

GYC Happenings

January - February 2025
Vol. XXXI No. 1

News for you.

Exciting News for 2025!

New Look for nebat.com

Our website, nebat.com, is getting a fresh, new look and feel for 2025. The new design will make it easier to find the pages you love, like nebat.com/gyctravel, and easier to login to online banking! (Don't be surprised - we will look a little different very soon!)

eBanking is Getting Even Easier!

After the redesigned nebat.com launches, our online banking tool, Exchange OnLine and the NEBAT Mobile App will also be re-launching for a new and improved user experience. Current active users will receive detailed information about this exciting product change via letter, email, blog post and more!

Exchange OnLine Users, Follow the Red Carpet to Our New & Improved eBanking experience.

Update your contact info if you need to

Detailed letter with important information to explain all the things you need to know will mail to active Exchange OnLine users

Visit nebat.com regularly for updates and find answers to FAQs

nebat.com website redesign launches

Transition weekend: Exchange OnLine and the Mobile app will not be available.

Visit nebat.com to login and download the new app

eBanking Launch Party: Celebration week with events at different offices featuring our eBanking Champions, ready to answer your questions.

Exciting New *features*

- Customizable dashboard - organize your accounts with colors, and get a quick & easy snapshot of your accounts
- Do more on mobile!
 - Add and edit bill pay
 - View statements
 - *New* - now you can even enroll through mobile!
- Know your credit score and link to our loan application
- Make savings goals & track expenses with financial wellness tools
- Already secure online banking will be even more secure!

Don't Worry, *be happy!*

- Active Exchange OnLine Users, your username will not change
- Bill pay payees will transfer
- eBanking Champions, NEBAT's subject matter experts, are ready to help and provide "red carpet service."



nebat.com/news-ebanking-upgrade
Member FDIC



Handling Market Volatility

Conventional wisdom says that what goes up, must come down. But even if you view market volatility as a normal occurrence, it can be tough to handle when it's your money at stake. Though there's no foolproof way to handle the ups and downs of the stock market, the following common-sense tips can help.

Don't put your eggs all in one basket

Diversifying your investment portfolio is one of the key ways you can handle market volatility. Because asset classes often perform differently under different market conditions, spreading your assets across a variety of different investments such as stocks, bonds, and cash alternatives (e.g., money market funds and other short-term instruments), has the potential to help manage your overall risk. Ideally, a decline in one type of asset will be balanced out by a gain in another, though diversification can't guarantee a profit or eliminate the possibility of market loss.

One way to diversify your portfolio is through asset allocation. Asset allocation involves identifying the asset classes that are appropriate for you and allocating a certain percentage of your investment dollars to each class (e.g., 70 percent to stocks, 20 percent to bonds, 10 percent to cash alternatives). A worksheet or an interactive tool can suggest a model or sample allocation based on your investment objectives, risk tolerance level, and investment time horizon, but your strategy should be tailored to your unique circumstances.

Focus on the forest, not on the trees

As the markets go up and down, it's easy to become too focused on day-to-day returns. Instead, keep your eyes on your long-term investing goals and your overall portfolio. Although only you can decide how much investment risk you can handle, if you still have years to invest, don't overestimate the effect of short-term price fluctuations on your portfolio.

Look before you leap

When the market goes down and investment losses pile up, you may be tempted to pull out of the stock market altogether and look for less volatile investments. The small returns that typically accompany low-risk investments may

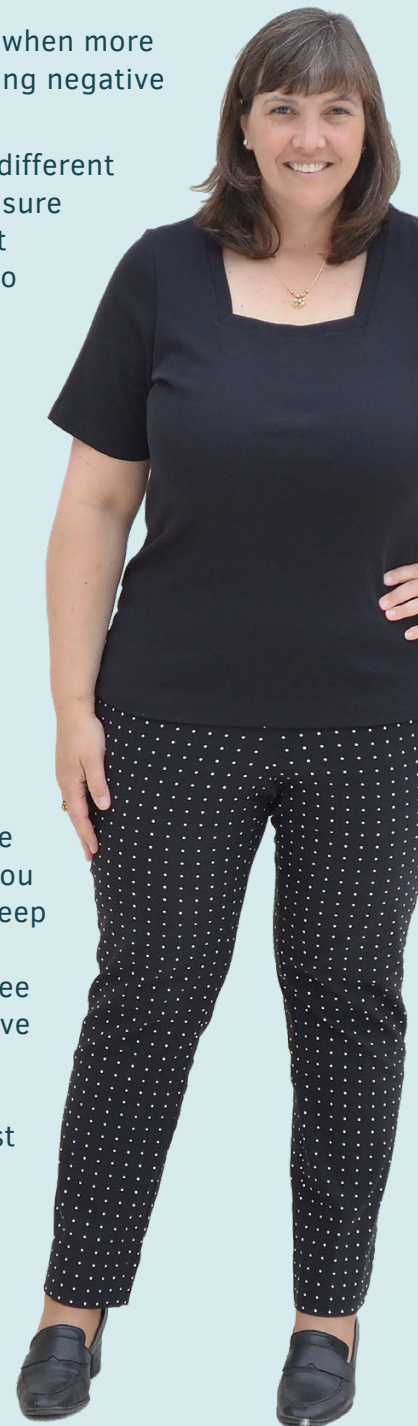
seem downright attractive when more risky investments are posting negative returns.

But before you leap into a different investment strategy, make sure you're doing it for the right reasons. How you choose to invest your money should be consistent with your goals and time horizon. For instance, putting a larger percentage of your investment dollars into vehicles that offer safety of principal and liquidity (the opportunity to easily access your funds) may be the right strategy for you if your investment goals are short-term or if a long-term goal such as retirement has now become an immediate goal. But if you still have years to invest, keep in mind that although past performance is no guarantee of future results, stocks have historically outperformed stable value investments over time. If you move most or all of your investment dollars into conservative investments, you've not only locked in any losses you might have, but you've also sacrificed the potential for higher returns.

Look for the silver lining

A down market, like every cloud, has a silver lining. The silver lining of a down market is the opportunity you have to buy shares of stock at lower prices.

One of the ways you can do this is by using dollar cost averaging. With dollar cost averaging, you don't try to "time the market" by buying shares at the moment when the price is lowest. In fact, you don't worry about price at all. Instead, you invest the same amount of money at regular intervals over time. When the price is higher, your investment dollars buy fewer shares of stock, but



when the price is lower, the same dollar amount will buy you more shares. Although dollar cost averaging can't guarantee you a profit or protect against a loss, over time a regular fixed dollar investment may result in an average price per share that's lower than the average market price, assuming you invest through all types of markets. A workplace savings plan, such as a 401(k) plan in which the same amount is deducted from each paycheck and invested through the plan, is one of the most well-known examples of dollar cost averaging in action.

Please remember that since dollar cost averaging involves continuous investment in securities regardless of fluctuating price levels of such securities, you should consider your financial ability to make ongoing purchases.

Don't count your chickens before they hatch

As the market recovers from a down cycle, elation quickly sets in. If the upswing lasts long enough, it's easy to believe that investing in the stock market is a sure thing. But, of course, it never is. As many investors have learned the hard way, becoming overly optimistic about investing during the good times can be as detrimental as worrying too much during the bad times. The right approach during all kinds of markets is to be realistic. Have a plan, stick with it, and strike a comfortable balance between risk and return.

Don't stick your head in the sand

While focusing too much on short-term gains or losses is unwise, so is ignoring your investments. You should check up on your portfolio at least once a year, more frequently if the market is particularly volatile or when there have been significant changes in your life. You may need to rebalance your portfolio to bring it back in line with your investment goals and risk tolerance, or redesign it so that it better suits your current needs. Don't hesitate to get expert help if you need it when deciding which investment options are right for you.

Jennifer Riedeman, Financial Advisor, RJFS Member FINRA/SIPC

Securities offered through Raymond James Financial Services, Inc., member FINRA/ SIPC, an independent broker/ dealer, and are not insured by FDIC, NCUA or any other government agency, are not deposits or obligations of the financial institution, are not guaranteed by the financial institution, and are subject to risks, including the possible loss of principal.

You think you were scammed...now what?



If you believe that you or someone you know may have been a victim of a scam, first and foremost cease all contact with the fraudster. You may be embarrassed to tell anyone about the situation but that is what the scammer is counting on. Don't be embarrassed, it has most likely happened to more people than you think. The more people you tell about the issue, the better assistance can be provided.

First, contact your bank. NEBAT can put a hold on or close your accounts. The bank might even be able to help you reverse the transaction if you catch it early enough. Make sure to monitor your accounts online, in the mobile app and by checking bank statements. The more often you monitor your accounts, the faster you will notice when there is a problem.

Next, change your passwords so the fraudster doesn't have the opportunity to get back into your accounts. Consider placing a fraud alert on your credit reports by contacting the three credit bureaus (Experian, Equifax, and TransUnion). Finally, depending on the severity of the scam, consider filing a Police Report.

No matter what kind of fraud it is, you can also report the scam to the Federal Trade Commission at [ReportFraud.ftc.gov](https://www.reportfraud.ftc.gov) and file a complaint at the FBI's Internet Crime Complaint Center at [ic3.gov](https://www.ic3.gov). When reporting a scam it is important to have as much information as you possibly can:

- Name(s) of the scammer and/or company
- Date(s) of contact
- Method(s) of communication
- Phone numbers, email addresses, mailing address, and/or websites used by the scammer
- Methods of payment and where you sent funds (if you have the information, provide the financial institutions names, account names, and account numbers)
- Description of your interactions with scammers and the instructions you were given.

When possible, keep original documentation, emails, faxes, and logs of communications.

Content for this article came from the FBI at [fbi.gov](https://www.fbi.gov).

GYC Happening\$

“Once a year, go someplace
you’ve never been before”
- Dalai Lama

Travel



Don't
Miss Out!



Alaska: By Land and Sea

June 9-20 | Alaska

Join us on this 4-night land and 7-night cruise as we experience the “final frontier” – Alaska. Thrill at the sight of soaring eagles and watch for breaching whales. Cruise past magnificent glaciers that have helped form this wild land. Witness wildlife with the magnificent mountain views. Visit fascinating ports of call during the day and discover the amazing amenities available on board Celebrity’s Summit at night. All of this and more await you in Alaska!

Member (DbI): Starts at \$6,000 | Payment Due: February 7

Balloon Fiesta

October 3-9 | New Mexico

Feast your eyes on the sights around Albuquerque as we take in the annual hot air balloon festival, Balloon Fiesta. Witness the Mass Ascension in the morning as well as evening activities such as a drone light show and fireworks. Then travel to the Santa Fe area to visit a ghost town and the Loretto Chapel which houses the Miraculous Staircase. There will also be a stop at Bandelier National Monument and a visit to Taos Pueblo.

Member (DbI): \$4,400 | Payment Due: June 5



Holiday in Chicago

November 17-19 | Chicago

Start out the Holiday Season by experiencing some of the magic this time of year brings to Chicago. Enjoy a tour of Chicago, lunch at the Walnut Room in Macy’s, see the holiday lights at the Museum of Science and Industry and the zoo. Finally, finish the trip with a feast for your taste buds on a 3-hour bakery tour.

Member (DbI): \$1,400 | Payment Due: October 17



Meet Our Travelers

Meet Larry and Debra Heller. They have been married for 48 years and have three children, six grandchildren and two great-grandchildren. After working for SSM Health for 50 years, Larry retired in 2022. Debra is still working as a realtor at Roberts Homes and Real Estate. To fill their time, the Heller's enjoy golfing, reading, card playing, walking, biking and traveling.

Larry and Debra have been traveling with GYC for the last three years. For them, each trip is wonderful and has special events! Some of their favorites have been the Rocky Mountaineer in the Canadian Rockies and in Colorado as well as their trip to Ireland. But really, they have enjoyed all their trips. They love meeting and traveling with wonderful people and making new friends.



West Side Story

Thursday, February 27 | Fort Atkinson, WI
Member: \$165

MJ the Musical

Thursday, June 5 | Appleton, WI
Member: \$260

The Last Potluck Supper

Thursday, July 10 | Fort Atkinson, WI
Member: \$165

Roaming Racine

Wednesday, July 23 | Racine, WI
Member: \$135



GYC Merchant Discounts

Please thank these businesses for offering discounts to GYC Members:

Cutter Vac & Home Center, LLC (Fond du Lac)
3% off regular price.

Cheers of Chilton (Chilton)
Early bird special: 15% off food bill 3-5p.m.
Monday-Thursday.

Slumberland of Beaver Dam (Beaver Dam)
\$25 off anything over \$49.99; free bed frame with purchase of any mattress set \$499.99 or more.

Super Lubes of WI LLC (Port Washington, Menomonee Falls & Wales)
\$6 off full-service oil change.

King Pin Bowl & Ale House (West Bend)
Bowl 2 games, get the 3rd free during open bowling (1 per day).

Welcome, Ashley!



Ashley Puetz joined the GYC Office and Marketing Department in October as the Marketing Coordinator. She will be assisting with the day-to-day activities within GYC and is responsible for designing our paper handouts, like the GYC newsletter!

Ashley lives in St. Cloud with her husband, Adam, and two sons, Briar (8) and Walker (5). She enjoys walking, running, playing softball, and spending time at the family cabin in Minocqua. Next time you are in the area, stop in the GYC Office and introduce yourself, Ashley would love to meet you!

PAYMENT INFORMATION: Please send a per person deposit per trip (with your pick-up location indicated) within 10 days of making your reservation to: National Exchange Bank GYC • PO Box 988 • Fond du Lac, WI 54936-0988.

QUESTIONS: Call GYC at (920) 906-6865, contact your local office or email gyc@nebat.com.



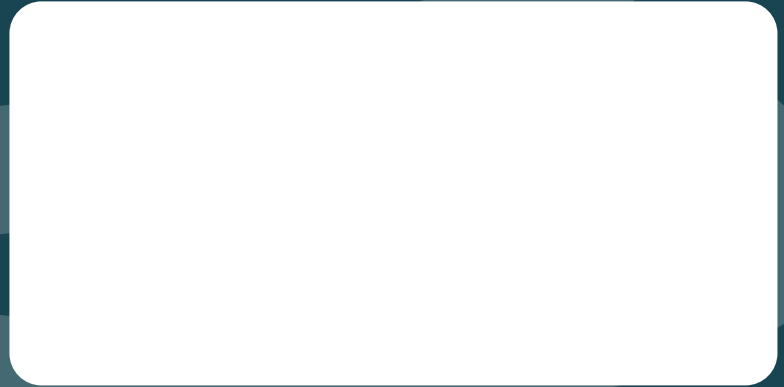
GYC Happenings

January

- 1 New Year's Day - Offices are Closed
- 9 Back in the Building
- 20 Martin Luther King Jr. Day - Offices are Closed
- 22 The Lion King
- 27 Payment due West Side Story

February

- 4 Payment due for Behind the NFL Draft
- 7 Payment due for Alaska
- 8-16 Winter Getaway
- 17 Presidents Day - Offices are Closed
- 19 Payment due for A Beautiful Noise
- 27 West Side Story



Be Prepared for Winter:

Temperatures and conditions can change quickly in Wisconsin making for icy conditions. Here are a few tips to keep yourself safe during the winter months:

- 1) Avoid falls in cold weather by drying the wheels or tips of each walking aid before entering your home. Keep the entryway clear of clutter to avoid tripping/slipping hazards. Stay inside when the weather is bad!
- 2) Avoid shoveling yourself as this is a greater risk of heart attack for older adults.
- 3) Slow down and focus on your footing, walk like a penguin if you have to! Don't use your cell phone when walking. Free up your hands and pay attention to what is going on around you. Use handrails and wear non-skid, rubber-soled, low-heeled footwear.
- 4) Beware of changes in walking surfaces, icy sidewalk or slippery tiles. Step down, not out off of curbs and step down not out of your car.
- 5) Be aware of the weather and don't go outside or drive unless you have to.

Information taken from fema.gov.

