

## ***Begin the New Year with Pilot Grove Savings Bank***

Another holiday has come and gone and the memory of 2015 is replaced by the hope and promise of the New Year ahead.

As we begin the New Year, count on us for the advice and assistance you need to reach your personal financial goals in the times ahead.

All of us at Pilot Grove Savings Bank wish you and your family a safe, prosperous, and healthy 2016.



The beginning of a new year brings promises to improve and make a new start. Along with our usual resolutions to eat better and exercise more, perhaps a "review of finances" should be added to the list.

Have you kept putting off applying for Pilot Grove Savings Bank's Internet Banking Service? Or what about moving those unused funds from your checking account to a Certificate of Deposit? If you are still hiding those valuables in a shoe box in your closet, isn't it time to open a safe deposit box? Have you moved and still haven't changed your address?

Pilot Grove Savings Bank is here to serve all of your financial needs. Call or stop in your local branch office and let us help you follow through with your New Year's resolutions.

## **New Year's Reflections**

Looking back on the months  
gone by,  
As a new year starts and an old  
one ends,  
We contemplate what brought  
us joy,  
And we think of our loved ones  
and our friends.

Recalling all the happy times,  
Remembering how they  
enriched our lives,  
We reflect upon who really  
counts,  
As the fresh and bright new year  
arrives.

And when we ponder those who  
do,  
we immediately think of you.

Thanks for being one of the  
reasons We'll have a Happy New  
Year!

*By Joanna Fuchs*

# Special People like YOU

The Pilot Grove Savings Bank Heritage Club is for very special people like you. It's for our more experienced bank customers – individuals who have reached or surpassed the age of 55. And because you've earned that distinction, you're entitled to receive all the fun and benefits the Heritage Club has to offer. So, whether you're a new member or one of our charter members, you can never be reminded too often of the benefits the Club offers.

- FREE CHECKING ACCOUNTS
- FREE PERSONALIZED CHECKS
- SAFE DEPOSIT BOX DISCOUNT
- DIRECT DEPOSIT
- FREE COPYING SERVICES
- THE HERITAGE CLUB NEWSLETTER
- NOTARY SERVICES

You also receive opportunities to travel, attend Club activities and more! If you have questions on trips or anything at all, please feel free to give Marketing Director Lauren Steffensmeier a call in our West Point office at 319-837-6121.

Invite your friends to register for the Heritage Club at any of our branch locations. An active Pilot Grove Savings Bank deposit account is all that is needed to qualify for membership. It's that easy.

## SPRING DINNER



**The Heritage Club Spring Catered Luncheon will begin promptly at 11:30 a.m. on April 12<sup>th</sup> at the West Point Legion. Our fully-catered menu will include roast beef, mashed potatoes and gravy, salad, vegetable, roll, dessert and beverage. Entertainment will immediately follow the meal.**



## **PROTECTING** **YOUR IDENTITY**

The theft of your identity, especially personal information such as your name, Social Security number, address and children's names, can be traumatic and frustrating. In this online era, it's important to always be on guard.

Here are seven steps you can make part of your routine to protect your tax and financial information:

1. Read your credit card and banking statements carefully and often – watch for even the smallest charge that appears suspicious. (Neither your credit card nor bank – or the IRS – will send you emails asking for sensitive personal and financial information such as asking you to update your account.)
2. Review and respond to all notices and correspondence from the Internal Revenue Service. Warning signs of tax-related identity theft can include IRS notices about tax returns you did not file, income you did not receive or employers you've never heard of or where you've never worked.
3. Review each of your three credit reports at least once a year.
4. Review your annual Social Security income statement for excessive income reported.
5. Read your health insurance statements; look for claims you never filed or care you never received.
6. Shred any documents with personal and financial information. Never toss documents with your personally identifiable information, especially your social security number, in the trash.
7. If you receive any routine federal deposit such as Social Security Administrator or Department of Veterans Affairs benefits, you probably receive those deposits electronically. You can use the same direct deposit process for your federal and state tax refund. IRS direct deposit is safe and secure and places your tax refund directly into the financial account of your choice.

For additional security awareness tips visit <https://irs.gov>

# What to Expect with Heritage Club 2016

## **January 2016**

*No Trips or Activity Days Scheduled*

## **February 2016**

*No Trips or Activity Days Scheduled*

**Monday, February 15- President's Day**  
**ALL LOCATIONS ARE CLOSED**

**Tuesday, March 8**  
*Activity Day*

**Saturday, March 19**  
*Riverdance at the Civic Center in Des Moines*

**Thursday, April 7**  
*John Denver at Circa 21*

**Saturday, April 9**  
*The Follies at the Paramount in Cedar Rapids*

**Tuesday, April 12**  
*Spring Dinner in West Point*

**Tuesday, May 10**  
*Activity Day*

**May 11-14- Exact date will be determined**  
*Quilt Convention in Cedar Rapids*

**Monday, May 30- Memorial Day**  
**ALL LOCATIONS ARE CLOSED**

**Tuesday, June 7**  
*Activity Day*

**Monday, July 4- 4<sup>th</sup> of July**  
**ALL LOCATIONS ARE CLOSED**

**Tuesday, July 12**  
*Activity Day*

**Tuesday, July 26**  
*Menopause at Circa 21*

**Tuesday, August 9**  
*Activity Day*

**Monday, September 5- Labor Day**  
**ALL LOCATIONS ARE CLOSED**

**Tuesday, September 6**  
*Activity Day*

**Wednesday, September 28**  
*Million Dollar Quartet at Circa 21*

**Tuesday, October 4**  
*Activity Day*

**Wednesday, November 2**  
*Nana's Naughty Knickers at The Old Creamery in Amana Colonies*

**Friday, November 11- Veteran's Day**  
**ALL LOCATIONS ARE CLOSED**

**Tuesday, November 15**  
*Packwood Dinner at Packwood Christian Church*

**Thursday, November 24- Thanksgiving**  
**ALL LOCATIONS ARE CLOSED**

**Tuesday, December 6**  
*Mt Pleasant Dinner at FCOC*

**Sunday, December 25- Christmas Day**  
*Hours to be determined*

**\*ALL TRIPS AND DINNERS ARE  
SUBJECT TO CHANGE.**



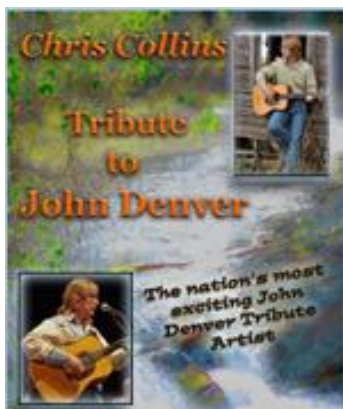
# A Little More About Our Trips



The Des Moines Performing Arts brings the international Irish dance phenomenon back, by popular demand. Come join us in seeing Riverdance. The 20th Anniversary World Tour is composed by Bill Whelan, produced by Moya Doherty and directed by John McColgan, and comes directly to North America from a sold out run across Europe and Asia.

Irish traditions and the combined talents of the performers bring Irish dancing and music into the present day, catching the attention of audiences across all ages and cultures in an exciting blend of dance, music and song. Of all the entertainment to emerge from Ireland, such as rock music, theatre and film - nothing has carried the energy and the spectacle of Riverdance.

We would love for you to join us on this new and exciting trip, Saturday March 19th! Tickets are \$91.00.



## A Tribute To John Denver

Chris Collins and Boulder Canyon have toured the country together entertaining audiences with their talent, paying tribute to John Denver.

Collins and Boulder Canyon are not impersonators but honor John Denver's legacy by performing his songs with energy and integrity!

Come along and join us on Thursday, April 7th!  
Tickets are \$91.00.

Come join us in watching the Weismann Follies showgirls, in their 35<sup>th</sup> year, reunite before their old theatre is torn down, singing and dancing their old numbers and looking back on the past in Stephen Sondheim and James Goldman's the Follies.

The show takes a look at the decay of show business in America and the dangers of looking in the past and not the future.

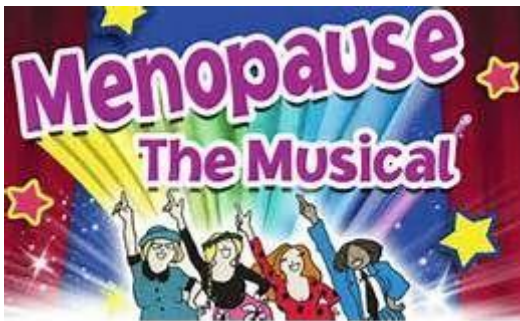
Follies' proceeds support the St. Luke's Hospital's Auxiliary and are only \$91.00! Come on and join us  
Saturday, April 9th!





Eastern Iowa Heirloom Quilters present "Threads of Time". The show will present approximately 400 member quilts along with a judges quilt show, raffle quilt, featured quilters, gift baskets, quilts, boutique, demonstrations and much more.

Details and prices for trip are pending.



This hilarious musical performed to tunes from the '60s, '70s and '80s will have you dancing in the aisles!

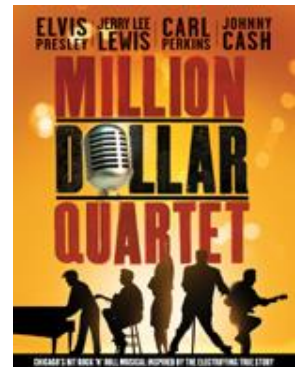
Set in a department store, four women with seemingly nothing in common but a black lace bra on sale, come to find they have more to share than ever imagined. The cast makes fun of their woeful hot flashes, forgetfulness, mood swings, wrinkles, night sweats and chocolate binges. A sisterhood is as they realize that menopause is no longer The Silent Passage, but a stage in every woman's life that is perfectly normal!

The show is Tuesday, July 26<sup>th</sup> and tickets are \$91.00.

MILLION DOLLAR QUARTET is the smash-hit musical inspired by Elvis Presley, Johnny Cash, Jerry Lee Lewis and Carl Perkins!

On December 4, 1956, these four young musicians gathered at Sun Records in Memphis for what would be one of the greatest jam sessions ever. MILLION DOLLAR QUARTET brings that legendary night to life, featuring "Blue Suede Shoes," "Fever," "That's All Right," "Sixteen Tons," "Great Balls of Fire," "Walk the Line," "Whole Lotta Shakin' Goin' On," "Who Do You Love?," "Matchbox," "Folsom Prison Blues," "Hound Dog" and many more.

The show will be Wednesday, September 28<sup>th</sup> and tickets are \$91.00.



Please join us in seeing for the second time Nana's Naughty Knickers at the Old Creamery in Amana Colonies on Wednesday, November 2.

It's two hours of nonstop laughs as a young law student moves in with her sweet and innocent grandmother only to learn that Granny is running a lingerie business for sexy seniors out of her New York apartment.

Granny and her pals try to sidestep the law, a greedy landlord, and a shipment of merchandise gone awry!

Tickets are \$91.00

For any additional information needed on any trip or event please feel free to call  
Lauren Steffensmeier at 319-837-6121.