

Ambassador Club News

Summer 2024

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

Club Director's Message

Greetings and happy summer to you all!

Ah, the lazy days of summer. While sipping lemonade and soaking up the sun, remember your finances. Call or visit one of our many locations, and let our knowledgeable bankers help you plant the seeds for a healthy financial future.



Denise Haptonstahl

We're still playing Bingo on the second Thursday of every month and would love you to join us. Check out our Calendar of Events for dates and details of all our Ambassador Club trips and events.

Do you have a family member or friend who may be interested in changing banks or moving to the area? Let me know, and I'll send you a Tell-A-Friend coupon. When they bring the coupon to the bank and open one of our fabulous checking accounts, you'll receive a \$10 gift card. Plus, they will have a chance to win a deluxe prize!

A great big Ambassador Club Hello to our new clients in the Quad Cities and the Stateline (Roscoe/Beloit) region of Illinois/Wisconsin. We look forward to welcoming you onboard and providing a full range of products and services to help you with all your financial needs.

So, until I see you at Bingo, Diner's Club, or one of our other fun events, I will leave you with these inspiring words from Mark Twain: "Kindness is a language heard by the deaf and felt by the blind."

Until Next Time,

Denise Haptonstahl
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Your Medicare number is valuable. Protect it.

Scammers spend their days pretending to be someone they aren't, like government agents or medical staff, to con us out of information and money. If you or someone you know has Medicare, here's advice to help protect your time, money, and information from Medicare imposters.



Don't share your Medicare number. Your Medicare number is valuable. Don't share it over the phone with anyone for any reason — and scammers have a lot of fake "reasons." Scammers ask for Medicare numbers to "verify your identity" or to offer you "new plastic cards." But Medicare won't call you to verify your card, and Medicare cards are paper, not plastic, and they're free. Other scammers claim they'll send a Medicare-approved back or knee brace if you give them your number. But those are scams, too. If your doctor wants you to have equipment, they'll talk with you about it at an appointment, not have someone call unexpectedly to offer it to you. Report these kinds of scams to the FTC at [ReportFraud.ftc.gov](https://www.ftc.gov/report-fraud).

Check your monthly Medicare statement. Do the details about your recent visits, services, and products match your records and receipts? If not, or your statement shows double charges, charges for something you didn't get, or charges for things your doctor didn't order — like back or knee braces — call your doctor or health plan. If you suspect healthcare fraud or abuse, contact your state Senior Medicare Patrol.

Report medical identity theft. If you think someone used your information to get medical care, get copies of your medical records from each doctor, hospital, pharmacy, and other place the thief might have used your information. Review the records and tell your provider about any errors. Report the theft at [IdentityTheft.gov](https://www.identitytheft.gov) and create a plan to recover from problems the identity theft may have caused.

Prepare for your own financial future:

Hope for the best, but plan for the worst

Losing the ability to manage your finances may be something you'd rather not think about. We often think about our financial capabilities, like our ability to drive, as an important measure of our independence. But planning ahead may help you stay in control of your finances, even if diminished financial capacity becomes a serious problem. Taking the steps listed below now may help avoid or minimize problems for you and your family.

Organize your important documents

Organize and store important documents in a safe, easily accessible location. That way, they are readily available in an emergency. Give copies to trusted loved ones or let them know where to find the documents. Typically, the following documents will be most relevant to your finances:

- Bank and brokerage statements and account information.
- Mortgage and credit information.
- Insurance policies
- Pension and other retirement benefit summaries
- Social Security payment information
- Contact information for financial and medical professionals, such as doctors, lawyers, accountants, and securities professionals.

Provide your financial professionals with trusted contacts

Consider adding a “trusted contact person” to your brokerage accounts. A “trusted contact person” is a person that you authorize your brokerage firm to contact in certain circumstances, in the event your broker has trouble reaching you or believes you are being scammed. Trusted contacts do not have access to your money — they get notified if the financial institution sees signs of financial exploitation.

Use Social Security Advance Designation

Social Security Advance Designation allows you to recommend someone you trust to manage your Social Security benefits if you become unable to do so yourself.

With Social Security Advance Designation, you can choose up to three people to serve as your “representative payee” if you need help in the future. A representative payee is someone who the Social Security Administration (SSA) appoints to manage your Social Security benefits when you are unable to do so.

With Advance Designation, you still manage your own benefits for as long as you're able. But if your situation

changes and you need help, the SSA will evaluate your Advance Designation to make sure the person you chose is suitable to serve as your representative payee at that time.

Consider creating a durable financial power of attorney

A financial power of attorney gives someone the legal authority to make financial decisions for you if you cannot. That person is called your agent. The document is called “durable” because it remains in effect even if you become incapacitated. You retain the ability to change it or cancel it as long as you are still able to make decisions. A financial power of attorney differs from a health care power of attorney, which only covers health care decisions. You may want to consult with a lawyer to determine whether a durable financial power of attorney is right for you.

Think about involving a trusted relative, friend, or professional

Besides listing them as emergency contacts, you may wish to give a trusted relative, friend, or professional an overview of your finances (even if you don't want to share all the details).

Keep things up to date

Be sure that if something changes (for example, you open a new account) you keep your information as current as possible. Also, your trusted contact may change over time. Keep your financial professionals informed of changes regarding who has authority to review your account or whom they should contact in case of an emergency.

The Trust Department at F&M Bank can answer questions about maintaining your finances, especially if diminishing capacity concerns you or a member of your family. Contact Jon Holthe or Tom McIntire and they will be happy to visit with you.



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Vice President &
Regional Trust Officer
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Tom.McIntire@thefmbank.com

Ambassador Club

Highlights and Events

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

August

Diner's Club – Jimmy's Pizza

Thursday, August 15, 6 p.m.

379 E. Tompkins St., Galesburg, IL
RSVP's due by August 8.

September

BINGO!

Thursday, September 12, 2:00 - 4:00 p.m.

Free event at The Hub, 143 E. Main St., Suite 102, Galesburg, IL

FRAUD AWARENESS SEMINAR

Thursday, September 19, 10:00 a.m.

Free event at The Hub, 143 E. Main St., Suite 102, Galesburg, IL

Free event at The Hub, 143 E. Main St., Suite 102, Galesburg, IL

The Galesburg Police Department and Alternatives for Older Adults will talk about scams and fraud that are now a prevalent part of life. They will discuss ways to avoid becoming a victim of scams and fraud. A representative from F&M Bank will also be there to talk about how the bank protects you and your accounts from fraudulent activity. This is a free event, but seating is limited so RSVP early!

October

BINGO!

Thursday, October 10, 2:00 - 4:00 p.m.

Free event at The Hub, 143 E. Main St., Suite 102, Galesburg, IL

Diner's Club – Cherry Street Brewing Company

Wednesday, October 16, 6:00 p.m.

57 S. Cherry St., Galesburg, IL
RSVP's due by October 9.

November

BINGO!

Thursday, November 14, 2:00 - 4:00 p.m.

Free event at The Hub, 143 E. Main St., Suite 102, Galesburg, IL

Diner's Club – The Packinghouse Dining Restaurant

Thursday, December 5, 6:00 p.m.

441 Mulberry St., Galesburg, IL
RSVP's due by November 29.

December

BINGO!

Tuesday, December 12, 2:00 - 4:00 p.m.

Free event at The Hub, 143 E. Main St., Suite 102, Galesburg, IL





21 E. Main St., Galesburg • 343.7141
1230 N. Henderson St., Galesburg • 344.3700
2616 Veterans Drive, Galesburg • 344.3232
123 E. Knoxville St., Brimfield • 446.3344
4900 N. Glen Park Place, Peoria • 683.2881
2 Americlnn Way, Suite D, Monmouth • 734.5757

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Always remember to show your Ambassador Club Debit Card to participating merchants. 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 Denise at (309) 343-0002, ext. 20667.

For a complete merchant list, visit <https://www.thefmbank.com/personal/ambassador-club>



Aim High. Bank Strong.