



Wendy Lorenzen
Emerald Club Coordinator

June 12, 2025 • 1:30 pm

Free Movie Day (*Club members, no children*)
Crawford County Cinema 4 • Denison

June 18, 2025 • 1:00 - 2:30 pm

Brownie Sundae Social
408 Hwy 30 • Dunlap UBI Office

July 16, 2025 • 1:00 - 3:00 pm

Ice Cream Sundaes
116 N Kiel St • Holstein UBI Office

September 17, 2025 • 7:00 pm

Free Movie Night (*Club members, no children*)
State Theatre • Holstein
Ticket includes small popcorn, small drink and candy.

Fall Supper

September 18 • Denison • 5:30 pm
First United Methodist Church, 113 S 14th Street
Catered meal with program to follow.
RSVP by September 15 to Denison office.

Fall Luncheon

October 15 • Ida Grove • Noon
Sacred Heart Catholic Church, 800 N Main
Catered meal with program to follow.
RSVP by October 10 to Arthur office.

So Much More Than Trips!

Club Benefits

- No maintenance fee on Classic Checking account*
- 50% discount on personal checks*
- No monthly fee on personal ATM Card*
- No fee on personal money orders
- Discount on Visa® gift cards (pay only \$3/card)
- **FREE** photocopy service
- **FREE** notary service
- **FREE** financial counseling

**One account per person only*

Are Your Beneficiaries Up-To-Date?

Monitoring and updating your beneficiaries is a very important part of your Estate planning. Take the time to review and verify that your beneficiaries are who you wish on your retirement accounts, life insurance policies, annuities, 401-K, etc. If you need to change beneficiaries, you can do that any time by signing a new beneficiary form. You may name one or more beneficiaries to receive your assets at the time of your death.

If you do not name a beneficiary, or if none of your named beneficiaries are alive at the time of your death, your retirement assets will be paid to your Estate.

Should any beneficiary pre-decease you, his or her share of the retirement is distributed according to the selection you made on the account application in the Designation of Beneficiary section.

1 The first choice, the pro rata method, terminates the interest of the deceased beneficiary and distributes those funds pro rata according to the remaining beneficiary's share percentage(s).

2 The second choice, the per stirpes method, transfers the deceased beneficiary's share equally to the next generation; children, then grandchildren, then great-grandchildren (natural and/or adopted). If there are no children or grandchildren of a predeceased beneficiary, then funds may go to the beneficiary's spouse, if any, or will follow lineal descendants depending on your election.

In order that your funds be distributed according to your wishes, we strongly recommend you complete a new beneficiary designation as soon as possible when a beneficiary dies before you.

Don't Forget Your Safe Deposit Box

When changing beneficiaries on your investments, don't forget your safe deposit box. Maybe you also need to change the person you designate to have access to the contents of your box after your death. Stop in and we'll update your safe deposit box agreement.

