this French-infused city before traveling on to **Quebec City**, where we board the **Norwegian Pearl** for a 10-night cruise through Canada and New England. Ports ship will be stopping at: **Saguenay, Quebec, Charlottetown, Prince Edward Island, Sydney, Nova Scotia; Halifax, Nova Scotia; St. John, New Brunswick; Bar Harbor, ME; Boston, MA, and Newport, RI.**

Cost for this amazing adventure depends on the cabin of your choice. **A \$500 deposit per person is required with your registration form. Final payment is due by May 15, 2020.**