

Sunrise Club Newsletter



Decorah Bank & Trust Company
563 382-9661

Syd Stephenson, Sunrise Club Director
sunrise@decorahbank.com 800-357-1946

Cresco Bank & Trust Company
563 547-2244

Notes from Syd

Sunrise Club is changing to keep up with the times



The Sunrise Club is evolving into the 21st century - to meet more of our customers needs. One of those changes has to do with travel. Thanks to many of you, travel has been great fun over the years! However, during the last several years, there has been a decline in the number of travelers on our extended trips as well the day trips. We have found it difficult to find enough travelers to make many of the trips a reality. Therefore, we will be winding down our travel plans and will re-align the Club's focus on other benefits.

Future Sunrise Club activities will continue to include social happenings and educational opportunities. You will hear about these in our new newsletter format or possibly postcard announcements.

Most importantly, the great banking perks of Sunrise membership will remain - free checks, free money orders, free debit card and no fee for stop payments; as well as the discount on your safe deposit box fee.

On a personal note, I will miss the special times we've had travelling together and look forward to serving your financial needs in the future. The friendships I've made will always be a treasure to me along the many great memories too! Many of you have reminded me that life is what you make it - "so make it the best you can"! Thank you so much!

Looking ahead...

We are still planning our Ladies Day trip to the Cedar Rapids area in September!

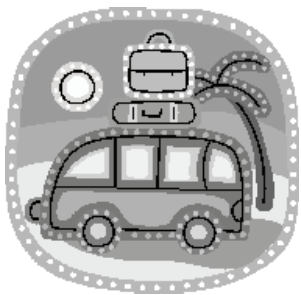
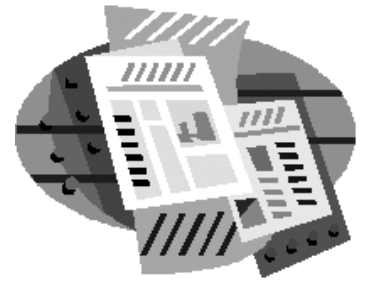
Now that I will not spend as much time planning trips, I will have more time to spend with customers - face to face. One of my goals is to help you review your financial situations. For instance, have you checked your credit report this year? Are you concerned about identity theft? Is your power of attorney on file with the bank? Have you updated your will or trust?

If you'd like to hear more, call to make an appointment to talk about your needs and concerns. Let's review your accounts to make sure they are still working in your best interest. We'll work on a plan for your future!



Newsletter changes

To improve the amount and variety of information that we provide our customers, the bank plans to furnish a newsletter to all of our customers. This is best done using the modern technology that is available - the internet. The first newsletter will be available at www.decorahbank.com in February 2011. Sharing the news on line will save many trees and the expense of printing and mailing the newsletter several times each year. I know that many of you check your email daily (some of you even use our internet banking!) If you would like the newsletter emailed directly to you, please provide us with your email address at sunrise@decorahbank.com. (This information will not be shared with any outside party.) You will no longer receive a paper copy - there will be a few copies available to pick up at each bank location if you are not an Internet user.



Keep on traveling

Local travel agents are offering many top-notch getaways - Hawkeye Stages/Legacy Tours is locally owned and headquartered in Decorah with many day trips scheduled annually as well as weekend trips and extended tour options. With experienced drivers and travel coordinators, their vacation options are excellent choices. Please check with them and keep traveling if you enjoy group travel!

Your Money and Debit Cards

Easy ways to prevent unauthorized access

Even though debit cards have vulnerabilities, you can still use them safely. To protect your accounts, follow these tips:

Check monthly statements. Verify your account accuracy with your monthly statement.

Use paperless banking. Eliminating paper thwarts thieves who raid the mail or trash for account information.

Avoid non-bank ATMs. Security surveillance is usually much better at bank locations.

Out with the old. Destroy old or out-of-date debit cards.

Protect passwords. Beware of unsolicited phone calls or emails that ask to confirm identity information - email messages such as "We suspect an unauthorized transaction to your account. Please click the link to update and/or verify your identity or information." The FTC advises that legitimate companies don't ask for this kind of information through email.

Secure your computer. Protect your personal computer access with frequent updates of firewalls, anti-virus and anti-spyware programs.

Use your card carefully. Limit on-line transactions to secure networks and avoid using public networks for such transactions.



Summer 2010 Trips Reviewed:

Mississippi Mystery Solved! - June 8

Thirty-six Sunrise travelers joined us for our adventure to the Mississippi River in June.

The first clue for the morning was a dime - for a visit to the famous "dime store" Horsfall's Variety the group had not been there before and everyone enjoyed the chance to find a few bargains, m and explore downtown Lansing early in the morning.

The next stop was down the river at the Villa Louis in Prairie du Chien, WI. We enjoyed a tour surrounding grounds learning about the early settlers along the Mississippi. Our next stop was at Valley Fish Market in Prairie, meeting Mike Valley, owner that has been a commercial fisherman on the river for almost 40 years!

Following a busy morning, it was time for lunch - on the Mississippi Explorer. Our private backwater tour with Captain Jack Libbey sharing stories from his years of experience navigating barges on the Mighty Mississippi!

After the two hour cruise, it was time for some "retail therapy" at the Cannery in Prairie - a former two story factory filled from top to bottom with collectibles and home décor.

We started back to Iowa with a stop at Effigy Mounds, watching the film that explained the history of the burial grounds and showed some of the discoveries in the mounds.

Our last stop of the day was in McGregor at the Old Man River Brewery for a delicious supper. This is a fairly new establishment in one of the river town's historical buildings - a great ending to special mystery day!



Viva Las Vegas - Follies Show - July 11



On a warm Sunday in July, thirty one of us headed to Cedar Falls for a delightful afternoon. Presented by Orchestra Iowa, the Follies Show filled the Gallagher Bluedorn Theatre with music and dance Las Vegas style! Songs from Elvis, Frank Sinatra, Sonny & Cher, Wayne Newton and more were performed by the group from Cedar Rapids. Colorful costumes and great choreography performed by a troupe of talented adults and children!

Following the show, we stopped for a delicious Italian dinner at the Brown Bottle Restaurant.

Thanks to all of you that joined us for these special day trips!

Budgeting Made Easy – How to Use FinanceWorks™

It's now easier to learn how to better save money, track expenses and stick to a budget. Powered by Quicken®, the award-winning FinanceWorks™ helps our customers establish budget goals, see where their money is going (coffee, anyone?), make better financial decisions, and save more money. Now, you too, can raise your financial profile through this new, easy-to-use and free online tool.

If you are a current Internet Banking user, just click on the FinanceWorks™ button on our homepage and follow the steps.

Not using our Internet Banking? Simply enroll with Internet Banking first, then login with your new user name and password to begin using FinanceWorks™.





Decorah Bank & Trust Company

Sunrise Club

202 E. Water St., P.O. Box 380

Decorah, Iowa 52101

MEMBER FDIC

Bingo in Decorah

2:00 – 4:00 Thursday, Nov 4

Join your friends for an afternoon of fun at the Senior Meal Site on River Street in Decorah Thursday, November 4. We play from 2:00 - 4:00 with a break for treats.



Bingo in Cresco

10:00 - 12:00 – Wednesday, Oct 27

We'll have coffee & treats, then play bingo until noon. Join us for a fun morning!

The cost to play is just \$2 per person in Decorah or in Cresco, invite a friend to come along!

Seventy Five Years!!!

What a terrific reason to celebrate!

Many of you have been around for at least that long.

There's a few that have even been married that many years!

WOW!! Congratulations to you!

Our annual Sunrise Club Dinner at Nob Hill in Decorah will be an extra special

75th Anniversary Celebration.

The night out is planned for Thursday, September 30.

Doors will open at 5:15, dinner at 5:40.

We are looking forward to a wonderful evening with a delicious meal and entertainment for you!

Please bring a donation that we will take to the local food shelves (non-perishable food or paper goods).

To reserve your spot by Wednesday, Sept 22nd, please call Lori in Cresco at 563-547-2244 or Syd in Decorah at 563-382-9661.

