

## **Announcing four new Bank** locations in Keokuk

As of December 9, 2013, Pilot Grove Savings Bank had acquired four new bank locations in Keokuk, Iowa. The four former State Central Bank sites, the main bank at 601 Main Street; County Market location at 2122 Main Street; 2nd Street Office at 200 Main Street; and the motor bank at 201 Boulevard Road, bring the total locations in the Pilot Grove Savings Bank family to fourteen.

"We are proud to have a presence in the Keokuk community and are excited to bring the Pilot Grove Savings Bank philosophies and services to our current customers there as well as our new friends and neighbors," said Marketing Director Carol A. Remick.

Pilot Grove Savings Bank is a full-service independent bank with over \$520 million in assets and over 100 employees. It is owned by employees and 125 local stockholders, with no single stockholder owning more than 5% of the stock.

The four new Keokuk sites offer the same high-quality products and services as our other locations. You may conduct your regular banking business at these new locations and use your debit card at any of our new area ATMs. We look forward to serving you soon!

# A Club for Special People like You

#### Welcome new Keokuk area Members!

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 Regular Checking Accounts
- Free Personalized Checks
- Copying Service (6 free per day)
- Notary Service
- Club Newsletter
- Free Stop Payments
- Safe Deposit Box Discount
- Free Cashier's Checks
- Free Monthly Club Activity Days

You also receive opportunities to travel, attend Club activities and more! If you have questions, call Heritage Club Director Sue Winnike at 319-837-6121. Invite your friends to register for the Heritage Club at any of our convenient branch locations. All that is needed to qualify for membership is an active Pilot Grove Savings Bank deposit account. It's that easy.

## **Notes from Sue**

Tappy New Year! Reflecting back on this past year ▲ I'm reminded of all the good times we've shared. A co-worker asked me, "How was our year with the Club?" It didn't take me long to say 2013 was a great year! Our Activity Days and Holiday Dinners were well attended. I thought about all the smiles and fun conversations shared at Activity Days and the Holiday Dinners. I could've visited a long time about all the different and unique places we traveled to this year. We saw many fun and interesting places in Iowa, some awesome theatre productions, baseball in Chicago, and the sights and life of New Orleans and Mackinac Island. My favorite spot? Perhaps it was Mackinac Island, or maybe it was New Orleans. Either way, both of these destinations were on my bucket list and I'm so glad to have experienced these special places with my Heritage Club friends.

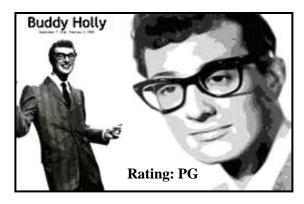
Now, a New Year begins with new experiences, new challenges and new memories to create. January is a time to stay inside where it's warm; a time to catch up from all the holiday activities. By February you should be ready to join us with a trip to Circa '21 for the Buddy Holly show. The reviews are in; "A great fun, feel good musical... If you love Rock & Roll you will love this show. Brilliant!" "You won't want to miss this show!"

In March we will travel to Cedar Rapids for the 2014 Follies Production and lunch in the Czech Village. The Great Flood of June 2008 devastated both the Czech Village and New Bohemia areas as floodwaters rose more than eight feet high in most buildings. Despite the level of destruction, community members pulled together to rebuild and preserve this historic area. Attending the Follies in Cedar Rapids was an annual Heritage Club trip for many years. I am excited to have you join us for our return visit to the new and revitalized Czech Village and New Bohemia District.

We have a good start on the 2014 Heritage Club Calendar with much more exciting adventures coming up. We'll keep you posted on our 2014 "See Iowa First" trip and also pass along on a few hints for a summer mystery trip as well.

Thank you for your friendship and all the fun times we've shared this past year. I wish all of you a happy, healthy, memorable New Year. Take care, we'll see you soon.

## Buddy: The Buddy Holly Story



Celebrating the show's 25th Anniversary!

# Special Thursday Matinee Performance! Thursday, February 27, 2014 Circa '21 Dinner Theatre and The Isle Casino Hotel Bettendorf

#### \$85.00 per person

BUDDY: THE BUDDY HOLLY STORY captures that unique mixture of innocence, determination, humor, and charm that was Buddy Holly and wraps it into a package that truly deserves the billing: "The World's Most Successful Rock & Roll Musical!"

BUDDY is a musical celebration of the legendary singer/songwriter with over two dozen favorite songs such as *That'll Be The Day, Not Fade Away, Peggy Sue, Chantilly Lace, La Bamba, Oh Boy, Rave On,* and *Johnny B. Goode!* 

Prior to our lunch and show at Circa '21, we will visit the Isle Casino Hotel Bettendorf, where an exciting gaming experience is offered with more then 1,000 slot machines, 24 table games, and nine poker tables. Each Heritage Club traveler will receive a \$5 Play Card to use in the casino. In order to receive this card created especially for you, you must provide your correct name, address and date of birth upon making your reservation to us. Also, be sure to bring your driver's license along to cash out any winnings.

This Trip includes transportation; lunch, dessert and show at Circa '21; Isle Casino Hotel Bettendorf; bank escort; \$5 Play Card; and all taxes and gratuities. Call Sue in West Point at 319-837-6121 and make your reservations today!

#### Follies 2014

### Pilot Grove Investment Services

With Brian K. Jones, Financial Advisor

#### Help Children and Grandchildren Prepare for College by Starting a 529 Plan

Nearly every parent or grandparent at some point helps makes a financial gift to someone in their family for their educational pursuits after high school. One underutilized alternative available to college bound students are 529 plans. Designed to encourage early and consistent saving, 529 plans offer an easy, affordable and convenient way for families to save for college.

Aside from the traditional benefits of saving for higher education, 529 plans offer triple tax benefits: 1) contributions are deductible from state income tax, 2) all investment earnings grow tax free from federal and state income reporting, 3) and, so long as the funds are used for qualified educational expenses (tuition, fees, room, board, books, supplies and required equipment, etc.), withdrawals are tax free from the account.

529 savings plans also help maximize Federal Financial Aid the student receives because the assets have a smaller impact on the FAFSA needs analysis formula than other forms of savings; one owned by a grandparent is even better because it is not used in the calculation at all.

The funds can be used at any accredited 2 or 4 year public or private college in the country. If the beneficiary decides to pursue a different career or there are unused funds, the account owner can change to another beneficiary in the family at any time. The account owner always retains control of the assets within the program regardless of beneficiary's age.

Contributions of up to \$3,045 per beneficiary per taxpayer are deductible from Iowa taxable income in 2013 (adjusted annually for inflation)<sup>(1)</sup>. You may also contribute as much as \$14,000 per beneficiary each year (\$28,000 if married, filing jointly) without incurring gift tax consequences.

Contact Brian K. Jones, Financial Advisor for Pilot Grove Investment Services, at Pilot Grove Savings Bank in Mt. Pleasant, Iowa. Call 319-385-3822 or 888-385-2265 (toll free).

1) https://529plans.inginvestment.com/Iowa/index.htm

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Any tax strategies discussed are general in nature and not directed at any particular individual or situation. A CPA or tax planning specialist should be consulted before implementing any tax reduction or planning strategy.



#### Saturday, March 15, 2014

Full Payment due February 15, 2014

The Paramount Theatre

Cedar Rapids

And the Beat Goes On -- Celebrating 33 years of Follies! A cast of multi-talented performers will take you on a lively musical journey recalling the music that entertained the Baby Boomers during their lifetime! Spectacular costumes, sets, lights and a 15-piece orchestra enhance this professional performance at the newly remodeled Paramount Theatre.

## We have reserved seats on the Main Floor in Zone 1, Rows B, C, and D!

Before this matinee performance we will stop for lunch at the <u>Parlor City Pub & Eatery</u> in Cedar Rapids. Located in the heart of the New Bohemia District, this locally owned restaurant will offer us a unique sandwich-and-side meal and serve it up right in a memorable historic atmosphere.

Dessert will be a special treat! Each traveler will receive a redemption voucher for the Sykora Bakery, located in the heart of the Czech Village. While we are in the area, plan to visit the Village Meat Market & Café, Czech Village Antiques, the Czech Cottage and more!

This Heritage Club Classic Day Trip includes: <u>transportation</u>, <u>ticket to show</u>, <u>lunch</u> <u>and dessert in the Czech Village</u>, <u>bank escort</u>, <u>and all taxes and gratuities</u>.

So, polish up those 45's and join us for a fun-filled day. Call Sue for reservations at 319-837-6121.

Follies' proceeds support the St. Luke's Hospital's Auxiliary.



### Cirque Mechanics: Birdhouse Factory

The American Circus, reinvented in timber, steel & ingenuity

#### Sondheim Center for the Performing Arts Fairfield, Iowa

Sun, May 18, 2014 | 7:30 PM

## Excellent seating in Center Orchestra Section and Left Rear Orchestra! \$85.00 per person

**Mechanics:** Birdhouse Factory, Cirque nostalgic tale set in a 1930s depression era widget factory, transformed by the resourcefulness and creativity of the American worker, sets up shop at the Sondheim Center. Enter the most unlikely setting for a circus, a factory - where the workers are acrobats and the machines are circus props. A place where spectators will watch a contortionist perform on a turntable powered by unicyclists, be captivated by the trapeze artist flying high thanks to the spins of an acrobat inside a giant gear-like wheel and be stunned when the trampoline wall artists defy the laws of physics by virtually flying and walking on air. All the while they will be giggling at the antics of the comedic characters, impressed by the acro-dancing and enchanted by the story of laughter, love, flight and birdhouses.

The New York Times found Birdhouse Factory "exceptional, evocative and engrossingly entertaining." So will you!

Prior to the evening show, we will dine at Ila Restaurant in Fairfield right across the street from the Sondheim. At Ila, the motto is: "If you wouldn't feed it to your Mom, don't serve it to our Guests".

Plan to join your Heritage Club friends for professional entertainment at a close-to-home modern venue. Call Sue at 319-837-6121 to make your reservations.









Wednesday, June 4, 2014 Adler Theatre Davenport, IA 7:00 p.m. \$145.00 per person

### Only 30 Seats Available!

Beloved Irish crooner, and star of 13 PBS national TV specials, Daniel O'Donnell comes to the Adler Theatre for **one performance only** on Wednesday, June 4, 2013. Exuding the same passion and unique sense of humor that has fascinated audiences for years, O'Donnell sings, dances and charms his way into viewer's hearts with a mix of country, pop hits and fan favorites.

A pre-show meal will take place in the Mississippi River Hall right in the Adler Theatre Building. The dining experience will offer a full-service cash bar and complimentary coffee and hot tea selections, a gourmet salad bar, entree with accompanying side dishes, and assorted desserts.

**Daniel O'Donnell** is an Irish singer, television presenter and philanthropist. After rising to public attention in 1983 he has since become a household name in Ireland and the UK; he has also had considerable success in the US and Australia. In 2012, he became the first artist to have a different album in the UK charts every year for 25 consecutive years.

O'Donnell's music has been described as a mix of country and Irish folk, and he has sold over ten million records to date. He is widely considered a "cultural icon" in Ireland, and is often parodied in the media. Affectionately known as "Wee Daniel", O'Donnell is a prominent ambassador for his home county of Donegal.

You won't want to miss this chance to see Daniel O'Donnell so close to home! Call Sue at 319-837-6121 to make your reservations today!

Valentine's Day is February 14, 2014.

All you need is love. But a little chocolate now and then doesn't hurt.

Charles M. Schulz.



As we enter a new year, we wish to remind you that all travel reservations must be accompanied by a \$25.00 deposit (or payment in full). For your convenience, a Pilot Grove Savings Bank checking or savings account can be debited with your instruction for payment. This deposit will also hold your place on the trip and ensure our deposit requirements and contract obligations can be met on time. By requiring a deposit, we have a firm passenger count and can proceed with final trip preparations. We wish to reassure you that if a trip is cancelled, your deposit will be fully refunded. Call Sue in West Point at 319-837-6121 with any questions.

#### **Upcoming Travel Opportunities**

We are moving full speed ahead on 2014 Heritage Club travel opportunities. Even though at this time specific trip details have not been confirmed about these upcoming trips, we hope you will consider:

- April 24 Ring of Fire at Old Creamery Theater;
   Ronnenberg Restaurant
- June 22 Baseball in St. Louis
- July 16 Circa '21 presents Fiddler on the Roof; LeClaire Wide River Winery
- July Mystery Trip
- August/September Southwest National Parks
- October "See Iowa First" (dates not set)
- November Overnight Shopping Trip

Watch the next newsletters for further details!

## Pilot Grove Savings Bank, Heritage Club



Calendar of Events\*

~ January 2014~

Monday, January 20 – Martin Luther King Day All Pilot Grove Savings Bank Locations will be OPEN.

Tuesday, January 21– NO Activity Day Scheduled

~ February 2014 ~

Sunday, February 2 – Ground Hog Day

Friday, February 14 – Valentine's Day

Monday, February 17 – President's Day All Pilot Grove Savings Bank locations will be CLOSED for the holiday.

Tuesday, February 18 – No Activity Day Scheduled Thursday, February 27 – The Buddy Holly Story Saturday, March 15 – Sh-Boom! Follies 2014

\*All events are subject to change.

#### Take Note!

There will be <u>no</u>
January and February
Activity Days due to
Old Man Winter's
unpredictability.

