



## Upcoming Events

# CALENDAR



### NOVEMBER

- 3** Daylight saving time ends
- 5** Election Day
- 11** Veterans Day
  - Bank location closed
- 13** **First Class Club Day – Join us for treats and bring your documents to shred.**
- 28** Thanksgiving Day
  - Bank location closed

### DECEMBER

- 21** First Day of Winter
- 24** Christmas Eve
  - Bank location closes at noon
- 25** Christmas Day
  - Bank location closed
- 31** New Year's Eve

### JANUARY

- 1** New Year's Day
  - Bank location closed

Happy Winter Solstice!

As we move into the fall and winter seasons, remember to stay safe and be mindful when going out and about during the cold and snow. Make sure to bundle up and be careful when walking in parking lots and getting into your car. Even a small dusting of snow can make for treacherous conditions.

On behalf of all of us at First Bank & Trust, I wish you a thankful and magical holiday season!

*Merrisue*

Kindness is like snow—it beautifies everything it covers!  
– Kahlil Gibran



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## BEWARE OF THE GRANDPARENT SCAMS

Fake grandchildren can contact real grandparents stating some sort of trouble and the need for money to be wired or sent immediately to help them out of a jam. Your “grandchild” calls and states they need you to send them money immediately. They know general information about themselves (social media helps with this) and can even sound like your grandchild. Sometimes another person (police officer, etc.) will get on the phone and will be the one to give you the instructions. The “grandchild” or “authority figure” will stress that the need for the money is immediate, they will give very specific instructions on how or where to send the money, and will caution you not to give any information to the bank other than what is necessary to wire the money or take out the cash. If you receive a call like this, please do the following:

- Ask your “grandchild” a question only they would know the answer to.
- Take detailed notes about what the caller tells you.
- Make sure to write down the phone number of the caller.
- Contact your “grandchild’s” parent to let them know about the call.
- Contact your local police to tell them about the scam phone call.
- Contact First Bank & Trust and let us know all the details about the scam phone call.
- Block the number on your phone.

These types of scams are happening all over the country and can even happen in our local communities. Be vigilant in asking questions, and never feel embarrassed to share your experiences with us here at the bank. We are here to keep your money safe from potential scammers.