

Ambassador Club

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

Winter 2025

F&M Bank Directors Message



Best Wishes and Happy New Year to you all!

May this letter find you healthy and happy. I hope your holidays brought you treasured moments, cherished memories and lots of reasons to smile.

With the beginning of a New Year come resolutions, most of which we've lost interest in by St. Patrick's Day. Instead, why not try bringing more healthy pleasures into your life?

- Savor the present moment – Worry less about tomorrow and appreciate today.
- Take a daily nap – Relax and recharge.
- Try a crossword puzzle or play Mahjong on your computer. It will help your memory and boost cognitive functions.
- Welcome support from family & friends – Enjoy the pleasure of their company.
- Volunteer in your community– You have lots of experience and skills to share with those in need.

Introducing this approach rather than a resolution that seems like a burden will surely get your New Year off to a terrific start.

We still play Bingo on the second Thursday of every month and have some great restaurant choices for our Diner's Club. I would love you to join us!

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.

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 by Oprah Winfrey: "Cheers to a new year and another chance for us to get it right."

Until Next Time,

Denise Haptonstahl

Ambassador Club Coordinator

(309) 343-0001 ext. 20667

denise.haptonstahl@thefmbank

FINANCIAL CAREGIVING



Money management can be a difficult topic to discuss, but it is a critical conversation to have with your loved ones as life circumstances change due to aging, disability, illness or other factors. You can protect your financial future by identifying a financial caregiver to help manage your finances before you require assistance.

What is a financial caregiver?

A financial caregiver is someone you trust and choose to help oversee your finances. Your caregiver can perform tasks such as:

- Arrange bill payments to avoid delinquency
- Make deposits
- File insurance and benefit claims
- Make savings and investment decisions
- Prepare taxes
- Review accounts and watch for potential fraud

Why a financial caregiver is important

Are you prepared if you become unable to make financial decisions or take care of your financial affairs? It is essential to have a plan detailing how to carry out your wishes and manage your money if the unexpected happens. Consider the following scenarios:

- **Emergency** – If a medical emergency occurs, even a short hospital stay, how will you take care of your finances?
- **Fraud** – Older adults are often targets of financial fraud, abuse and scams. A financial caregiver can review your accounts to watch for signs of fraudulent activity and help resolve issues.
- **Cognitive concerns** – Personal finance skills are often the first to decline when people experience cognitive impairments. Identifying a financial caregiver who can step in and support you is vital to protecting your financial affairs.

Additionally, taking care of financial details can be time-consuming and overwhelming, whether you are managing bills or focusing on investments and taxes.

Ever-changing technology may complicate things further, making it even more prudent to get help from someone you trust.

Agent under a Durable Power of Attorney (DPOA)

One of the most beneficial ways to formalize a financial caregiver relationship is through a Durable Power of Attorney (DPOA). The DPOA spells out the authority you provide to your financial caregiver, defined legally as your agent or an attorney-in-fact, to take care of your finances. The actions may be the same as in your informal relationship, but making it formal with a DPOA helps in several ways:

- Your agent has a legal fiduciary duty to act in your best interest.
- If you can no longer make financial decisions, the durable aspect of the power of attorney enables your agent to continue to take care of your financial details until you pass away.
- If a DPOA is not in place, your family may need to seek a court-ordered guardianship or conservatorship when you can no longer make financial decisions. Court processes are often expensive, complex and time consuming, and are not ideal if your loved ones must deal with an emergency situation.
- Your agent is only authorized to act as stipulated by you in your DPOA.



The Trust Department at CBI Bank & Trust can serve as your Durable Power of Attorney. For more information, contact Jon Holthe at (563) 262-3124.

Source: "Financial Caregiving and You."
ABA Foundation Safe Banking for Seniors.



THE TOP 5 FINANCIAL SCAMS TARGETING OLDER ADULTS

Fraudsters and con artists tend to go after older adults because they believe this population has plenty of money in the bank. But it's not just wealthy older Americans who are targeted. Older adults with low income are also at risk for fraud.

These are the five more common scams among older adults.

1. Government impersonation scams

In government impersonation scams, scammers call unsuspecting older adults and pretend to be from the Internal Revenue Service (IRS), Social Security Administration, or Medicare. They may say the person has unpaid taxes and threaten arrest or deportation if they don't pay up immediately. Or they may say Social Security or Medicare benefits will be cut off if the person doesn't provide personal identifying information. This information can then be used to commit identity theft.

Government impostors may demand specific forms of payment, such as a prepaid debit card, cash, or wire transfer. Using special technology, they often "spoof" the actual phone number of a government agency or call from the same ZIP code (202 for Washington, D.C., for example). This can trick some people into thinking the caller is from a valid source.

2. Sweepstakes and lottery scams

The sweepstakes scam is one many people are familiar with. Here, scammers call an older adult to tell them they've won a lottery or prize of some kind. If they want to claim their winnings, the older adult must send money, cash, or gift cards up front—sometimes thousands of dollars' worth—to cover supposed taxes and processing fees. Scammers may impersonate well-known sweepstakes organizations (like Publishers Clearing House) to build trust among their targets. Of course, no prize is ever delivered. Sometimes, fraudsters are able to convince the older adult to send even more money by telling them their winnings will arrive soon. Many continue to call people for months and even years after defrauding them out of an initial sum of money.

3. Robocalls and phone scams

Robocalls take advantage of sophisticated, automated phone technology to dial large numbers of households from anywhere in the world. While there are legal uses for this technology, robocalls can also be used to carry out a variety of scams on trusting older adults who answer the phone. Some robocalls may claim that a warranty is expiring on the person's car or electronic device, and payment is needed to renew it. Like with government impersonation calls, scammers often spoof the number from which they're calling to make it appear as if the call is from a reputed organization.

One common robocall is the "Can you hear me?" call. When the older person says "yes," the scammer records their voice and hangs up. The criminal then has a voice signature to authorize unwanted charges on items like stolen credit cards.

4. Computer tech support scams

Technical support scams prey on older people's lack of knowledge about computers and cybersecurity. A pop-up message or blank screen usually appears on a computer or phone, telling the user their device is damaged and needs fixing. When they call the support number for help, the

scammer may either request remote access to the older person's computer and/or demand they pay a fee to have it repaired.

Remember that whether it's a phone call or a website, legitimate tech support won't ever proactively seek you out to fix an issue.

5. The grandparent scam

The grandparent scam is so simple and so devious because it uses one of older adults' most reliable assets, their hearts. Scammers call a would-be grandparent and say something along the lines of: "Hi, Grandma, do you know who this is?" When the unaware grandparent guesses the name of the grandchild the scammer most sounds like, the scammer is able to instantly secure their trust. The fake grandchild then asks for money to solve some urgent financial problem (such as overdue rent, car repairs, or jail bond). They may beg the grandparent not to tell anyone. Since fraudsters often ask to be paid via gift cards or money transfer, which don't always require identification to collect, the older adult may have no way of ever recovering their money.

Other popular scams targeting older adults

- Romance scams - Romance scammers create elaborate fake profiles, often on social media, and exploit older adults' loneliness to get money.
- Business impostor scams - Impostor scammers pretend to be from a business or a charity. Like government impostor scammers, business impostor scammers can use caller ID to trick someone into thinking they are getting an official business call. These fraudsters will try to convince someone to send money or a gift card or share personal information.
- Investment scams - This type of scam involves the illegal or alleged sale of financial instruments that typically offer low risk and guaranteed returns.
- Medicare and health insurance scams - Con artists may pose as a Medicare representative to get older adults to share their personal information. Scammers might also provide bogus services for older people at makeshift mobile clinics, then bill Medicare and pocket the money.
- Internet and email fraud - Pop-up browser windows that look like anti-virus software can fool users into either downloading a fake anti-virus program (at a substantial cost) or an actual virus that exposes information on the user's computer to scammers. Phishing emails and text messages may appear to be from a well-known bank, credit card company, or online store. They request an older adult's personal data, such as a log-in or Social Security number, to verify that person's account, or they ask the older adult to update their credit card info. Then, they use that information to steal money or more personal information.

AMBASSADOR CLUB EVENTS 2025

For reservations or information about events in eastern Iowa, please contact Angie Thompson at (563) 263-3144, or by email at ambassadorclub@cbitbt.com.

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

FEBRUARY

BINGO!

Thursday, February 13, 2:00 – 4:00pm

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

Tuesday, February 11, 2:00 – 3:30pm

Free event at CBI Bank & Trust, Lower Level, 1521 Park Avenue, Muscatine, IA

MARCH

Diner's Club - Cherry Street Brewing Company

Tuesday, March 11, 6:00pm

57 S. Cherry St., Galesburg, IL

RSVP's due by March 4

BINGO!

Tuesday, March 11, 2:00 – 3:30pm

Free event at CBI Bank & Trust, Lower Level, 1521 Park Avenue, Muscatine, IA

BINGO!

Thursday, March 13, 2:00 – 4:00pm

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

ESTATE PLANNING SEMINAR

Wednesday, March 26, 2:00 – 3:00pm

Free event at CBI Bank & Trust, Lower Level, 1521 Park Avenue, Muscatine, IA

An Attorney from our Trust department who has spoken about estate planning for Lawyers in Libraries - sponsored by the Iowa State Bar Association and several community centers in Louisa and Muscatine Counties - will discuss essential topics like creating wills, setting up trusts, minimizing estate taxes, and planning for incapacity.

APRIL

BINGO!

Tuesday, April 8, 2:00 – 3:30pm

Free event at CBI Bank & Trust, Lower Level, 1521 Park Avenue, Muscatine, IA

BINGO!

Thursday, April 10, 2:00 – 4:00pm

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

FRAUD AWARENESS SEMINAR – Date TBD

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. Refreshments will be provided. *This is a FREE event but seating is limited so RSVP early!*

MAY

COIN EVALUATION EVENT

Tuesday, May 6, 10:00am – 3:00pm

Free event at CBI Bank & Trust, 101 West Bryant Street, Walcott, IA

Professional Certified Evaluators from Hilltop Coin in Marion, IA

BINGO!

Thursday, May 8, 2:00 – 4:00pm

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

BINGO!

Tuesday, May 13, 2:00 – 3:30pm

Free event at CBI Bank & Trust, Lower Level, 1521 Park Avenue, Muscatine, IA

Diner's Club – Jimmy's Pizza

Wednesday, May 14, 6:00pm

379 E. Tompkins St., Galesburg, IL

RSVP's due by May 7

JUNE

BINGO!

Tuesday, June 10, 2:00 – 3:30pm

Free event at CBI Bank & Trust, Lower Level, 1521 Park Avenue, Muscatine, IA

BINGO!

Thursday, June 12, 2:00 – 4:00pm

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

BINGO and Fraud Awareness!

Tuesday, June 25, 1:00 – 3:00pm

Free event at CBI Bank & Trust, 402 B Avenue, Kalona, IA



JULY

BINGO!

Tuesday, July 8, 2:00 – 3:30pm

Free event at CBI Bank & Trust, Lower Level, 1521 Park Avenue, Muscatine, IA

BINGO!

Thursday, July 10, 2:00 – 4:00pm

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

Diner's Club – The Trax Northside Grill

Tuesday, July 15, 6:00pm

2 AmericInn Way, Monmouth, IL

RSVP's due by July 8

BINGO and Fraud Awareness!

Tuesday, July 23, 1:00 – 3:00pm

Free event at CBI Bank & Trust, 101 West Bryant Street, Walcott, IA

AUGUST

BINGO!

Tuesday, August 12, 2:00 – 4:00pm

Free event at CBI Bank & Trust, Lower Level, 1521 Park Avenue, Muscatine, IA

BINGO!

Thursday, August 14, 2:00 – 4:00pm

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

SEPTEMBER

BINGO!

Tuesday, September 9, 2:00 – 3:30pm

Free event at CBI Bank & Trust, Lower Level, 1521 Park Avenue, Muscatine, IA

Diner's Club – Opie's Bar & Grill

September - Date TBD / 6:00pm

158 N. Broad St., Galesburg, IL

BINGO!

Thursday, September 11, 2:00 – 4:00pm

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

OCTOBER

COIN EVALUATION EVENT

Tuesday, October 7, 9:00am – 3:00pm

Free event at CBI Bank & Trust, Lower Level, 1521 Park Avenue, Muscatine, IA

Professional Certified Evaluators from Hilltop Coin in Marion, IA

BINGO!

Thursday, October 9, 2:00 – 4:00pm

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



BINGO!

Tuesday, October 14, 2:00 – 3:30pm

Free event at CBI Bank & Trust, Lower Level, 1521 Park Avenue, Muscatine, IA

ESTATE PLANNING SEMINAR

Wednesday, October 15, 2:00 – 3:00pm

Free event at CBI Bank & Trust, Lower Level, 1521 Park Avenue, Muscatine, IA

An Attorney from our Trust department who has spoken about estate planning for Lawyers in Libraries - sponsored by the Iowa State Bar Association and several community centers in Louisa and Muscatine Counties - will discuss essential topics like creating wills, setting up trusts, minimizing estate taxes, and planning for incapacity.

NOVEMBER

BINGO!

Tuesday, November 11, 2:00 – 3:30pm

Free event at CBI Bank & Trust, Lower Level, 1521 Park Avenue, Muscatine, IA

Diner's Club – Iron Spike Brewing Co.

Wednesday, November 12, 6:00pm

150 E. Simmons St., Galesburg, IL

RSVP's due by Nov. 5

BINGO!

Thursday, November 13, 2:00 – 4:00pm

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

DECEMBER

BINGO!

Tuesday, December 9, 2:00 – 3:30pm

Free event at CBI Bank & Trust, Lower Level, 1521 Park Avenue, Muscatine, IA

BINGO!

Thursday, December 11, 2:00 – 4:00pm

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

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