## We want your input!



We are optimistic about future travel and club activities with you again. For now, both may look different in a number of ways but our top priority will be for your safety, well-being and of course having fun! Please complete the survey and return by December 15, 2020 to be entered in a drawing for Vinton Unlimited gift certificate.

1. Are you interested in club activities without travel	4. Are you interested in 1 day trips?
with the potential requirements?	The you interested in 1 day trips.
W 1	YESNOMaybe
MaskYESNOMaybe	5. Are you interested in 2-3 day trips?
Temperature takenYESNOMaybe	YES NOMaybe
Eating at a table with othersYESNOMaybe Table of 4 or more	6. Are you interested in domestic extended 4-9 day
	trips?YESNOMaybe
2. Which social activities do you enjoy with the club? (Check all that apply)	If yes to extended by what means of travel?  Motorcoach only YES NO Maybe
Free movies Craft classes Game Parties	Airplane YES NOMaybe
Health seminars Financial seminars Annual dinner	
	7. What activities interest you on a trip? (Check all that apply)
3. Are you interested in traveling with the following potential requirements?	Museums Theater Educational
Mask YES NO Maybe	Cuisine Music Gardening Holiday
Temperature taken YES NO Maybe	Shopping Soft Adventure
Vaccination YES NO Maybe	Mystery/Solving Other
Motorcoach 1/2 fullYESNOMaybe	_ 5 1111
Motorcoach Full YES NO Maybe	8. Which domestic destinations would you like to visit
Eating at a table with othersYESNOMaybe	with FSB Heritage Club in the future? (Check all that apply)
Eating on the motorcoach YES NO Maybe	NE Fall Foliage Milwaukee
I am not interested in travel	Door County Missouri Sedona Arizona Memphis
If you marked not interested in travel you may skip the rest of the survey.	
lest of the survey.	9. Interested in international destinations? (when
Comments:	restrictions are lifted)
Commone	YESNOMaybe
	Oberammergau/Danube River Cruise 2022
	YES NOMaybe
	Novia Scotia/PEI
FDIC COULHOUSING LENDER	Other (list) YES NOMaybe

Fold	
	Place Stamp Here
Attn: F PO	ings Bank & Trust Heritage Club Box 112 n, IA 50675
Fold	Here
We appreciate your feedback! Return your completed s 2020 to be entered in a drawing for a Vinton Unlimited us or drop it off at Farmers Savings Bank & Trust.	
	FBFarmers Savings Bank & Trust HERITAGE CLUB
Please print: Name	
Address	



## Farmers Savings Bank & Trust HERITAGE CLUB NEWS



NOVEMBER/DECEMBER 2020



"Are we there yet?" This is normally associated with traveling but more and more its hoping we have arrived in 2021! As much as we all wanted to gather together for events and travel with our friends, it will all have to wait until next year. For a year that flew by quickly, it has been a long year! With the holidays fast approaching, we have a new appreciation for things we took for granted. Things as simple as toilet paper (who knew?) or a hug, sitting side by side in church, or seeing someone smile. I pray this all returns and we can get back to

living our lives, but not without a new found appreciation.

The future of travel and events will look very different and we want to make sure we are planning with everyone's safety in mind. The first page of our newsletter is a survey we would love to have your input on. Please take some time to fill out. Those returned to us by the deadline will be entered into a drawing for VU bucks.

I'd like to let you all know that after five years as Heritage Club Director (almost eight years with the bank), I have resigned from my position. My last day is Saturday, November 14th. I have accepted a position as an office manager for Vinton Family Dental. I have learned so much throughout the years and grown personally and professionally with all the opportunities I have had as a Director. I will truly miss each and everyone of you and thank you all for your friendship and the many memories that I will cherish forever.

Until my position has been filled, any Heritage Club questions can be directed to Jessica Helms here at the Vinton branch. Cindy Blaine in Traer will be helping make sure things run smoothly. She has been my partner in crime these years and I will miss her dearly. You are in good hands. I hope to see your faces at the dental office or around town.



God Bless & Fond Farewells!

Melanie Davis

## 2020 CALENDAR OF EVENTS

NOVEMBER 11TH HONORING ALL WHO SERVED



BANK CLOSED NOVEMBER 26TH



BANK CLOSED @ NOON DECEMBER 24TH ALL DAY DECEMBER 25TH







## FEDERAL TRADE COMMISSION CONSUMER INFORMATION 10 THINGS YOU CAN DO TO AVOID FRAUD

Crooks use clever schemes to defraud millions of people every year. They often combine new technology with old tricks to get people to send money or give out personal information. Here are some practical tips to help you stay a step ahead.

- 1. **Spot imposters:** Scammers often pretend to be someone you trust, like a government official, a family member, a charity, or company you do business with. Don't send money or give out personal information in response to an unexpected request, whether it comes as a text, phone call, or an email.
- 2. **Do online searches**: Type a company or product name into your favorite search engine with words like "review", "complaint" or "scam". Or search for a phrase that describes your situation, like "IRS call". You can even search for phone numbers to see if other people have reported them as scams.
- 3. **Don't believe your caller ID:** Technology makes it easy for scammers to fake caller ID information, so the name and number you see aren't always real. If someone calls asking for money or personal information, hang up. If you think the caller might be telling the truth, call back to a number you know is genuine.
- 4. Don't pay upfront for a promise.
- 5. Consider how you pay for purchases: Credit cards have significant fraud protection built in, but some payment methods don't. Western Union, MoneyGram is risky because it's nearly impossible to get your money back.
- 6. **Talk to someone:** Before you do anything, talk to someone you trust. Con artists want you to make decisions in a hurry. They might even threaten you. Slow down, check the story out.
- 7. Hang up on robocalls.
- 8. Be skeptical about free trial offers.
- 9. **Don't deposit a check or wire money back:** If a check you deposit turns out to be fake, you're responsible for repaying.
- 10. Sign up for free scam alerts from the FTC at: ftc.gov/scams. Get the latest tips and advice about scams.

Address Service Requested



