

# Happy 27<sup>th</sup> Anniversary Heritage Club



Tuesday,  
October 10, 2017



PGSB Community Room,  
Donnellson  
9:00 – 11:30 a.m.

The arrival of October marks the 27th Anniversary of the Pilot Grove Savings Bank Heritage Club. Many new friends and memories have been made throughout these 27 years. Good friends like you have contributed to the Club's success.

Join us as we will play BINGO and cards, award prize money for each win, and then serve a light lunch with anniversary cake. No reservations needed! Plan to attend and bring a friend!

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## Heritage Club Has New Co-Chairs

In this edition you will see many fun travel opportunities and dinners, including our annual holiday dinners. If you attend any of these upcoming events, you will see some new faces.

Rachel Kempker & Melissa Flowers are new employees to Pilot Grove Savings Bank and are both very excited to be the new co-chairs of the Heritage Club. Rachel is a recent graduate from Iowa State University with a degree in Agriculture Communications; Melissa is an Accounting graduate from The University of Iowa and came to Pilot Grove Savings Bank after working for the Mount Pleasant Area Chamber Alliance.

## *Pumpkin Prayer*



### ***Cut off the top:***

Open my mind and fill me  
with your wisdom and  
guidance.

### ***Scoop out the yuckies:***

Take out all my fussies and  
frownies and fill me with your  
love.

### ***Carve out the eyes:***

Open my eyes to see all of the  
beautiful things you have  
made.

### ***Carve out the nose:***

Help me to be a sweet  
fragrance for you.

### ***Carve out the mouth:***

Help me to always speak your  
words of love and kindness.



**Wednesday, October 4, 2017**  
Maples Repertory Theatre in Macon, MO  
\$91.00

The story of a pioneer woman and her six daughters, *Quilters* blends a series of interrelated scenes into a rich mosaic which captures the sweep and beauty, the terror and joy, the harsh challenge and abiding rewards of frontier life. Illuminating stories contained in various patches or "blocks" with music, dance and drama, the action depicts the lot of women on the frontier: girlhood, marriage, childbirth, spinsterhood, twisters, fire, illness and death.

But, with this, there is also love, warmth, rich and lively humor and the moving spectacle of simple human dignity and steadfastness in the face of adversity. In the end, when the various patches are assembled into one glorious, brilliantly colorful quilt, the effect is both breathtaking and magical---and a theatrical masterstroke which will linger in the mind and memory long after the house lights have dimmed.

This trip includes lunch at the highly reviewed Smokehouse, a trip through the historic district of downtown Hannibal, and a stop at Mark Twain Dinette!

You won't want to miss this opportunity to see "*Quilters, A Musical*," with your Heritage Club friends.

Call Melissa at 319-469-3951 to make your reservation today!



**Wednesday, October 25, 2017**  
Old Creamery Theater,  
Amana Colonies  
\$91.00

This latest addition to the Church Basement Ladies series, *Rise Up, O Men*, is a brand new musical comedy introducing the men of the church right alongside your favorite ladies from the basement. As these hard-working farmers discuss "man stuff," they unintentionally disrupt the order of the kitchen. But that's what happens when you let the rooster in the hen house.

Prior to the show, our travelers will enjoy lunch at the Millstream Brewing Company. Millstream Brewing Co. is the first brewery to operate in Amana since 1884. Concluding the show, we will make a visit to the Amana General Store.

**This trip is**  
**filling up fast!**  
**Reserve your**  
**spot by calling**  
**Melissa at**  
**319-469-3951.**





## Activity Day

Wednesday, November 8, 2017

Pilot Grove Savings Bank Community Room  
Donnellson - 9:00 – 11:30 a.m.



### Bingo and Cards

Bring a canned good to donate to our local food pantry  
and be entered in a special drawing.

### Turkey Sandwiches & Pumpkin Pie

No reservations needed. We will see you there!

## CHRISTMAS CLUB

**As a friendly reminder, the last day to deposit funds into your Christmas Club account for the 2017 year is October 30, 2017.**

**Checks will be mailed the first week of November.**

**Our Christmas Club accounts earn an annual percentage yield of 1.50%  
The maximum balance per individual is \$2,000.00.**



### Recipe for a Merry Christmas



- To:** 1 crisp December night
- Add:** A generous portion of frosty air
- Blend in:** A large handful of stars and the fragrant scent of an evergreen tree
- Mix:** Into a family circle with a large scoop of love, a child's smile, the touch of a red-nosed reindeer, a sprig of mistletoe.

Set mixture beside the fire in the warmth of that age-old tiding: "Peace on Earth"

- Garnish with:** The light of the Star in the East
- Serve:** To the tune of a favorite carol
- Number of Servings:** Will serve people everywhere

**Cost per serving:** Absolutely nothing.

*Author Unknown - December, 2004*



### **I've been hearing about the Equifax breach in the news. What happened?**

Equifax, one of the three major credit bureaus, experienced a massive data breach. The hackers accessed people's names, Social Security numbers, birth dates, addresses and, in some instances, driver's license numbers. They also stole credit card numbers for about 209,000 people and dispute documents with personal identifying information for about 182,000 people.

### **Was my information stolen?**

If you have a credit report, there's a good chance it was. Go to a special website set up by Equifax to find out: <https://www.equifaxsecurity2017.com/>. Scroll to the bottom of the page and click on "Potential Impact," enter some personal information and the site will tell you if you've been affected. Be sure you're on a secure network (not public wi-fi) when you submit sensitive data over the internet.

### **How can I protect myself?**

#### **Enroll in Equifax's services.**

Equifax is offering one year of free credit monitoring and other services, whether or not your information was exposed. You can sign up at <https://www.equifaxsecurity2017.com/>.

#### **Monitor your credit reports.**

In addition, you can order a free copy of your credit report from all three of the credit reporting agencies at [annualcreditreport.com](http://annualcreditreport.com). You are entitled to one free report from each of the credit bureaus once per year.

#### **Monitor your bank accounts.**

We also encourage you to monitor your financial accounts regularly for fraudulent transactions. Use online and mobile banking to keep a close eye on your accounts.

#### **Watch out for scams related to the breach.**

Do not trust e-mails that appear to come from Equifax regarding the breach. Attackers are likely to take advantage of the situation and craft sophisticated phishing e-mails.

### **Should I place a credit freeze on my files?**

Before deciding to place a credit freeze on your accounts, consider your personal situation. If you might be applying for credit soon or think you might need quick credit in an emergency, it might be better to simply place a fraud alert on your files with the three major credit bureaus. A fraud alert puts a red flag on your credit report which requires businesses to take additional steps, such as contacting you by phone before opening a new account.

### **How do I contact the three major credit bureaus to place a freeze on my files?**

Equifax: Call 800-349-9960 or visit its website.

Experian: Call 888-397-3742 or visit its website.

TransUnion: Call 888-909-8872 or visit its website.

### **Where can I get more information about the Equifax breach?**

You can learn more directly from Equifax at <https://www.equifaxsecurity2017.com/>. You can also learn more by visiting the Federal Trade Commission's web page on the breach at <https://www.consumer.ftc.gov/blog/2017/09/equifax-data-breach-what-do>. To learn more about how to protect yourself after a breach, visit <https://www.identitytheft.gov/Info-Lost-or-Stolen>.

# Celebrate the Season!



The holiday season is upon us and so are the Annual Heritage Club Holiday Dinners! Since you are a member of the Pilot Grove Savings Bank Heritage Club, you are welcome to come, be our guest, and enjoy roast beef and all the trimmings at either one of the Holiday Dinners.

Serving will begin at 11:30 a.m. for both dinners.

## Packwood Holiday Dinner

Tuesday, November 14, 2017

Packwood Christian Church - Packwood, Iowa

## Mt. Pleasant Holiday Dinner

Tuesday, December 5, 2017

Faith Christian Outreach Church - Mt. Pleasant, Iowa

*Entertainment provided by Barefoot Becky*

For reservations call Melissa at 319-469-3951.

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# GO GREEN

## *View the Heritage Club Newsletter Online*

This is a friendly reminder that the Heritage Club Newsletter is available online.

Simply visit [www.pilotgrovesavingsbank.com](http://www.pilotgrovesavingsbank.com) and click on Heritage Club in black across the top. Use the drop down menu to select Newsletter and click the edition you wish to view.

If you want to help us go green and stop receiving paper copies of the Heritage Club Newsletter, please call Melissa at 319-469-3951 and ask her to remove your name from the list.

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# Circa' 21 presents



## Elf The Musical

at Circa' 21

Wednesday December 13, 2017

Join the Heritage Club at Circa '21 in  
Rock Island for this Classic Holiday Tradition.

Buddy, a young orphan, mistakenly crawls into Santa's bag of gifts and is transported to the North Pole. The would-be elf is raised, unaware that he is actually a human until his enormous size and poor toy-making abilities cause him to face the truth.

With Santa's permission, Buddy embarks on a journey to New York City to find his birth father and discover his true identity. Faced with the harsh realities that his father is on the naughty list and his half-brother doesn't even believe in Santa, Buddy is determined to win over his new family and help New York remember the true meaning of Christmas.

This modern-day holiday classic is sure to make everyone embrace their inner elf!

**Cost is \$91.00!  
Book now!**

*At Pilot Grove Savings Bank, we believe the journey is just as important as the destination. That is why when you travel with us, we take care in arranging every detail beginning with providing comfortable motor coach transportation staffed with a friendly escort and an accommodating driver.*

*In addition to our main trip destination, we make every effort to provide an interesting and fun side stop along the way. You just might be surprised what factory tour, winery visit, museum, or antique shop you will discover with us!*

*And don't forget about the food! We will treat you right when it comes to dining out with the Heritage Club. We strive to offer you tasty meal options and incredible desserts served in unique restaurants, pubs, eateries and cafes.*

*Then, when we reach our destination, whether it is a musical production or sporting event, you will find we have arranged the best possible seating available for your comfort and enjoyment.*

*Our goal is to provide our Heritage Club Members with opportunities for travel that are both affordable and fun. We look forward to having you travel with us soon!*



[www.vectorsonfire.com](http://www.vectorsonfire.com)



**Wednesday, November 8 – Thanksgiving Activity Day**  
Bingo and Cards in Donnellson

**Saturday, November 11 – Veteran's Day**  
All Pilot Grove Savings Bank locations will be CLOSED in observance of the holiday.

**Tuesday, November 14– Holiday Dinner**  
Packwood Christian Church in Packwood

**Thursday, November 23 –Thanksgiving Day**  
All Pilot Grove Savings Bank locations will be CLOSED for the holiday.

**Tuesday, December 5– Holiday Dinner**  
Faith Christian Outreach Church in Mt. Pleasant

**Wednesday, December 13 – Classic Day Trip**  
"Elf" at Circa 21

**Monday, December 25 – Christmas Day**  
All Pilot Grove Savings Bank locations will be CLOSED for the holiday.

**Friday, December 29 – Last day for 2017 transactions**  
Banking transactions for the 2017 tax year must be completed by 4:00 today in any of our Bank offices.

**Monday, January 1- New Year's Day**  
All Pilot Grove Savings Bank locations will be CLOSED for the holiday.

*\*All events are subject to change.*

Call Melissa at 319-469-3951 for inquiries about the Heritage Club