



PEER GROUP WRAP-UP Laughlin, Nevada—Harrah's Laughlin March 10-14, 2014



"The conference was such an inspiring and uplifting experience. The topics were of such great benefit to me. Re-uniting with the other directors was so uplifting. I am anxious to put it all to good use!" - Deb Wagg, CBCD, Central State Bank (Muscatine, IA)

Heritage Clubs *Hits the Jackpot* in Laughlin, Nevada!

Bank club directors & travel partners alike are applauding Heritage Clubs International (HCI) for the valuable Peer Group conference held March 10-14, 2014 in Laughlin, NV.

"This is my third conference and I believe the best I have been to."
- Sheila Smith, Heartland Bank (Geneva, NE formerly Geneva State Bank)

"EXCELLENT CHANGES! They were all very well accepted. Thank you for listening to the partners!"
- Rob Batchman, Sight & Sound Theatres (Branson, MO)

Heritage Clubs is proud of the changes we were able to implement this year:

- Bankers had 8 Pre-Scheduled appointments & met with each PTO
- Expo was earlier in the conference for bankers & partners to meet earlier
- Expo Appointments were in a 'timed rotation' format
- Conference was Monday-Friday and not over a weekend
- Partners were offered a 3 or 4 night registration option
- Nametag had a quick glance schedule on the back



FROM THE DESK OF....Jan Ruhde, Advisory Board Chair:

*"What a great conference! In the 3 weeks since conference we have hosted our grandsons for spring break along with doing some club planning but in all this activity we are still talking about the **HCI Conference in Laughlin. Don and I think it is one of the best conferences we have attended.**"*

We extend a huge thank you to the Laughlin/Nevada hosts for all of their effort and professional follow through. The friendly hospitality and beautiful area was amazing and made for a wonderful experience.

Bank Club Directors were focused and ready to learn. The new format and the relevant presentations on social media, technology and mobile apps really made for a worthwhile schedule. I think the conference certainly provided an environment for learning, reflecting and growing professionally.

The networking at peer group always amazes me with bankers taking every opportunity to share with each other and all partners. It is these positive relationships that will help us meet the challenges we face as we build and maintain our clubs. Let's keep the communication and enthusiasm going throughout the year.

I look forward to 2014 and serving as the Advisory Board Chair." - Jan

HELLO FROM LAUGHLIN HOSTS ~ Cherie Westbrook & Meg McDaniel

"Thank you Bank Club Directors, PTOs, and Partners for allowing us to share a special part of Southern Nevada with you. We had just as much fun planning for your arrival in Laughlin as we hope you did experiencing it.

From the celebrity chef dinner, to the beach party under the stars, and special nighttime treats, we wanted you to feel welcomed and to know how important you are to us. The best compliment you can give us is to let us plan a Southern Nevada itinerary for you and your customers. Thank you HCI for bringing Peer Group to Laughlin and your confidence in us to deliver a great experience.

We are excited for you and your customers to return and enjoy the beauty, friendliness and fun of Southern Nevada!"

- Cherie & Meg



NEVADA SILVER STATE PreFAM

March 7-10, 2014

Las Vegas → Ely → Mesquite → Laughlin

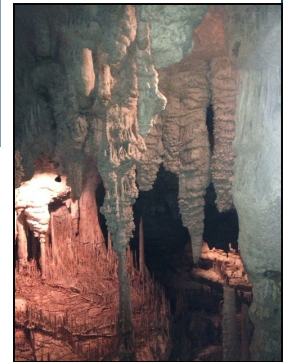
"Thanks for the great tour and for showing us a lot of sites that I did not realize were in the area. We will be bringing a group back September of 2015."
- Valerie Kelsey, CBCD, D. L. Evans (Burley, ID)

"On behalf of the state of Nevada, it was wonderful to welcome Heritage Clubs to our beautiful state! We extend our sincere thanks to those who took the extra time to see much more of Nevada during the FAM trip. What a great trip it was! We had some fun, saw wonderful sights, helped some children, and really enjoyed traveling together. As Sales Manager for the Nevada Commission on Tourism, this was my first exposure to your specific market, and I'm so impressed. Your passion and professionalism were a great testament to your industry. I'm very happy to now be a part of it. We anticipate welcoming your groups back to our area and are waiting to help in any way we can. Nevada loves you and we can't wait for you to return! Happy Travels, David."



David Lusvardi
Sales Manager
Nevada Commission on Tourism

"Thank you so very much (David & Cherie) for sharing with us your area of Nevada. It was absolutely beautiful and I appreciate the amount of time, effort, and many hours that had to have gone into the planning and execution of this trip. BRAVO!" - Carla Meierotto, CBCD
Lee County Bank & Trust, N.A. (Fort Madison, IA)



Why go on a Heritage Clubs FAM tour? *"FAM tours allow you to experience new areas and travel, creating new and unique itineraries. Heritage Clubs Peer Group FAM tours are more than that. Heritage FAM tours give us, as bank club directors, the opportunity to create relationships with many other directors along the way. These friendships open up many conversations and questions creating a bond between the directors almost like a family. These friendships give us confidence that when we need advice there is someone to call who cares and understands. Thank you Heritage Clubs International for giving us this great opportunity to experience part of our country together while we network and recharge ourselves for the upcoming year ahead!"* - Amber Thomas, Central Bank Illinois (Geneseo, IL)

VolunTourism Project -

It has become a much anticipated tradition that the FAM tour attendees participate in a service project while on tour. This year our attendees had the opportunity to volunteer while in Ely, NV with the following program and also made a cash donation of \$270!

Committee Against Child Hunger (CACH)

Founded in 2012 by a group of concerned citizens in Ely, NV after learning that many of the children in the community were not getting proper nutrition while away from school.

Currently, 44% of the students in the school district are on a free or reduced lunch program. CACH provides approximately 650 nutritional meals per month for White Pine County students to take home from school on Thursday. This provides supplemental nutrition over the 3-day-out of school weekend. These backpacks help students to be able to arrive at school Monday morning ready to learn and succeed. The funding for this committee is solely through donations made by citizens and businesses throughout our community and every dollar raised goes towards food to be purchased for these backpacks.



“Loved the opportunity to meet all of the bankers early in the conference! Allowed me to know which ones I needed to talk further to at later events. Great idea!” - Heritage Partner



“Expo format was a great improvement for all!” - Don Ruhde, CBCD, Iowa Falls State Bank (Iowa Falls, IA)



“I liked this format. It kept everyone moving.” - Carol Wurm, Star Bank (Maple Lake, MN)



“I liked the rotation format. It helped us decide who we really needed to spend more time with.” - Lois Dunbar, Prairie State Bank & Trust (Springfield, IL)



“I felt that 5 minutes with each partner at the expo was a perfect amount of time - if we wanted more time, we could schedule an open appointment.” - Amy Evans, D.L. Evans Bank (Boise, ID)



“I really liked the flow of the new system. It was pretty intense, but it worked.” - Linda Wendl, Guthrie County State Bank (Panora, IA)

**Banking Task Force :
“Club Emergency Reference
Procedures Guide”**

The task force developed a comprehensive document for club directors to assist them in the event of a bank disaster, a club director misfortune, or a tour emergency.

The document is a collaboration of resources and ideas and revised to a generic format with the intent to be customized for the user.

The complete document and all corresponding forms and best practices can be found on the HCI Web site: www.Heritageclubs.com/References and Procedure Documents

TABLE OF CONTENTS:

PART ONE:

- I. Club Overview - Goals of a Bank Club
- II. Club Director Checklist
- III. Membership Qualifications
- IV. New Member Procedures
- V. Events
- VI. Day Trips
- VII. Overnight Tour
- VIII. Extended Travel
- IX. Club Member Death
- X. Catastrophic Event Procedures

PART TWO: Bank Recovery Procedures

**Travel Task Force: “Best Practices in
Group Travel—Options for Smaller Group
Travel”**

The Travel Task Force conducted a survey to the HCI bank membership to learn about their thoughts on smaller group travel options and the following was concluded:

1. The goal of the director is to be able to accompany every trip.
2. Many directors agree that the boomer generation is much more comfortable traveling without the director and most of the directors would feel comfortable with this as an option if necessary and making those arrangements for them.
3. From a Tour Operator perspective, it was learned that the Preferred Tour Operators need to look at their structure of comps and pricing to help the director be on the trip. With the goal to accompany the trip, the pricing and comps need to be more appealing to the bank.
4. For those directors who have less than 100% of their time allocated to the club and are open to networking trips, they need the help of the Preferred Tour Operators when it comes to marketing and making the other banks aware that they have room on their trip.

Suggested Solutions being considered:

1. Reintroduce the HCI Networking Trip Calendar
2. PTO Guaranteed Departures online catalog

The Technology Task Force compiled 2 Best Practice documents for membership to reference regarding their bank Social Media use.

1. **Sample Bank Social Media Policy**
2. **Building Your Bank Facebook Page**

Both documents are to be used and referenced as Best Practice documents and can be found on the HCI Web site and customized.

Veterans Task Force: “New Marketing Ideas – Services for incoming generations.”

This committee explored and discussed various banking services (revenue producing and non-revenue producing) that might be of interest to our members, for example, mobile banking apps, remote and mobile deposit captures, 'gift money' services and investment services. What was learned is that many banks already have these services in place.

This committee will continue and is exploring online educational resources/tutorials that can be provided for staff and customers.

2013 – 2014 TASK FORCE MEMBERS:

BANKING Task Force:

Chair: Renee Zaiser, CBCD - Two Rivers Bank and Trust - Burlington, IA
 Board Liaison: Diane Susong, CBCD - Home State Bank, N.A. – Crystal Lake, IL
 Members: Patty Paul, First Citizens National Bank – Mason City, IA
 Cindy Whitwell, Relyance Bank, N.A. – Pine Bluff, AR

TRAVEL Task Force:

Chair: Kathy Gulland, CBCD - First National Bank & Trust Company – Falls City, NE
 Board Liaison: Sue Travis, CBCD - Farmers Savings Bank & Trust – Vinton, IA
 Members: Carla Meierotto, CBCD - Lee County Bank & Trust, N.A. – Fort Madison, IA
 Tony Etienne, PTO - Collette

TECHNOLOGY Task Force:

Chair: Muriel Clark, North Platte/Lincoln County CVB – North Platte, NE
 Board Liaison: Kim Knes, Elgin State Bank – Elgin, IL
 Members: Janelle Holter, Central Bank - Cherokee, IA
 Julie Kronlage, Dubuque Convention & Visitors Bureau – Dubuque, IA
 Beth Wiles, Pulaski County Tourism Bureau – Pulaski, MO

VETERANS Task Force: “New Marketing Ideas – Services for incoming generations.”

Chair: Valerie Kelsey, CBCD - D. L. Evans Bank (Burley, ID)
 Board Liaison: Lois Dunbar, Board Liaison – Prairie State Bank & Trust (Springfield, IL)
 Members: Doreen McKinney, CBCD – Mascoma Savings Bank (Lebanon, NH) |
 Becky Custer– First National Bank of Griffin (Griffin, GA)

“HCI has given Bank Club Directors the resources for success! The conference experience and learning sessions are outstanding!”
 - Lois Reynolds, Iowa Trust & Savings Bank (Centerville, IA)



BANKER EDUCATIONAL Keynote Sessions and Panels:



“Reducing Financial Risk with Travel Insurance. - Protecting Travelers From Travel Supplier Default or Bankruptcy.”

Presented by Jim Irwin, President—Safe Passage International.

This presentation reinforced how club directors should review their approach to travel insurance and give more scrutiny to the travel insurance plans they offer their club members. Bankruptcy/default coverage is an important area where policies will differ. **(conference handouts: Solvency Article and Travel Protection flyer).** Keep in mind:

- Third-Party policies may cover bankruptcy/default of the tour operator, cruise line, airline, or other travel supplier.
- Bankruptcy/default coverage never exists for the travel supplier from whom the traveler directly purchased a trip component
- Make sure the bankruptcy/default coverage does not have a “black list” of travel suppliers it won’t cover
- Insurance companies won’t cover the default of a travel supplier who is already in bankruptcy when the supplier’s services are purchased
- Bankruptcy/default coverage most often requires the traveler to buy the insurance shortly after paying the initial trip deposit (it’s best to include the insurance premium in the initial trip deposit to avoid the possibility of missing such a deadline)

“Thank you for the insurance information. Jim did a great job in keeping the information on a non-insurance knowledge persons level.”
- Kathy Gulland, CBCD, F&M Bank (Falls City, NE)

www.gotravelprotection.com
jirwin@spibrokers.com
303-988-9626



“Social Media Success and Avoiding Common Pitfalls with Consumer Marketing Technology.”

Presented by Muriel Clark, “Outback Nebraska” Social Media Expert.

Social Media isn’t going anywhere but with all the platforms available to choose it can be very overwhelming and create a sense of fear and uncertainty. The primary goal of this presentation was to introduce social media platforms and best practices to our bankers, create awareness and confidence in its use and purpose, and demonstrate some common features and how to get started. Secondly, as this was a joint session with industry partners in attendance, was to educate our travel partners as to the social media use of our bankers and the marketing challenges this can pose.

In this presentation, Muriel addressed the following:

- Common Objections—Financial institutions are notoriously conservative. Embracing change is hard, and especially hard for something as nebulous as Social Media.
- How to overcome objections? GET STARTED! Develop policies **(conference handouts: Sample Bank Social Media Policy and Building Your Bank Facebook Best Practices)**, eliminate the variables and educate.
- Social Media is a very fluid environment and is in constant state of change.
- Social Media platforms all have different purposes. What might be best for you?

“Really liked the session with Muriel. Very informative and related to our industry. Much needed info for my generation.”
- Mary Jean Hagedorn, F&M Bank (West Point, NE)

www.outbacknebraska.com
mclark@visitnorthplatte.com
308-532-4729



“There’s An App For That!”

Presented by Randy Hellrung, ITMI (International Tour Management Institute) Director of Operations, Instructor and Tour Director.

In the day of smartphones and androids, it really is quite fascinating to learn what we all have access to with the simple swipe of a finger, press of a button or search. Randy Hellrung just made life a lot easier too. In this entertaining and informative presentation, Randy demonstrated and shared dozens of extremely useful, time-saving and intriguing apps that can aid you while on tour (or just to have handy when you might need it). **(conference handouts: There’s An App For that? - llist of apps with descriptions).** A complete list of the apps shared are available on the HCI Web site.

Sample of Apps shared: * Accuweather (push weather alerts) * Keyring (organize loyalty programs, passwords, etc) * City Maps 2GO (maps avail offline, in-depth travel content, attractions, etc) * HearPlanet (learn all about places you go) * City Walks * Google Translate * Google Goggles (scan barcodes, get product info, recognize images) * iTriage Health * OANDA Currency Converter * Packing Pro

www.itmitourtraining.com
travel@itmisf.com
415-957-9489



Certified Bank Club Director Program (a.k.a. CBCD)

Second graduating class recognizes 10 directors

March 2014 Graduates:

Sandy Bacon FreedomBank - Postville, IA
Becky Brower, FreedomBank - Elkader, IA
Kathy Gulland, F&M Bank - Falls City, NE
Valerie Kelsey, D.L. Evans Bank - Burley, ID
Doreen McKinney, Mascoma Savings Bank - Lebanon, NH
Carla Meierotto, Lee County Bank & Trust, N.A. - Fort Madison, IA
Ruth Rogers, First National Banking Company - Ash Flat, AR
Diane Susong, Home State Bank - Crystal Lake, IL
Julia Terwilleger, American Trust & Savings Bank - Dubuque, IA
Renee Zaiser, Two Rivers Bank & Trust - Burlington, IA



Pictured from L-R: Renee Zaiser, Julia Terwilleger, Ruth Rogers, Carla Meierotto, Doreen McKinney, Valerie Kelsey, Kathy Gulland. Not pictured: Sandy Bacon, Becky Brower, Diane Susong.

The mission of Heritage Clubs International

is to be the premier bank marketing organization in North America. Through networking, education, innovation and industry expertise, Heritage Clubs provides its members with the resources and opportunities to be the most knowledgeable and successful in their field.

In partnership with Northeast Iowa Community College (NICC), HCI Directors earn recognition for the unique education received throughout the year making them the most knowledgeable & professional bank club directors in the country.



Graduates have earned a total of 100+ credits to complete their certification. CBCD Credits are earned in 3 phases:

- 1) Application - up to 15 credits
- 2) Coursework - up to 90 credits
- 3) Final Essay - up to 25 credits.

March 2013 Graduates:

Cindy Blaine, Farmers Savings Bank & Trust - Traer, IA
Karla Hynes, Iowa State Savings Bank - Creston, IA
Don Ruhde, Iowa Falls State Bank - Iowa Falls, IA
Jan Ruhde, Iowa Falls State Bank - Iowa Falls, IA
Sue Travis, Farmers Savings Bank & Trust - Vinton, IA

CBCD Committee:

Chair: Don Ruhde, CBCD - Iowa Falls State Bank – Iowa Falls, IA
Board Liaison: Jan Ruhde, CBCD – Iowa Falls State Bank – Iowa Falls, IA
Consultant: Dianne Smrdel - Northeast Iowa Community College – Calmar, IA
Members: Valerie Kelsey, CBCD - D. L. Evans Bank – Burley, ID
 Ruth Rogers, CBCD - First National Banking Company – Ash Flat, AR

AWARD RECIPIENTS: To continue with tradition two very deserving individuals were recognized for their contribution to and impact on Heritage Clubs International -

SPIRIT AWARD:

Cindy Blaine, CBCD
 Farmers Savings Bank & Trust
 Traer, IA



CINDY =

- ALWAYS positive attitude
- Positive influencer within the organization and among peers
- Enthusiastic supporter and participant

VOLUNTEER OF THE YEAR: Patty Paul

First Citizens National Bank (Mason City, IA)



"I am a big believer in the worth of HCI for the promotion of community banks. I am humbled to think that I was hired by the founder of Peer Group, O. J. Tomson, to run the club for his community bank in North Iowa. I had a ball working with the nicest people in our industry - banking and travel - for 19 years.

I am deeply moved by this recognition. I'm sorry I wasn't able to attend the 2014 PG to thank you all in person. Please know that I will always have a place in my heart for HCI and the kind folks that belong to HCI. Until we meet again, wishing you Happy Trails!" - Patty

HERITAGE CLUBS LEADERSHIP

To these ADVISORY BOARD members who have recently completed their term,
THANK YOU for your years of Service and Leadership:

BANKERS

Diane Susong, CBCD, Past Chair- Home State Bank, N.A. (Crystal Lake, IL)
Jan Faust - First Citizens National Bank (Mason City, IA)
Laura Kammarmeyer - GNB Bank (Manchester, IA)

PARTNERS

Michael Lundquist - Globus Family of Brands
Greg Maxon - Greater St. Charles CVB - Missouri
Cherie Westbrook - Southern NV Regional Office / LVCVA- 2014 PG Host

BANKERS CONTINUING TERM...

Jan Ruhde, CBCD - Newly Elected Chairwoman
Iowa Falls State Bank (Iowa Falls, IA)

Lois Dunbar
Prairie State Bank & Trust (Springfield, IL)

Sue Evenson
First National Bank of Gillette (Gillette, WY)

Kim Knes
Elgin State Bank (Elgin, IL)

Sue Travis, CBCD
Farmers Savings Bank and Trust (Vinton, IA)

PARTNERS CONTINUING TERM...

Muriel Clark, North Platte/Lincoln County CVB
North Platte, NE

Julia Luckey-Ottenwess, Grand Hotel
Mackinac Island, Michigan



*Passing of the leadership torch!
Pictured L-R: Jan Ruhde, Newly Elected
Chair; Diane Susong, Past Chair*

"I want to take a moment to let you know how much I have enjoyed my two year term as Chairwoman of the Advisory Board.

I appreciate having had the opportunity to work with all of you and will treasure the experience forever. Thank you for the support, guidance, and encouragement you have provided me during my term.

I am confident that Jan Ruhde, our newly elected Chairwoman, will do a wonderful job and will guide us into the future."

Diane

WELCOME New Advisors who have been elected to complete a three-year term for 2014-2017:



Mary Nicholson
First Citizens National Bank (Osage, IA)

Linda Wendl
Guthrie County State Bank (Panora, IA)



2014 Peer Group Sponsors



Southern Nevada Regional Office / Las Vegas Convention & Visitors Authority

Highlights of Southern Nevada FAM Tour: Nevada Commission on Tourism

Registration Sponsors

Registration Desk: **Leisure Group Travel Magazine**

Resource Directory: **Hospitality Tours**

Registration Bags: **Southern Nevada Regional Office / Las Vegas Convention & Visitors Authority**

Directory Tab Ads: **Crazy Horse Memorial (Rapid City, ND) | New Brunswick Tourism, Canada
Nova Scotia Economic & Rural Development & Tourism, Canada | Tourism Prince
Edward Island, Canada | Southern Nevada Regional Office / Las Vegas Convention &
Visitors Authority**

Send Home Boxes: **Your Partners for the Canadian Maritimes - Hospitality Tours | New Brunswick Tourism, Canada
Nova Scotia Economic & Rural Development & Tourism, Canada | Tourism Prince Edward Island, Canada**

Hotel Welcome Reception Sponsor: **Collette Vacations**

Opening Ceremony Sponsor: **Mayflower Tours**

Dinner Sponsors: **Safe Passage International (HCI Travel Protection)
Southern Nevada Regional Office/LVCVA and The Aquarius Casino Resort
Globus Family of Brands**

Breakfast Sponsors: **ChinaPlus Tours and Islands in the Sun Cruises & Tours
Nebraska Tourism Partners: Grand Island CVB * Kimball County Visitors Committee
* Lincoln CVB * North Platte/Lincoln County CVB * Sarpy County NE Tourism**

Refreshment Break Sponsors: **Harrah's Laughlin**

Reception Sponsors: **Globus Family of Brands**

Hospitality Suite Sponsors: **Collette Vacations
South Dakota Tourism Partners: Black Hills and Badlands Tourism Association * Crazy
Horse Memorial * Deadwood Gulch Gaming Resort * Rapid City Convention & Visitors Bureau *
Sioux Falls Convention and Visitors Bureau * South Dakota Department of Tourism**

Educational Session Sponsors: **Rapid City Convention and Visitors Bureau, SD
Chattanooga Area Convention and Visitors Bureau, TN**

Preferred Tour Operators Destination Showcases:

