

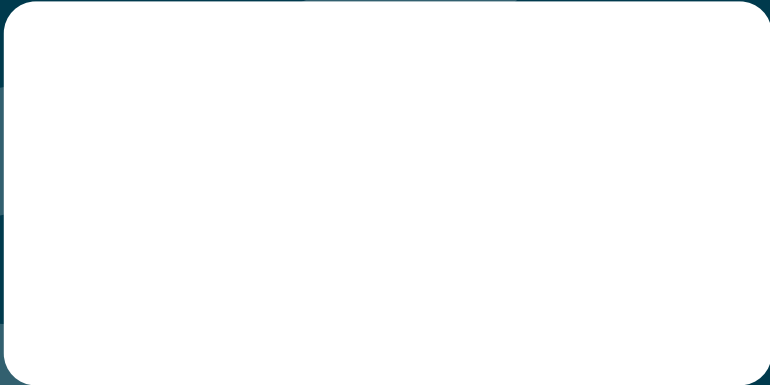
GYC Happenings

May

- 2 Shred Day – Fond du Lac
Copland & Twain
- 8 Payment due for Apostle Islands
- 14 Flowers Everywhere
- 16 Shred Day – West Bend
- 25 Memorial Day – Offices Closed
- 30 Shred Day – Westfield

June

- 4 *Million Dollar Quartet*
- 15-18 Overnight Mystery
- 19 Juneteenth – Offices Closed
- 24 GYC Summer Picnic
- 26 Payment due for One Day Mystery



Our Annual *GYC Picnic in the Park*

Wednesday, June 24

Lunch served at 12:30 PM, with games to follow

Oven Island, Lakeside Park in Fond du Lac

Picnic table bench seating, but you may bring your own lawn chair for more comfort

\$15 Member | \$20 Non-Member

Payment due by Friday, June 12

(Price increases \$5 after June 12)

Entertainment provided by:

Station Wagon Duo



Spring Clean Your Finances

Spring is the perfect time to get your finances in order. Staying on top of your finances can help you feel more in control, while reevaluating your bills and purchases more often can help you stay within budget. When you stay financially organized, it's easier to plan ahead and focus on your future goals.

Start by Organizing Your Paperwork

Life events like selling or buying a home, preparing for retirement or experiencing a medical event can leave you with a mountain of documents. Most people aren't certain which papers are important to hold onto. In a pinch, they either can't find exactly what they need or realize they never saved it in the first place.

Creating a physical and digital filing system is often the simplest way to organize your documents, making it easier to locate important papers when you need them. Sort your documents by major categories like investing, medical expenses, loan documents, estate planning and home repairs with a designated folder for each. You can then break down each category by year. Shred or delete any documents you decide you no longer need.

Run Your Credit Report

Check your credit report every four months for any negative changes and to spot possible signs of identity theft. You're entitled to one free report each year from each of the three major credit bureaus: TransUnion, Experian and Equifax.

If you spot errors on your credit report, such as missed payments or foreclosures that don't belong there, you can dispute them with the credit bureaus. This matters because negative marks can stay on your report for seven years. To make monitoring and disputing easier, check your report...

Continued on page 2



anytime through SavvyMoney® in Exchange OnLine or the NEBAT Mobile App. Need help getting started? Call our eBanking Champions at **920-924-2250**. You can also visit nebat.com/savvy-money to learn more.

Take an Annual Look at the Big Picture

Use spring as an opportunity to review your spending habits and income changes, to identify ways to optimize your finances for the rest of the year. Decide what your highest priorities are and consider ways to boost your financial health. A little creativity could help you get closer to your goals more quickly.

Some practical tips include refinancing debt to lower your monthly payments, cutting unnecessary costs and canceling subscriptions you no longer need. You can even earn quick cash by selling those gently used designer shoes hiding in the back of your closet.

Creating and following a budget gives you the freedom to spend your money the way that best supports your goals. One easy way to do this is by automating as many payments as possible and being diligent with your discretionary spending.

As you take control of your finances and prioritize your goals, don't forget to consider retirement. Most people want to work less in the future or retire altogether, and as costs rise over time due to inflation, it's important to make sure you save enough to support the lifestyle you want to maintain. It's always a good idea to increase contributions to retirement accounts, but it becomes more essential the closer you get to retirement age as there is less time to accumulate interest or retirement gains.

While organizing your finances takes some time and effort, the payoff in the long run is well worth it. It gives you the freedom to save for the goals that matter most to you and enables you to have funds in place when you need them for an emergency or major purchase.

Jennifer Riedeman, Financial Advisor, RJFS Member
FINRA/SIPC



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GYC Merchant *Discounts*

Please thank these businesses for offering discounts to GYC Members:

Curve Inn (Redgranite)

Free coffee or soda with meal purchase

Gritt's Auto Service LLC (Plymouth)

One free alignment check per year

King Pin Bowl & Ale House (West Bend)

Bowl two games, get the third free during open bowling (1 per day)

Lilybee Flowers Inc. (New Holstein)

25% off one regular price gift item per visit

Omro Pharmacy (Omro)

15% off Goodsense private label over the counter generics and Nature's Truth vitamins

Rendezvous Paddle & Sports (Montello)

\$5 off canoeing May - October

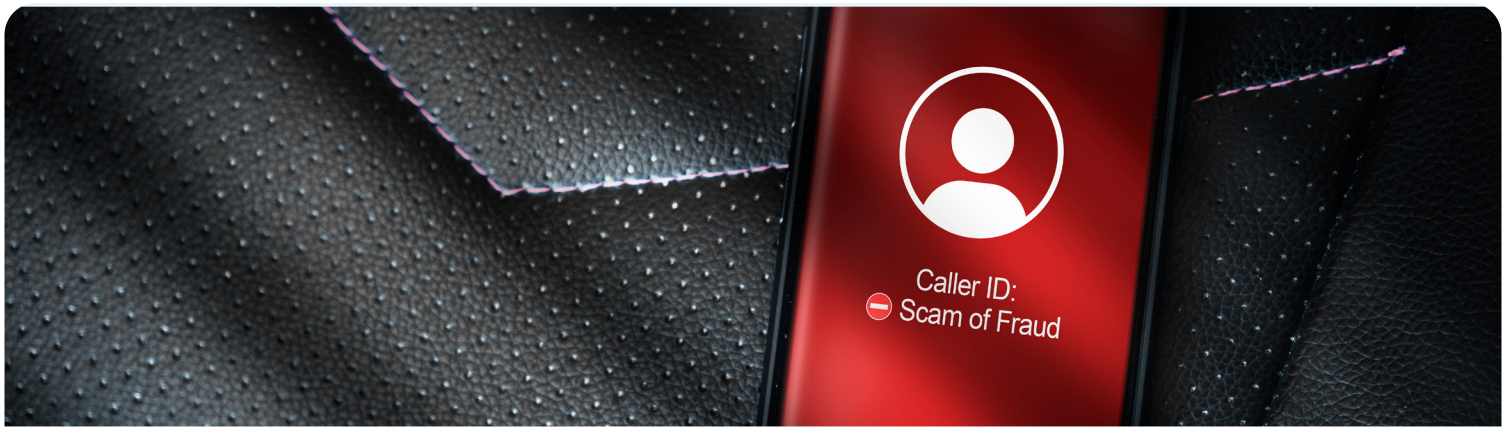
The Feed Mill (Lomira)

\$1 off full price meal

Wright Veterinary Services (Campbellsport)

5% off services

"To travel is to live." – Hans Christian Andersen



Protect Yourself from Caller ID Spoofing

Telephones have certainly changed over the last 150 years. From calling an operator to using party lines, from wooden wall phones to plastic rotary models and from push-button phones to today's cellphones and smartphones. In the 1990's, with the rise of Caller ID technology, phone users also saw the start of spoofing. Spoofing is when a fraudster impersonates a trusted source to try to make you part with personally identifying information or money.

In recent years bank-spoofing scams have become increasingly common. This happens when a hacker uses special technology to impersonate a trusted phone number. The caller ID may claim to be coming from a local area code you recognize (920, 262, 715) or the next three numbers are common to your city. Sometimes hackers even go so far as to put trusted government or bank names on the Caller ID to try and trick people into answering.

The following tips from the Federal Communications Commission can help you avoid falling victim to a spoofing scam:

- 1. Do not answer a phone call from a number you don't know.** Scammers usually won't leave a voicemail.
- 2. If you answer and the caller isn't who you expected,** hang up.
- 3. If a caller asks you to press a button to stop getting calls,** hang up.
- 4. If you receive an unexpected call,** hang up and call back using a verified number from a bill, statement or official website.
- 5. Be suspicious.** Scammers can sound convincing or offer things that seem too good to be true.
- 6. Never give out personal information** (account numbers, Social Security numbers, passwords, security answers) on an unexpected call. *Note: your bank may ask for verification when **you** call them, but it will never be your PIN, CW or one-time passcode.*
- 7. If someone pressures you to make immediate payment, use caution.** Scammers rely on urgency and fear.
- 8. Ask your phone company about call blocking tools** for landlines or apps for mobile devices.
- 9. Report spoofing scams** to law enforcement, the Federal Communications Commission (FCC) and the Federal Trade Commission (FTC).

Always be vigilant when it comes to giving out your personal information. If something feels off, it probably is. If you are concerned you might have been scammed, call or visit your local NEBAT Office and speak with a Personal Banker.

Information for this article was taken from the Federal Communications Commission website: [fcc.gov/spoofing](https://www.fcc.gov/spoofing)



Meet Our Travelers

Harris Cotter and Norma Bell

Harris and Norma met on a bus trip, though not a GYC trip, in 2022. It was a trip to Chicago, and Harris happened to be on the bus first. It was a full trip and there was an open seat next to him, so Norma sat down and the rest is history! They soon discovered a shared love of travel and exploring new places on bus trips.

Harris retired in 2008 from Country Visions Co-op in Fond du Lac. He is also a Navy veteran and a member of Navy Club 75 in Fond du Lac. Harris has four children—three living in Wisconsin and one in Kentucky—as well as five grandchildren and one great-grandson. Norma retired in 2016 after 42 years with Hubbell/Gleason Reel. She has two children, four grandchildren and a great-granddaughter on the way.

Norma enjoys crafting with silk flowers, reading, playing mahjong at the Senior Center and crocheting. Both Norma and Harris like to go fishing in the summer, though they are catch-and-release fishers.

If you've traveled with GYC, chances are you have met Harris and Norma on one of your trips, as they've taken more than 20 NEBAT trips in the last three years. They especially enjoy GYC mystery trips. On their own, they also attend many dinner theaters in the area and last January they went on a cruise to the Panama Canal.

For 2027 they are really hoping to tour the Western States while riding on Amtrak. (**Hint, hint GYC...**)

Shred Days 2026

Our Shred Day events, typically held in April, will take place in May this year in Fond du Lac, West Bend and Westfield.

These events offer customers and community members a secure way to dispose of documents containing confidential, personal information. All materials will be shredded on-site by Shred-It, a company specializing in secure document shredding. Only paper items will be shredded.

All customers will be expected to handle their own shredding.

Truck space is limited, please:

- Pack in a method so you can lift what you bring.
- Non-business items only.
- Paper only – no plastics, metals, boxes, etc. (for example: spiral bound books, clips, rubber bands, check book boxes, etc.)

**Fond du Lac: National Exchange Bank & Trust
130 S. Main Street**

Saturday, May 2

8:00 a.m. – 11:00 a.m. or until the truck is full.

**West Bend: National Exchange Bank & Trust
1320 W. Paradise Drive**

Saturday, May 16

8:00 a.m. – 11:00 a.m. or until the truck is full.

**Westfield: National Exchange Bank & Trust
326 E. Second Street**

Saturday, May 30

8:00 a.m. – 11:00 a.m. or until the truck is full.

What Should I Consider Confidential?

Documents with a social security number or account number on them, such as tax documents and bank statements. Your name and address are not considered confidential because they are published in phone books and online directories.



Newly
Added

EAA AirVenture

Tuesday, July 21, 2026

We'll start the day with lunch at TJ's Harbor Restaurant before heading to EAA AirVenture in Oshkosh, the world's largest aviation celebration. Explore the grounds and enjoy everything from vintage aircraft and warbirds to modern jets, homebuilt planes, and cutting-edge aviation technology. You can browse exhibits, attend workshops, and take in the afternoon air show. Lunch, round-trip bus transportation, AirVenture admission and tips are all included.

Member: \$200 | Non-Member: \$215

Military Veteran Price: \$180 – Please note you will need to show your VA card or other proof of service at the admission gate

Payments are due by June 10. If there are still seats available on the bus after the June 10 due date, prices increase by \$5.



Newly
Added

Branson and Ozark Magic

October 18 - 23, 2026

This bus trip will take you to Branson, MO and the beautiful Ozark Mountains for a fall getaway. The trip will include five shows in Branson as well as stops at the Lincoln Presidential Museum, Wonders of Wildlife National Museum & Aquarium, Top of the Rock at Big Cedar Lodge, and Dogwood Canyon Nature Park.

Prices are being finalized but don't miss your chance for this fantastic bus trip. Call the GYC Office and get your name on the list, today!



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.



Have You Joined Our Facebook Group?

It's an exclusive **Facebook Group** for our **GYC** members!

Excitement, adventure, dreams and education await! This group will be used to post updates on our travel adventures, send notices of seat availability, introduce new tours, highlight past tours, and keep you updated on all things NEBAT and will also serve as a place where our travelers can further connect!

To join, navigate to National Exchange Bank & Trust's Facebook page, click on 'Groups' at the top of the page, select 'National Exchange Bank GYC' and select 'Join Group.' There will be a question to answer and group rules to accept. Once reviewed by our social media team, you will be admitted if you are a current GYC member.

