



THE *Key*



UNLOCK THE DOOR TO A BRAND NEW ADVENTURE

1ST QUARTER 2024

NOLA HANNON, DIRECTOR

Good Times

&

Good Friends



February Events

- 14th Valentine's Day
- 19th President's Day—Bank is Open
- 20th Movie Morning—CANCELLED

March Events

- 10th Daylight Saving Time
- 14th Lion King Trip
- 17th St Patrick's Day
- 19th Movie Morning
- 30th Easter

April Events

- 16th Movie Morning
- 27th Community Shred Day 12:30-2:30

May Events

- 10th-17th Discover Historical Greenbrier Trip
- 12th Mother's Day
- 21st Movie Morning
- 27th Memorial Day—Bank is Closed

June Events

- 14th Flag Day
- 16th Father's Day
- 18th Movie Morning

July Events

- 4th Independence Day—Bank is Closed
- 16th Movie Morning

August Events

- 20th Movie Morning

September Events

- 2nd Labor Day—Bank is Closed
- 17th Movie Morning

October Events

- 15th Movie Morning



Director's Notes

New Year, New Goals!

As I turned the calendar to another year, I am faced with my annual reflection on the past and thinking of what I want to accomplish for 2024. I've never been one to make New Year's resolutions because only 9% of resolutions are kept. My hope for 2024 is to make my dream to travel more this year. According to my schedule below, I have a great start to make that goal come true.

Last year, I was able to travel and spend time with my family, as we were able to celebrate my nephew's wedding in Utah. It was great for our family to get together for a happy occasion. Seeing my brother and his family and welcoming a new member into our family was as beautiful as the breathtaking sites in Utah and Zion National Park.

The Heritage Club trip to Mackinac Island was like stepping back in time. No cars are allowed on the island, as transportation is by horse-drawn carriages. I could not help but slow down. I caught myself sitting in a rocking chair on the porch of the Grand Hotel, taking in the panoramic view of the late 1800's.

My husband, Dan & I celebrated the new year on Paradise Island in the Bahamas. Our beach time was interrupted by high winds and temperatures in the low 70s. However, we were able to explore the island, as well as Nassau, and sample the authentic food. We are hoping this is a start to a year full of travels.

In May, I will be going on the Heritage Club Discover Historical Greenbrier Trip. Details for this trip are outlined on page 2. I will also be going to Charleston, SC, for my niece's wedding.

I remember my Mother telling me that there will be times we will be attending more funerals than weddings. 2023 was another year of loss. I turned my attention to my loved ones dealing with their loss. I was not able to take the hurt or loneliness away, but I could be a friend and a shoulder to cry on.

As I put the finishing touches on this newsletter, I was told of the passing of Shirley Kuss. Shirley was an employee of American National Bank of Fremont/Pinnacle Bank. She worked as a teller, assisted with bookkeeping and was my second assistant with Heritage Club, along with Mary Williamson. Shirley retired a few years ago to spend more time with her family. Our thoughts and prayers are with Merlin and the family. Rest in Peace, Shirley!

Nola Hannon, Heritage Club Director



MOVIE MORNING

Heritage Club Movie Morning is on the third Tuesday of every month at 9:00 a.m. at Mainstreet Theatre in the Fremont Mall. The price is \$1.00 for members with their Membership card or \$3.00 without the card. Members can bring guests for \$3.00 each. The Fremont Mall doors open at 8:30 a.m. We appreciate the generosity of Nye Senior Services for providing our refreshments. Tune into KHUB-KFMT 105.5 radio station for cancellations.

Community Shred Day - April 27, 2024

Mark your calendar for the Pinnacle Bank Community Shred Day on Saturday, April 27, 2024. If you want to keep your sensitive documents out of the hands of fraudsters and the landfill, please take advantage of this special event. Pinnacle Bank employees will be available to collect your items, as the Paper Tiger Shred truck will shred your documents. Community Shred Day is located in the Lincoln Park branch parking lot, 12:30 pm—2:30 pm. The limit is 50 pounds. Free will donations will be collected to benefit the American Cancer Society Relay for Life.



Discover Historical Greenbrier - May 10—17, 2024

It is not too late to join the Heritage Club group travel trip, Discover Historical Greenbrier, May 10—17, 2024. This journey full of American history begins in Washington, D.C. The tour will begin at the White House Visitor Center, as well as, DC’s world-famous memorials and monuments. Uncover treasures at the Smithsonian or explore the National Air & Space Museum of American History. Visit Arlington National Cemetery with a narrated tour of the Tomb of the Unknown Soldier and the Kennedy gravesites.



Before the Civil War, five sitting presidents stayed at The Greenbrier Resort, which will be your home away from home, for two days, during this trip. You will take a tour outlining the historical significance of The Greenbrier and try your lucky hand at the Greenbrier Casino Club.

Onto Monticello, to see the beautiful home and gardens of Thomas Jefferson. Off to Richmond to explore its historical significance. Step back in time and explore Colonial Williamsburg, where historical reenactors and artisans bring 1770 to life. One of the final stops will be Mount Vernon, to tour George Washington’s home, gardens, and tomb of our first President and his wife, Martha.

This trip is full of history and is a great opportunity to meet new friends! For more information, contact Nola Hannon at 402-941-8681 or nola.hannon@pinnbank.com.

Pinnacle Bank Visa® Gift Cards: A Great Gift

Pinnacle Bank Visa® Gift Cards are a great gift for Mother’s & Father’s Day, graduations and birthdays. These cards can be purchased at any Pinnacle Bank location. They are redeemable at any merchant within the United States that accepts Visa® Debit Cards.

A \$3 fee per card will be charged at time of purchase. Gift Cards have no ATM or cash access. Card is issued by MetaBank® National Association, Member FDIC, pursuant to a license from Visa U.S.A. Inc. Some restrictions apply. Ask for details.



HEALTHY: *Cold Weather Safety*

Cold weather affects everyone differently, however, older adults have a higher chance of being affected by cold weather. Changes that come with aging, make it harder for older adults to be aware of their body becoming too cold, which can turn into a dangerous health issue quickly.

Hazards of cold weather include falls on slick surfaces, frostbite and hypothermia. Medical emergencies occur when your body temperature gets too low. Being informed and taking certain actions can help lessen risks during the colder months.

Older adults are more likely to have certain chronic medical conditions that make it harder to stay warm:

- * Diabetes can prevent blood from flowing normally to provide warmth.
- * Thyroid problems can affect the body's ability to maintain a normal body temperature.
- * Parkinson's disease and arthritis can make it challenging to put on more clothes, use a blanket, or get out of the cold.
- * Memory problems can cause a person to forget to take precautions for staying weather-safe, such as wearing appropriate clothing.

Here are some tips for keeping warm and preventing unsafe exposure to the cold outdoors, when the temperature drops outside:

- * Check the weather forecast for windy and cold days. A heavy wind can quickly lower your body temperature. Try to stay inside or in a warm place.
- * If you must go out on windy, cold, or damp days, don't stay outside for long.
- * Let others know when you're planning to spend time outdoors and carry a fully charged mobile phone.
- * Keep warm blankets and extra cold-weather clothing in your car.
- * Wear a hat, scarf, and gloves or mittens to prevent loss of body heat through your head and hands. Also, consider using disposable or rechargeable hand and foot warming products.
- * Wear warm and loose layers of clothing. The air between the layers helps to keep you warm.
- * Wear a waterproof coat or jacket if it's snowy or rainy.
- * Change out of damp or wet clothes as soon as you can.

Some medications can affect body heat, too. These include prescription medications and those bought over the counter, such as some cold medicines. Ask your doctor if the medications you take may affect body heat and what you can do.

www.nia.nih.gov/health/safety/cold-weather-safety-older-adults



WISE: *Top Scams to Watch Out for in 2024*

Security experts say scammers keep changing their game, which is difficult to stop. Many are using technology, by impersonating healthcare providers, businesses and banks. Criminals are taking advantage of artificial intelligence (AI) and the art of persuasion.

1. **Check Washing:** Checks are stolen out of mailboxes, chemically washed and digitally altered.
How to stay safe: Drop your payment off at the post office or use bill pay. Monitor your checking account and watch for suspicious transactions.

2. **Voiceprint Scams:** Thieves can capture your voice
3. Scammers pressure you to act immediately. They may threaten you with arrest, legal action or financial consequences.
4. Scammers will tell you to pay with gift cards, prepaid debit cards, cryptocurrency, wire or money transfers or by mailing cash.

Share this information with your loved ones. Together, we can Slam the Scams!

www.Aarp.org/money/scam-fraud December 20, 2023 publication



WEALTHY: New FAFSA Favors Grandparent College Giving

Helping a grandchild obtain a college degree could be a lifelong gift, but grandparent giving has often required fiscal gymnastics to avoid reducing a student's financial aid eligibility. That is changing with the 2024-25 Free Application for Student Aid (FAFSA), which opens on October 1, 2023.

The changes apply to any gifts from grandparents, including distribution from grandparent-owned 529 plans, which offer tax-free growth when funds are used to pay a beneficiary's qualified education expenses.

Distributions and Gifts No Longer Counted

Under the old rules, grandparent gift and grandparent-owned 529 distributions were counted as untaxed student income and assessed at 50% when calculating student resources, which would typically reduce a student's financial aid award. The new FAFSA will no longer include a question about gifts from grandparents and will draw student income information solely from the student's tax return, which would not include gifts or 529 distributions.

This means that grandparents will be able to help with their grandchild's college expenses without affecting the student's eligibility for financial aid based on the FAFSA. Keep in mind, however, that grandparents' gifts and 529 distributions will likely continue to be counted by the CSS Profile, an additional aid application typically used by private colleges when distributing their own institutional aid.

The FAFSA uses a two-year "look-back" period for income, so the 2024-25 FAFSA will be based on the student's 2022 tax return. Thus, a grandparent gift or distribution in 2022 won't affect the 2024-2025 FAFSA, and the treatment will apply to gifts and distributions in 2023 and later years.

Consider the investment objective, risks, charges and expenses associated with 529 plans before investing. This information and more is available in the plan's official statement and applicable prospectuses, including details about investment options, underlying investments, and the investment company; read it carefully before investing. Also, consider whether your state offers a 529 plan that provides residents with favorable state tax benefits, such as financial aid, scholarship funds, and protection from creditors. Generally, there are fees and expenses associated with participation in a 529 plan. There is also the risk that the investments may lose money or not perform well enough to cover college costs as anticipated. For withdrawals not used for higher education expenses, earnings may be subject to taxation as ordinary income and a 10% federal tax penalty.

Please call JJ Bixby or Bradyn Snell at Bixby Financial Services at 402-727-0672 to discuss how a 529 Plan might work in your investment portfolio. 535 N. Park Ave, Fremont, NE 68025.

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May Lose Value – Not FDIC Insured – No Bank Guarantee – Not a Deposit – Not Insured by any Government Agency

Sharon Carlson, Bixby Financial Services

Newsletter Change

We would like to start sending our Heritage Club Newsletter via email. Cost, speed and security are the reasons for this change. For those Heritage Club members who receive their statements online, you will receive your newsletter via email. If we do not have your email address, we will mail your newsletter. Ultimately, we would like to email all newsletters.

If you did not get this newsletter emailed, then we must not have your current email address. Please complete this form and bring it to a Fremont Branch or email it to me at nola.hannon@pinnbank.com.

Member(s) Name: _____

Email Address: _____

