

Ambassador Club News

Autumn 2019

A newsletter for F&M Bank's Ambassador Club members



Doug Sanders

President's Message

As you will read later in this newsletter, financial abuse of older Americans is a recurring problem. Seniors are increasingly becoming targets for financial abuse. Thieves persistently use new tactics to target a growing number of older Americans, who control a majority of the nation's wealth. Advances in technology also make it difficult for seniors to know who to trust and what's safe.

F&M Bank works diligently at fraud prevention. Likewise, our Trust & Investment Department has a number of solutions to assist individuals and families in protecting an older person's money and property.

No trust or investment account is too big or too small. Our experienced professionals will help decide the right option for you, your financial situation, and your future goals and wishes.

Thank you for placing your trust in us!

Sincerely,


Doug Sanders, President & CEO



Featured Ambassador Club Merchant

Accounting Systems, Inc. is owned by Tom and Teresa Irons and has proudly worked in historic Downtown Galesburg for over 65 years.

Their services include accounting, income tax preparation (individual, estate, trust, and business), advanced payroll (printed payroll checks or direct deposit), payroll tax reporting, and year-end reporting including W-2 and 1099. Accounting Systems also provides cash projections, budgeting and strategic planning.

While their office is located in downtown Galesburg, modern technology allows them to serve tax and business clients all over the country. They take great pride in serving retired or relocated clients with the hometown services they have come to appreciate for many years.

Accounting Systems is staffed by three full-time accountants and two payroll processors.

Accounting Systems banks with F&M because of the friendly customer service and local decision making.

Ambassador Club members receive 10% off tax prep fees for new customers; 5% off tax prep fees for returning customers (\$10.00 min. discount). Active military members receive 25% off income tax services.

Hours: Monday through Friday: 8:00 a.m. to 4:00 p.m.

Accounting Systems, Inc.
232 E. Simmons St.
Galesburg, IL 61401
Phone: (309) 342-5105
Web site: www.accountingsystemsinc.com

Protecting the Elderly from Financial Abuse

You, or someone you know, could become the victim of a growing crime in America — financial abuse of older Americans. Seniors are increasingly becoming targets for financial abuse. As people over 50 years old control over 70 percent of the nation's wealth, fraudsters are using new tactics to take advantage of retiring baby boomers and the growing number of older Americans. Senior financial abuse is estimated to have cost victims at least \$2.9 billion last year alone.

What Is Elder Financial Abuse?

It's a crime that deprives older adults of their resources and ultimately their independence. Anyone who sees signs of theft, fraud, misuse of a person's assets or credit, or use of undue influence to gain control of an older person's money or property should be on the alert. Those are signs of possible exploitation. Older Americans that may have disabilities or rely on others for help can be susceptible to scams and other fraud. Advances in technology can also make it difficult for seniors to know who to trust and what's safe.

Despite these threats, taking simple steps to safeguard personal information and being aware of warning signs can protect aging men and women from financial abuse.

Tips for Seniors:

What should you do to protect yourself?

- Plan ahead to protect your assets and to ensure your wishes are followed. Talk to someone at F&M Bank, an attorney, or financial advisor about the best options for you.
- Shred receipts, bank statements and unused credit card offers before throwing them away.
- Carefully choose a trustworthy person to act as your agent in all estate-planning matters.
- Lock up your checkbook, account statements and other sensitive information when others will be in your home.
- Order copies of your credit report once a year to ensure accuracy.
- Never give personal information, including Social Security Number, account number or other

financial information to anyone over the phone unless you initiated the call and the other party is trusted.

- Never pay a fee or taxes to collect sweepstakes or lottery "winnings."
- Never rush into a financial decision. Ask for details in writing and get a second opinion.
- Consult with a financial advisor or attorney before signing any document you don't understand.
- Get to know your banker and build a relationship with the people who handle your finances. They can look out for any suspicious activity related to your account.
- Check references and credentials before hiring anyone. Don't allow workers to have access to information about your finances.
- Pay with checks and credit cards instead of cash to keep a paper trail.
- Feel free to say "no." After all, it's your money.
- You have the right not to be threatened or intimidated. If you think someone close to you is trying to take control of your finances, call your local Adult Protective Services or tell someone at F&M Bank.
- Trust your instincts. Exploiters and abusers often are very skilled. They can be charming and forceful in their effort to convince you to give up control of your finances. Don't be fooled—if something doesn't feel right, it may not be right. If it sounds too good to be true, it probably is.



Jonathan D. Holthe, CFP®
Senior Vice President & Senior Trust Officer
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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.

F&M Bank can provide conservatorship services for those incapable of handling financial responsibilities, thus removing the burden from family and loved ones. For more information, contact Jon Holthe or Lori Hedden.

Source: "Protecting the Elderly from Financial Abuse." American Bankers Association. Accessed July 18, 2019.
<https://www.aba.com/consumers/pages/protectingtheelderly.aspx>

Ambassador Club Highlights and Travel Events October 2019 - May 2020

For reservations or information, please contact Denise Haptonstahl at 343-0002, ext. 20667, or by email at Denise.Haptonstahl@thefmbank.com.

Celebration Belle Classic Oldies Riverboat Cruise Friday, October 11, 2019 9:00 a.m. - 4:00 p.m.

Imagine yourself cruising down the Mississippi on the majestic Celebration Belle Riverboat, admiring the colors of autumn around you. Enjoy homemade sticky rolls and fruit upon departure, then a hot, two-entrée lunch buffet. Sit back, listen and even dance to the sounds of some of your favorite tunes from the 40's to the present. Don't forget your cameras to capture the scenic views.

Platinum Members - \$107, Gold Members - \$112, Non-Members - \$117. Contact Denise to reserve your spot.

Senior Tech Solutions Coming in November – details coming soon Seminary Square Office, 2616 Veterans Dr., Galesburg

Learn how to use your phone and/or laptop for directions, internet, Google and much more! We'll review the importance of anti-virus software. Our bank employees will assist in navigating the F&M Mobile App and Online Banking, too. We'll answer all your questions and help you use your phone for more than just calls.

Coming in 2020 Free Coin Appraisal Event Wednesday, March 4, 2020 10:00 a.m. - 3:00 p.m. 21 E. Main St., Galesburg

Ron Beckstrom from Golden Rule Coins will be here to offer free appraisals. This is the perfect time to empty your lockbox, dust off grandma's jewelry box, and clean out some dresser drawers. Ron is an expert in his field, has years of experience, and is prepared to buy if you want to sell. Appointments are welcome but not necessary.



Ambassador Club and Mini-Millionaires Club members enjoyed a recent Amtrak train ride and breakfast in Kewanee. Percy the Penguin made the trip, too!

Charleston, Savannah, and Jekyll Island March 20 - 26, 2020

We'll fly to Charleston and visit their Historic District, plus a guided tour of Charleston, regarded as one of the most beautiful cities in America. We'll stop at Beaufort, known for its southern hospitality and historic homes. The historic Jekyll Island Club Hotel will be our home for two nights. Jekyll Island was once the playground of the Rockefeller and Vanderbilt families. A visit to St. Simons Island, the largest of the Golden Isles, precedes a two-night stay in the Historic District of Savannah. Our itinerary includes a guided trolley tour of Savannah, the city deemed "too beautiful to burn" by General Sherman during the Civil War. Enjoy all of these highlights plus much more.



For more information, contact Denise Haptonstahl at 343-0002, ext. 20667.

Hidden Hills Vineyard and Winery Tuesday, April 21, 2020 6:00 p.m. 120 Hidden Dr., Knoxville

Located in the hills of west central Illinois, a gravel path leads you to the beautiful winery tucked away conveniently off of Interstate 74 in Knoxville. A charming tasting room invites you to sample a variety of wines produced here in Knox County.

Savory snacks will be served to compliment your sipping. Also enjoy a tour of the family owned vineyard and winery.

Seating is limited. Platinum Members - \$15, Gold Members - \$17, Non-Members - \$20. Reservations and payment due by April 13, 2020.

Make and Take Hanging Flower Basket

Saturday, May 16, 2020

2:00 p.m.

The Garden Station, 107 N. Seminary St., Galesburg

For those of you with a green thumb or no green thumb at all, Tammie Weaver from The Garden Station will give you a hands-on experience making a hanging flower basket. Tammie will have everything you need and show you how to plant a lovely hanging basket. She will provide tips and advice on how to keep your flowers blooming all summer long. When the afternoon is over you will leave with a beautiful hanging basket

Platinum Members - \$23, Gold Members - \$25, Non-Members - \$28. Reservations and payment due by May 8, 2020.

Give Us Your Opinion

We're conducting a survey of our Ambassador Club members to improve service and better meet your banking needs. We ask that you participate in this study by completing our online survey.

To take the survey, please type this information in your web browser:

<https://www.surveymonkey.com/r/FM-AC19>

Since a name and address are not required*, your answers are strictly confidential. Survey results are for bank use only and will not be shared with any other parties.

If you do not have Internet access and would like to complete the survey, contact Denise Haptonstahl at (309) 343-0002, ext. 20667. We will be happy to send you a paper version of the survey.

We will have a drawing for a \$25 Visa Gift Card as a way of thanking our survey respondents. Be sure to complete the survey by October 31, 2019 to register for the drawing. Thank you for your assistance and we look forward to receiving your response.

**In order to register for the \$25 gift card, you will be required to enter your name and email address after you have completed the survey.*



The Ambassador Diner's Club

For reservations contact Denise Haptonstahl by e-mail at denise.haptonstahl@thefm.bank.com or phone 343-0002, ext. 20667.

Enjoy food, fun and friendly conversation at a distinctive restaurant every other month for the chef's choice of either a beef, chicken or—where available—a vegetarian entrée, plus beverage.

Dinners are priced at no more than \$20.00 per person. To spice things up we've added a lunch next October. Lunches are priced at no more than \$15.00 per person.

Thursday, October 17 – Iron Spike Brewing Co., 6:00 pm

150 E. Simmons St., Galesburg
RSVP's due by Oct. 10

Tuesday, December 10 – Sully's Pub, 6:00 pm

1075 N. Henderson St., Galesburg
RSVP's due by December 3

Tuesday, February 18, 2020 – Jimmy's Pizza, 6:00 pm

379 E. Tompkins St., Galesburg
RSVP's due by February 11

April, 2020 – Mystery Meal!

Will it be lunch or dinner? Where will we be dining? Details to follow and no, this is not an April Fools' joke.

Tuesday, June 23, 2020 – The Packinghouse, 6:00 pm

441 Mulberry St., Galesburg
RSVP's due by June 16

Tuesday, August 11, 2020 – Big Catz BBQ, 6:00 pm

221 E. Main St., Knoxville
RSVP's due by Aug. 4

Tuesday, October 13, 2020 – Sully's Pub (lunch), 12:00 pm

1075 N. Henderson St., Galesburg
RSVP's due by October 6

Thursday, December 3, 2020 – Iron Spike, 6:00 pm

150 E. Simmons St., Galesburg
RSVP's due by Nov. 25

Ambassador Club Director's Message

After a winter for the record books, a very wet spring, and summer coming to a close, I'm hoping for a colorful fall season. I'm also hoping you can take advantage of some of the upcoming events scheduled for the Ambassador Club. See the highlights in this newsletter.



Denise Haptonstahl

Our Coin Evaluation in March kept Ron, our appraiser, busy all day with folks bringing in a bounty of treasured items. In April, Tammie Weaver from The Garden Station came in to help us make herb gardens. Next year we are going to create something with flowers in a hanging basket! Our Blood Pressure/Bone Density Screening in May was a big success. We took an overnight trip in July with a cruise on the Spirit of Peoria Riverboat, which was a relaxing trip with delicious food. Our stay at the Starved Rock Lodge was absolutely wonderful.

I'm looking forward to the Celebration Belle Fall Foliage Riverboat Cruise in October and Senior Tech Solutions in November.

We continue to enjoy The Ambassador Diner's Club. Lunch at Jimmy's Pizza new Galesburg location in April did not disappoint! Then on to Big Catz BBQ in Knoxville in June, which was delicious! The Packinghouse Restaurant opened under new management where we met for an amazing lunch in August. Check out the Diner's Club schedule for the dates and places remaining in the year and for next year. I would love to have you join us!

Looking forward to 2020, we have a trip to Charleston, Savannah & Jekyll Island March 20 to 26, 2020.

Make sure to visit the businesses participating in our Ambassador Club Merchant Discount Program. We're very happy to have them in our merchant lineup and appreciate their generous discounts for our club members.

Since our last newsletter, we have rolled out a variety of new checking and savings accounts. New checking account customers are automatically entered into a drawing for great prizes. We have already given away a gorgeous grill and a fantastic YETI cooler at each of our locations. Several lucky

winners will soon enjoy a new Fire Pit, just in time for autumn leaves and roasting s'mores.

Do you have family member or friends who may be interested in changing banks, or are moving to the area? You can give them a Tell-A-Friend coupon. When they bring this to the bank and open one of our great checking accounts, you will receive a \$10 gift card.

Until next time,

Denise Haptonstahl

Ambassador Club Director

(309) 343-0002, ext. 20667

Denise.Haptonstahl@thefmbank.com

Your Recipe Could Win You \$

Submit your favorite recipe to Denise and one will be chosen at random for the next newsletter. The winner receives a \$25 gift card from the Ambassador Club. Denise will start things off in this edition with "Grandma's Bread Pudding."

Grandma's Bread Pudding

Tear a 20 oz. loaf of white bread in small pieces. Place in a lightly greased 9" x 13" pan.

In a large bowl combine:

- 10 large or extra-large eggs
- 6 cups half & half
- 2 tsp. vanilla extract
- 1-¼ cups granulated sugar
- 1-½ tsp. cinnamon

Mix these ingredients together with a hand mixer on high until well blended. Pour over bread and stir with spoon until the bread is covered with the batter.

Optional: If you like raisins, mix approximately ¾-cup of raisins in with the bread and batter mixture. Then sprinkle some raisins over the top.

Bake in a 325° oven for 1 hour, 20 minutes. The pudding will drop slightly after removal from the oven. Grandma didn't serve this with a sauce; our family liked to enjoy it warm and topped with vanilla ice cream!



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 1230 N. Henderson St., Galesburg • 344.3700
 2616 Veterans Drive, Galesburg • 344.3232
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 4900 N. Glen Park Place, Peoria • 683.2881
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Ambassador Club

Exclusively for Customers 50 & Better!

F&M Ambassador Club Merchant Discount Program

Business	Galesburg Address	Discount Offered
Accounting Systems Inc.	232 E. Simmons St.	10% off tax prep fees for new customers; 5% off tax prep fees for returning customers (\$10.00 min. discount)
Azer Clinic	872 W. Dayton St.	10% off any goods in-stock; bio freeze, exercise bands, ice packs, etc.
Azer Medical Supply	156 E. Main St.	10% off any goods in stock sold; 10% off shelf braces, DME etc.
Bard Optical	1265 N. Henderson St.	\$48.00 eye exam, 25% off frames, 25% off sunglasses, 10% - 20% off lenses
Cherry Street Restaurant & Bar	57 S. Cherry St.	10% off appetizers (dine-in only)
City Select Motors Inc.	621 N. Henderson St.	10% off any service provided from our Service Department
Dare Essentials Day Spa	451 N. Henderson St.	\$55.00 facials (\$20.00 savings)
Discovery Depot	128 S. Chambers St.	10% off gift shop items purchase
Dr. Kandy Sayrs	1865 N. Henderson St., #9	20% off all cosmetic tooth whitening services
Family Video	1095 E. Main St. & 187 W. Losey St.	Free 5 night \$1.00 movie with a new release movie
Go Van Goghs	237 E. Tompkins St.	10% off any in stock item
Happy Joe's Pizza Grille	1727 N. Henderson St.	Buy large pizza for medium price. Once per visit or phone call
Jerry's Mojo	Mobile Coffee Vendor	10% off one coffee
KND Discounts	562 N. Henderson St.	10% off regular priced merchandise
Lim's Ice Cream Shoppe	975 N. Henderson St.	10% off regular priced Ice Cream Cake or whole Ice Cream Pie
McDonald's	1072 N. Henderson St. & 1158 E. Main St.	Free 16 oz. drink with the purchase of any sandwich
Pizza House	132 E. Simmons St.	15% off – eat in, take out, delivery
Pizza Ranch	2590 N. Seminary St.	Any large pizza – \$10.00, and/or 8 pcs. chicken, all dark, \$10.99
Royal Cleaning Services	2335 E. 2nd St.	25% off any new housekeeping services
Rustbucket on Main	341 E. Main St.	10% off any purchase
Sitka Salmon Shares	109 S. Cherry St.	25% off share enrollments and/or 10% off retail store purchase of non-sale items
Visions Venue and Hall	2093 Knox Rd., 150 E.	\$50.00 off rental of bedroom suite
YMCA	1324 W. Carl Sandburg Dr.	Waive one-time Join Fee (\$60.00 value)