

#### Greetings!

Happy New Year! I hope that you were able to enjoy a peaceful and joyous holiday season with your friends and loved ones. As the new year begins, we all have great intentions for those New Year resolutions. Besides dieting and more exercise, some of the top resolutions for 2025 are to learn a new skill, make more time for hobbies, travel more, meditate regularly, and spend more time with family and friends.

On behalf of everyone at First Bank & Trust, I thank you for your business and your engagement. I wish you a new year filled with happiness, good health, and good fortune.

## Merrisue

"Life is either a daring adventure or nothing at all." -Helen Keller



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### Upcoming Events

# CALENDAR

### **FEBRUARY**

- 2 Groundhog Day
- 12 First Class Club Day Join us for coffee and treats from 9 to 11 AM.

  Bring your documents to shred until 4 PM.
- 14 Valentine's Day
- 17 Presidents' Day
  - · Bank location closed

### MARCH

- 3 Mardi Gras
- 9 Daylight Saving Time begins
- 14 National Pi Day
- 17 St. Patrick's Day
- 20 First Day of Spring
- 23 National Puppy Day

## PLANNING TRAVEL TO WARMER PLACES?

Here are some safety trips while traveling:

- 1. Keep important documents on hand. Take an extra copy of your passport, driver's license, and medical insurance card with you, and leave a copy at home with someone you trust.
- 2. Choose a hotel that meets your needs. If needed, make sure the hotel has elevators and is wheelchair accessible.
- 3. Know the TSA rules. Make sure to keep your medications on your person and not in your checked bags where it could get lost.
- 4. Older adults are targets for theft and fraud. Check with the hotel to make sure there is a safe in your room for your passport, jewelry, and extra cash.

If you expect to use your debit card while on vacation, please call us at 952.758.4491 and ask a banker to put a travel notification on your debit card. We will need the dates of the trip and all the states or countries you will be visiting during your vacation.