

Ambassador Club News

Summer 2017

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

President's Message

We are all aware of hackers and identity thieves, but did you ever think about protecting your frequent-flier miles, credit card points or other loyalty accounts? USA Today reports that U.S. consumers have points and miles worth \$48 billion. It should be no surprise, then, that these accounts are a very appealing target for fraudsters.



Doug Sanders

Your points and miles have real dollar value, so be vigilant with loyalty accounts as you would be with your credit card or checking account. Check your account more frequently and take time to update your IDs and passwords on a regular basis.

I am often reminded that our customers have choices when it comes to banking. At F&M, we work hard to make the customer our number one priority. Your decision to bank with us is one that we value, which is why you will experience:

- Timely responses to your requests.
- Multiple locations in addition to the latest in bank technology to serve customers 24/7.
- Friendly and professional service by qualified and experienced staff ready to serve.

Our banking philosophy is to serve the community we call home and provide you the best value in banking.

Thank you for your business!

Sincerely,

Doug Sanders, President & CEO

Featured Ambassador Club Merchant

Cherry Street Restaurant and Bar opened in 1984 under the name of Cherry Street Brewing Company. Over the years, it operated under various owners who each put his or her own stamp on the establishment. Today, it is known as Cherry Street Restaurant and Bar and owned by Michelle Kim. It is still renowned for outstanding food and a fun atmosphere for all occasions. Whether it is a lunch meeting, a family pizza night, happy hour, or date night, Cherry Street won't disappoint. Furthermore, there are different options on each of the three floors to accommodate all types of celebrations, meetings, and other private events. Travis Peterson is the General Manager and also Michelle's husband.



"F&M has long been my choice for personal banking. I have close relationships with many of the employees there and feel like I am part of the F&M family. I trust F&M with my personal finances, so it was a natural move to bring Cherry Street business here too," says Michelle.

Cherry Street also offers private event accommodations and off-site catering services. In addition to a lunch and dinner menu and a full bar, late night entertainment includes DJs, dancing, karaoke, and occasional live music. Cherry Street is happy to do whatever they can to accommodate customer needs.

Ambassador Club Members receive 10% off appetizers (dine-in only).

Cherry Street Restaurant and Bar
57 S. Cherry Street, Galesburg • (309) 344-4480

Monday thru Thursday: 11 a.m. - 1 a.m.
Friday and Saturday: 11 a.m. - 2 a.m.
Closed Sunday.

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.

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



Tell your friends about the Ambassador Club!

Members need to be age 50 or better and have a checking account and maintain at least \$10,000 in any combination of loan and deposit accounts at the bank. That’s all there is to it!

Message from the Director

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.



Denise Haptonstahl

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 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 F&M Bank account(s), contact us immediately.

Looking ahead to next year, we have an exciting trip in June to New York City!

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

To be seventy years young is sometimes far more cheerful and hopeful than to be forty years old.
- Oliver Wendell Holmes, Jr.

Until next time,

Denise Haptonstahl

Ambassador Club Director
(309) 343-0002, ext. 20667
Denise.Haptonstahl@thefmbank.com

Ambassador Club Highlights and Travel Events

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

Long Term Care Seminar

Tuesday, August 15
5:30 - 6:30 p.m.

Jeff Ogden from Global Atlantic will be in the lobby of our Main Street office for a free presentation on long-term care. Statistics show that the need for long term care for folks reaching retirement age and beyond is on the rise. Learn how coverage can protect your savings and other assets, pay bills that health insurance won't cover and how to cover the cost of getting care at home. This event is free and light refreshments will be served. Please RSVP to Denise Haptonstahl at 309-343-0002, ext. 20667 or denise.haptonstahl@thefmbank.com by August 11, 2017.

More Travel Events

Celebration Belle Cruise

Wednesday, October 18

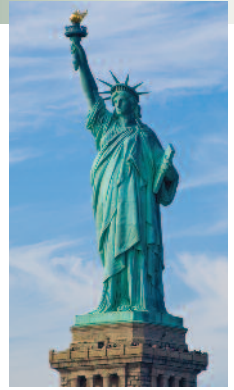
Upon arrival in Moline we will cruise down the Mississippi, have a wonderful two-entree lunch buffet and live entertainment. Call Denise Haptonstahl for pricing and departure information.

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 save our 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. Brochure and pricing available soon; call Denise for details.



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
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
K-N-D 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
Q's Cafe	319 E. Main St.	Free brownie with purchase of sandwich or salad
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
Thorn's Pets & Supplies	56 N. Prairie St.	10% off purchase – no other discounts apply
YMCA	1324 W. Carl Sandburg Dr.	One-time Join Fee – Waived (\$60.00 value)

Tips to Find Unclaimed Money

If the government owes you money and you do not collect it, then it's unclaimed. This also applies to banks, credit unions, pensions, and other sources. The following information explains where to look for unclaimed money and how you can avoid scams related to unclaimed funds.

Where to Look for Unclaimed Money

Currently, the government does not have one central website for finding unclaimed money by name, Social Security number, or state. To find unclaimed money from the government, you can check a number of sources. Visit

<https://www.usa.gov/unclaimed-money> for links to these respective web sites:

States' Unclaimed Money

- Search your state's listing of unclaimed funds and property.

Unclaimed Back Wages

- If you think you may be owed back wages from your employer, search the Wage and Hour Division's (WHD's) database of workers for whom it has money waiting to be claimed. WHD is a part of the U.S. Department of Labor (DOL).

VA Life Insurance Funds

- Search the U.S. Department of Veterans Affairs (VA) for unclaimed insurance funds that are owed to certain current or former policyholders or their beneficiaries. Note: This does not include funds from Servicemembers' Group Life Insurance (SGLI) or Veterans' Group Life Insurance (VGLI) policies from 1965 to the present.

Pensions from Former Employers

- Pensions from Former Employers – Search for unclaimed pension money from companies that went out of business or ended a defined plan.

Tax Refunds

- The Internal Revenue Service (IRS) may owe you money if your refund was unclaimed or undelivered.

Banking, Investments, and Currency

- Search the Federal Deposit Insurance Corporation (FDIC) for unclaimed funds from failed financial institutions.
- Find unclaimed deposits from credit unions.
- The Securities and Exchange Commission (SEC)



lists enforcement cases where a company or person owes investor's money.

- The Treasury Department will exchange mutilated or damaged U.S. currency.

Mortgages

- If you had an FHA-insured mortgage, you may be eligible for a refund from the U.S. Department of Housing and Urban Development (HUD). To search the HUD database, you will need your FHA case number (three digits, a dash, and the next six digits—for example, 051-456789).

Savings Bonds

- Treasury Hunt allows you to search for bonds issued since 1974 that have matured and are no longer earning interest.
- Find the value of your paper savings bond.
- Replace a lost, stolen, or destroyed paper savings bond.

Foreign Claims

- U.S. nationals can find money owed to them from foreign governments after loss of property.

Unclaimed Money Scams

Beware of people who pretend to be the government and offer to send you unclaimed money for a fee. These scammers use a variety of tricks to get your attention, but their goal is the same: to get you to send them money. Government agencies will not call you about unclaimed money or assets.

Undelivered and Unclaimed Federal Tax Refund Checks

Every year, the Internal Revenue Service (IRS) has millions of dollars in tax refunds that go undelivered or unclaimed.

Continued on next page

Undelivered Federal Tax Refund Checks

Refund checks are mailed to your last known address. If you move without notifying the IRS or the U.S. Postal Service, your refund check may be returned to the IRS.

If you were expecting a federal tax refund and did not receive it, check the IRS' Refund Status. You'll need to enter your Social Security number, filing status, and the exact whole dollar amount of your refund. You may be prompted to change your address online. You can also call the IRS' Refund Hotline.

If you move, submit a Change of Address - Form 8822 to the IRS; you should also submit a Change of Address to the U.S. Postal Service.

Unclaimed Federal Tax Refunds

If you are eligible for a federal tax refund and do not file a return, then your refund will go unclaimed. Even if you aren't required to file a return, it might benefit you to file if:

- Federal taxes were withheld from your pay and/or
- You qualify for the Earned Income Tax Credit (EITC)

If you didn't file a tax return because your wages were below the filing requirement, you can still file a return within three years of the filing deadline in order to get your refund.

State Refund Checks

For information about your state tax refund check, contact your state revenue department.



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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/>