

GYC Happening\$

March

- 7 Fiddler on The Roof
- 10 Daylight Savings Time Begins – Check your Smoke Alarm
- 11 Payment due for Righteous Brothers
- 15 Payment due for Brewers
- 17 St. Patrick's Day
- 20 First Day of Spring
- 20 Clue - A NEW Broadway Production
- 31 Easter Sunday – Festival Office is Closed

April

- 2 Payment due for Beautiful
- 6 Shred Day – Kingston
Shred Day – Downtown Fond du Lac
- 9 Payment due for Gardener's Delight
- 11 Righteous Brothers
- 17 Tina: The Tina Turner Musical
- 22-27 Southern Charm

Shred Day

This is an opportunity for customers and community members to dispose of documents containing **confidential**, personal information in a secure method at no charge. You are invited to bring in documents to be shredded on-site by Shred-it, a firm specializing in secure shredding and information management solutions. Only paper items will be shredded. Please limit shredding to **confidential, non-business items ONLY**. All customers will be expected to handle their own shredding.

Fond du Lac - Saturday, April 6 - 130 South Main Street
8 AM to 11 AM or until the truck is full.

Kingston - Saturday, April 6 - 120 North South Street
8 AM to 11 AM or until the truck is full

For additional questions regarding Shred Day, call 920-906-6865.



GYC Happening\$

New\$ for you.

New\$ for you.

Freeze and Protect: Understanding a Credit Freeze

Checking your credit regularly is highly encouraged, but did you know you can “freeze” your credit for an added layer of security?

Vigilance is essential when it comes to your finances, especially if you suspect you may be a victim of credit fraud. Fraudsters aim to inflict harm and disrupt your life. Luckily, there are steps you can take to safeguard your financial well-being and prevent additional damage.

If all other security measures such as fraud alerts and credit monitoring have failed to be effective, you can put a credit or security freeze into place. This is a free and easy way to prevent others from viewing your credit, including lenders, and will not harm your credit score. Freezing your credit may seem like an extreme step, but it could be vital for limiting the use of a stolen identity to commit fraud and prevent any further misuse of your personal information.

For your credit freeze to be effective, you’ll need to file a credit freeze request with all three major credit bureaus: Experian, Equifax, and TransUnion. The process will vary for each bureau, but throughout the process, you’ll need to answer a series of questions to verify your identity. In addition, you’ll need to provide your Social Security number, proof of residence, and a copy of a photo ID.

If you are using a Credit Freeze to combat an existing threat, you may want to unfreeze your credit to be able to apply for other loans or credit cards after the threat has subsided. However, you can also use a Credit Freeze as an added layer of security on an on-going basis, if you do not have a current need to take out additional credit.



To unfreeze your credit, there are two options:

1. You can schedule a temporary thaw which will allow creditors to check your file for a set length of time.
2. You can remove the freeze completely which leaves your files open until you request another credit freeze.

You will need to file a request to unfreeze your credit with all three bureaus. In most cases, credit bureaus can lift a freeze in near real time if you make the request online or by phone.

A credit freeze can help reduce your exposure to fraud, but it’s not a cure-all. Be vigilant in monitoring your accounts and your credit. Staying on top of unauthorized changes and charges will put you in a better position to be able to detect potential fraud sooner and minimize the impact on your finances.

Working During Retirement

Planning on working during retirement? If so, you're not alone. An increasing number of employees nearing retirement plan to work at least some period of time during their retirement years.

Why work during retirement?

If you work during retirement, you'll be earning money and relying less on your retirement savings which will leave more to potentially grow for the future, making your savings last longer. If you continue to work, you may also have access to affordable health care, as more and more employers are offering this important benefit to part-time employees. However, there are also non-economic reasons for working during retirement. Many retirees work for personal fulfillment - to stay mentally and physically active, enjoy the social benefits of working, and try their hand at something new.

How working affects Social Security.

If you work after receiving Social Security retirement benefits, your earnings may affect the amount of your benefit check. Your monthly benefit is based on your lifetime earnings. When you become entitled to retirement benefits at age 62, the Social Security Administration calculates your primary insurance amount (PIA), upon which your retirement benefit will be based. Your PIA is recalculated annually if you have any new earnings that might increase your benefit. If you continue to work after you start receiving retirement benefits, these earnings may increase your PIA and thus your future Social Security retirement benefit.

Working may also cause a reduction in your current benefit. If you've reached full retirement age, you don't need to worry about this - you can earn as much as you want without affecting your Social Security retirement benefit. If you haven't yet reached full retirement age, \$1 in benefits will be withheld for every \$2 you earn over the annual earnings limit (\$21,240 in 2023). A special rule applies in your first year of Social Security retirement - you'll get your full benefit for any month you earn less than one-twelfth of the annual earnings limit, regardless of how much you earn during the entire year. A higher earnings limit applies in the year you reach full retirement age. If you earn more than the higher limit (\$56,520 in 2023), \$1 in benefits will be withheld for every \$3 you earn over that amount, until the month you reach full retirement age.

Not all income reduces your Social Security benefit. In general, Social Security only takes into account wages you've earned as an employee, net earnings from self-employment and other types of work-related income, such as bonuses, commissions, and fees. Pensions, annuities, IRA distributions, and investment income won't reduce your benefit. Keep in mind that working may enable you to put off receiving your Social Security benefit until a later date. In general, the later you begin receiving benefit payments, the greater your benefit will be. Delaying the start of Social Security benefits, however, depends on your personal circumstances.

In general, your Social Security benefit won't be subject to federal income tax if that's the only income you receive during the year. But if you work during retirement (or receive any other taxable income or tax-exempt interest), a portion of your benefit may become taxable. IRS Publication 915 has a worksheet that can help you determine whether any part of your Social Security benefit is subject to federal income tax.

How working affects your pension.

If you work for someone other than your original employer, your pension benefit won't be affected at all - you can work, receive a salary from your new employer, and also receive your pension benefit from your original employer. But if you retire and then return to work for that employer, you need to understand how your pension will be affected.

Some plans will allow you to start receiving your pension benefit once you reach the plan's normal retirement age, even if you continue to work. Other plans will suspend your pension benefit if you work beyond your normal retirement date, but will actuarially increase your payment when benefits



resume to account for the period of time benefits were suspended. Still other plans will suspend your benefit for any month you work more than 40 hours and will not provide any actuarial increase - in effect, you'll forfeit your benefit for any month you work more than 40 hours.

Some plans provide "phased retirement."

These programs allow you to continue to work on a part-time basis while accessing all or part of your pension benefit. Federal law encourages these phased retirement programs by allowing pension plans to start paying benefits once you reach age 62, even if you're still working and haven't yet reached the plan's normal retirement age.

If your pension plan calculates benefits using final average pay, be sure to discuss with your plan administrator how your particular benefit might be affected by the decision to work part-time. In some cases, reducing your hours at the end of your career could reduce your final average pay, resulting in a smaller benefit than you might otherwise have received.

How working affects health benefits.

Many individuals work during retirement to keep their medical coverage. If working during retirement means you will move from full-time to part-time, it's important that you fully understand how that decision will impact your medical benefits. Some employers don't require you to work a minimum number of hours to remain eligible for benefits.

If no coverage is available, you may be eligible for COBRA. COBRA is a federal law that allows you to continue receiving medical benefits under your employer's plan for some period of time, usually for 18 months, after a qualifying event (including loss of coverage due to a reduction in hours). Other options are coverage through a state or federal exchange, or private health insurance.

Of course, once you turn 65, you'll be eligible for Medicare. You'll want to contact the Social Security Administration approximately three months before your 65th birthday to discuss your options

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:

Red Cabin at Green Acres (Fond du Lac)

Free bread pudding with order.

Not valid with other discounts.

Caddy Shack Bar & Grill (Pardeeville)

Free cup of coffee, 16 oz. tap soda or 12 oz. mug of root beer with purchase of a meal.

Thriftd Bliss Consignment (Westfield)

10% off any purchase.

Vintage Elkhart Lake (Elkhart Lake)

10% off all retail wine purchases of 2 or more bottles. (Excluding special offers & promotions)

Omro Thrift Store (Omro)

15% off total purchase

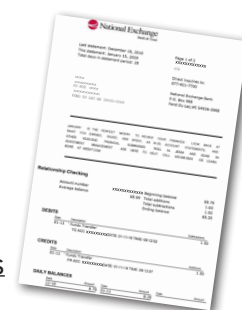
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Happy 100th, Eleanor

Eleanor Hacht recently celebrated her 100th birthday. Eleanor was born in Friesland, WI, and still resides in the Randolph/Friesland area. She met her husband at a local dance hall, and they were married for over fifty years. Eleanor's husband worked as a welder, and she worked in a nursing home as well as a canning factory before becoming a housewife. They had a daughter and a son and have three grandchildren.

If you were to visit Eleanor's home, you would find her doing housework, decorating cakes, crocheting, or enjoying some tea or a nice meal. Turning 100 has not slowed her down. If you drive by her house, you will probably smell the meat and potatoes cooking on the stove!

GYC Happening\$

"Life is short, and the world is wide,
the sooner you start exploring it, the
better" — Simon Raven

Travel



Don't
Miss Out!



Beautiful

Thursday, May 2 | Dinner & Show at Fireside

Before she was hit-maker Carole King — she was Carole Klein, a spunky, young songwriter from Brooklyn with a unique voice. From the chart-topping hits she wrote for the biggest acts in music to her own life-changing, trailblazing success with Tapestry, BEAUTIFUL: The Carole King Musical takes you back to where it all began. This Tony® and Grammy® Award-winning musical phenomenon is filled with the songs you remember and a story you'll never forget.

Entree Choices: Rainbow Trout, Hanger Steak, Supreme Cut Chicken.

Member: \$157 | Payment Due: April 2

Pennsylvania & Gettysburg

May 13 - 17 | Pennsylvania

Step back in time and relive the history of Philadelphia with visits to Valley Forge and Gettysburg. A countryside tour with the Amish will highlight their life with stops to view and taste the many products they are famous for. The production of Daniel at the Sight & Sound Theatre will be a memorable experience you will not forget. We haven't forgotten a visit to Hershey's to enjoy a tasting of this famous chocolate!

Includes air, accommodations and 12 meals.
See full brochure for details.

Member (DbI): \$3,185 | Payment Due: ASAP



Bus
Tour

Saints & Sinners

September 16 - 20 | Kentucky

Join us as we explore the charming towns of Illinois and Indiana before arriving in the rolling hills of Kentucky! We will enjoy the sounds of Southern gospel music and see the Bible come to life with trips to the Creation Museum and the Ark Encounter. We'll tour the Bourbon Capital of the World, the Louisville Slugger Museum and Church Hill Downs twilight race with dinner.

Includes motor coach transportation, accommodations and 13 meals.
See full brochure for details.

Member (DbI): \$2,195 | Payment Due: June 12





Meet Our Travelers

Meet Mark and Carol Benzinger, traveling out of Fond du Lac. Mark is a retired McDonald's franchise owner/operator and Carol was a Registered Nurse. Carol is an accomplished seamstress as well who still loves to sew and read in her spare time. Mark's hobbies include fishing and history - he loves discovering more about the places they travel. They have a cool collection of vintage beer mirrors and steins in their beautiful home which Mark will tell you all about over a "cold one." When not traveling with GYC they spend time with their grandchildren in Wisconsin, Kansas and Oklahoma. Carol and Mark love to travel with GYC and are looking forward to their upcoming trips.

Welcome, Morgan!



Morgan Payne joined the GYC Office and Marketing Department in January as a Marketing Associate. She will be assisting with the day-to-day activities within GYC and is responsible for our digital communications.

Morgan graduated from Wisconsin Lutheran

College with a degree in Business Administration. She is married and resides in Fond du Lac with her husband, Jordon and eighteen month old son, Knox. Morgan has been a great addition to our team, and we are glad to have her! Next time you are in the area, stop in and introduce yourself, she would love to meet you!



Grab One of
the Last Spots!

Blue Danube

June 19 - 29 | Germany, Austria, Hungary
Member (Dbl): \$6,460 + Travel protection

Two night pre-cruise package in Prague. Seven nights aboard Viking's Longship Gullveig.

Cheers!

Tuesday, July 2 | Milwaukee | Member: \$185

Timber Rattlers

Wednesday, July 10 | Appleton | Member: \$157

Globetrotter (n.)

Someone who travels widely and often.



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.

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.

