

the Emerald Club

THE
EMERALD
CLUB



Wendy Lorenzen
Emerald Club
Coordinator

*"We didn't realize we were making memories
we just knew we were having fun."*

Dear Emerald Club Members,

As we approach nearly a year of COVID, I hope all of you are staying well. I have had many phone calls, emails and texts asking "when can we travel again"? My answer is "time will tell".

I miss all of you very much; and I miss the anticipation of preparing for long trips and day trips. However, my first obligation is the safety of our travelers and myself, so I will follow my heart and wait patiently for more guidance. Enjoy these messages that sum up our travels together.

Wendy

Travitude... (n.) When you start to feel grumpy and sassy because you miss traveling.

When preparing to travel, lay out all your clothes and all your money. Then take half the clothes and twice the money.

Once the travel bug bites, there is no known antidote and I know that I shall be happily infected until the end of my life.

If you never go, you will never know.

Caller ID Spoofing - Don't Let it Spoof You!

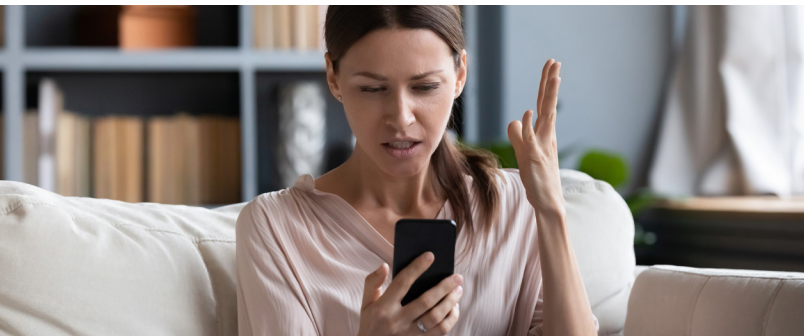
A UBI customer received a call and the Caller ID said United Bank of Iowa so they answered. The caller had a thick accent and stated the customer's social security number was compromised and she would have problems receiving her social security. Our customer was very perceptive, knew instantly it was a scam, hung up and immediately called the UBI fraud department to alert us to the situation.

The above scam is called spoofing. Spoofing is when a caller hides the real number they are calling from and displays a well-known and trusted local number instead such as a bank, police station, etc. Once the call is answered, the scammer will try to steal your personal and/or financial information, quite often using a script or a recording.

Spoofing is one of many ways fraudsters try to cause panic and convince innocent people to share their personal information, passwords, or financial account numbers. Fortunately, this customer did everything right!

Answer Calls Carefully

- Do not answer calls from unknown numbers. If you do and it is a scam, hang up.
- Scammers often use recordings telling the victim to press a button to stop receiving calls. Don't! The scammer is trying to see if the phone number is active to find potential targets.
- Do not answer YES or NO questions. Scammers may be recording your answers and use them to say you authorized charges.
- Block fraudulent numbers.
- If you get a call from someone saying they work for a company or government agency and it doesn't seem right, hang up. If you want to return the call, find the company's phone number on their billing statement, phone book, or official website.



Please be alert, aware and cautious. Make sure you know who you are talking to before sharing any private information. Trust your instincts – make sure it makes sense for this caller to be requesting this information. If not, hang up. Review your statements carefully and if you see anything suspicious, contact the bank immediately.