



Heritage Club

Good Times

&

Good Friends



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

- 14th Columbus Day—Bank is Open
- 15th Movie Morning

November Events

- 3rd Daylight Saving Time Ends
- 5th Election Day
- 11th Veteran's Day—Bank is Closed
- 19th Movie Morning
- 28th Thanksgiving Day—Bank is Closed

December Events

- 17th Movie Morning
- 25th Christmas Day—Bank is Closed

THE Key



UNLOCK THE DOOR TO A BRAND NEW ADVENTURE

2ND QUARTER 2024

NOLA HANNON, DIRECTOR



Director's Notes

Past, Present and Future

In 2002, my husband, Dan, and I worked at Dial Properties. Together, we managed the Fremont Mall, where he was responsible for operations, and I took care of the marketing for the Fremont Mall. As store leases were being renegotiated, marketing dollars were being redirected to rent and common-area maintenance expenses, leaving little to no budget for marketing.

At this time, Dan and I thought it was time for me to change careers. I asked myself, where could I use my 20 years of customer service experience? I was blessed that American National Bank of Fremont was willing to take a chance on me. Starting as a part-time teller, then full-time 4 months later, my career in banking was born.

In 2010, I was asked to be the Director of the Heritage Club. At that time, I wasn't old enough to join the group; however, I had the opportunity to plan and participate in many trips. Thank you for participating in the Heritage Club trips over these past 12 years, making many memories and friendships along the way.

For nearly 22 years, I've had the pleasure to assist many of you with your banking needs. This has given me a sense of purpose, knowing I have earned your trust with your finances. I will always treasure our conversations and friendship we have developed.

These past 5 years, Dan & I have experienced our share of loss. Our granddaughters are growing up quickly in Shawnee, KS, and we feel we are missing out on many of their activities. Lately, we have done a lot of soul-searching, and we believe this is our time to step back from our careers, start traveling and carry out our plans for retirement.

Effective June 1st, I will officially retire from Pinnacle Bank. It will be an adjustment. However, I am so excited for the unknown. I can't wait for this new adventure with Dan and to spend some well-deserved family time.

You will always be in good hands with the staff at Pinnacle Bank. They will continue to offer you great customer service to meet your banking needs. I will treasure our friendships and will never forget you. I will miss you all!

Nola Hannon, Heritage Club Director

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 get 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 nola.hannon@pinnbank.com or _____.

Member(s) Name: _____

Email Address: _____

Community Shred Day - April 24, 2024



Once again, the Pinnacle Bank Community Shred Day was successful. On Saturday, April 24, 2024, Pinnacle Bank employees assisted community members in keeping 15,000 pounds of sensitive documents out of the hands of fraudsters and the landfill, compliments of the Paper Tiger Shred truck. The donations collected to benefit the American Cancer Society Relay for Life totaled \$1,001.04. Thank you for your generosity!

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.



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 and loaded with an amount of your choosing. They are redeemable at any online or in-person retailer 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®, Member FDIC, pursuant to a license from Visa U.S.A. Inc. Some restrictions apply. Ask for more details.

HEALTHY: Stay Healthy this Summer

Summertime often calls for more outdoor activities, but too much heat can be harmful and dangerous. Instead of staying indoors all summer, use these summer health tips to enjoy the season.

Ideally, in the summer seniors will be able to spend time inside an air-conditioned space when not outside. When venturing out in the heat, these tips will help seniors stay healthy and cool through the summer months.

Continued on page 3





HEALTHY: *Stay Healthy this Summer* Continued from page 2

6 Summer Health Tips for Seniors

1. **Increase Liquids:** It is especially important in the summer, to increase liquid intake, leading up to, during and after spending time outside. Choose unsweetened beverages such as water, iced tea or fruit-flavored water over sweetened beverages. Make sure to pack a water bottle to take with you when spending time outside in the summer.
2. **Wear Light, Loose-Fitting Clothes:** Avoid wearing dark or tight clothes outside in the summer. Wear loose fitting clothes which will help the body regulate temperature and release excess heat.
3. **Stay Protected From the Sun:** Wear sunglasses to protect your eyes and a wide-brimmed hat to offer protection from the sun. Make sure to apply (and reapply) a broad-spectrum sunscreen that is at least SPF 30 and protects against UVA and UVB rays. Stay under shade when outside. Avoid peak hours of hot temperatures between 10:00 a.m. and 4:00 p.m.
4. **Properly Store Medications:** Besides keeping body temperature cool, it is also important to keep medications at cooler temperatures during the summer. According to care.com, some medications can become less effective when stored over 86° F. For this reason, be careful not to keep medications outside, in a hot car or anywhere else that can stay warm and humid.
5. **Be Attentive of Unfamiliar Surroundings:** Fall risks generally happen during the colder months when surfaces are slippery. However, when seniors go on trips or vacations, the risk of falling can be higher due to being in new surroundings. It can be easy to get swept up in finding the best photo op or videoing a new destination instead of looking at the ground. Therefore, it is important to stay attentive and pay attention to terrain in unfamiliar surroundings to avoid trips and falls.
6. **Cool Down When Feeling Hot:** It is important to cool down before body temperature continues to rise. Besides drinking adequate fluids, get indoors and take a lukewarm bath or shower, if possible. If that is impossible, put cold, wet cloths on the neck, wrists, ankles or wherever else on the body that feels comfortable. If a senior has confusion, weakness, cramping, heavy sweating or sudden shift in amount of sweating, contact 911 immediately. These could be signs of dangerous heat injuries that need further medical attention.

Summer can mean vacations, family get-togethers, and spending more time outside. Be smart, be careful and enjoy the summer!

<https://silvercruise.com/top-summer-health-tips-for-seniors>

WISE: *What is a Grandparent Scam?*

Lately, we have had several customers fall victim to the grandparent scam. These scams target older adults, especially those who have grandchildren. The scammer pretends to be a grandchild in trouble and asks for money or personal information. The scammers may use a fake name, voice or story to convince the victim that they are really their grandchild. The scammer may also ask the victim not to tell anyone else about the situation, to create a sense of urgency and secrecy.



How to avoid a grandparent scam?

- Be suspicious of any call or email that claims to be from a grandchild in trouble and asks for money or personal information.
- Have them verify the identity of the caller or sender by asking questions that only the real grandchild would know, such as middle name, birthday or favorite color.
- Contact your grandchild or their parents directly using a phone number or email address that you know.
- Never send money or personal information to anyone you don't know or trust, especially through wire transfers, prepaid cards, gift cards or cryptocurrency.

If you become a victim.

- Stop all contact with the scammer and block their phone number or email address.
- Dispute any fraudulent debit card purchases.
- Change passwords and PIN's for your online accounts and devices.

Jen Roeber VP, Pinnacle Bank Corporate Fraud Officer

WEALTHY: *What's Required of the Executor of an Estate?*

Being named as the executor of a friend's or family member's estate is generally an honor, but settling an estate can be a difficult and time-consuming job.

If you are asked to serve as an executor, you may want to research the legal requirements, the complexity of the estate, and the potential time commitment. You should also consider seeking the counsel of experienced legal and tax professionals. An executor generally has the right to be compensated for services and reimbursed for expenses; fees vary depending on the situation.

Here are some duties you might take on as an executor

The executor of an estate or personal representative is named in the deceased's legal will. An executor typically must file a petition for probate, the legal process for establishing the validity of the will. Some estates may not require probate, depending on size, types of assets and state laws. If there is no will, there is technically no executor, but the probate court will appoint an administrator or personal representative to carry out the same duties.

Arrange for funeral and burial cost to be paid from the estate

Collect multiple copies of the death certificate from the funeral home or coroner. They may be needed to fulfill official obligations, such as presenting to the court for probate and claiming life insurance/investment proceeds and transferring ownership to beneficiaries.



Handle any government benefits and file tax returns

The funeral home will typically notify the Social Security Administration. Federal benefits received after the date of death must be returned. However, Social Security benefits are paid a month behind, so a payment in the month of the death for the previous month would be returned.

Protect the assets while the estate is closed out

This could include maintaining a property until it can be sold and paying expenses associated with that property.

Inventory, appraise and liquidate valuable property

This includes distributing assets according to the will.

The executor has a fiduciary duty to act in the best interests of the estate and its beneficiaries. This means you could be held liable if estate funds are mismanaged and the beneficiaries suffer losses.

If you have further information regarding this topic or how to distribute your investment portfolio at your death, call JJ Bixby or Bradyn Snell at Bixby Financial Services 402-727-0672.

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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