

the Emerald Club

THE
EMERALD
CLUB



Wendy Lorenzen
Emerald Club
Coordinator

The Emerald Club So Much More Than Trips!

We usually feature upcoming trips and events in this space. Even though we have put all travel and gatherings on hold for your safety, you can still enjoy all the other benefits of the club.

Club Benefits

- No maintenance fee on Classic Checking account*
- 50% discount on personal checks*
- No monthly fee on personal ATM/Debit 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

Invite Your Friends to Join!

If you have friends and neighbors who may enjoy all these benefits, along with organized tours and social events, invite them to join!

To become an Emerald Club member, you must be age 55 or better and simply maintain one or more of the following:

- \$2,500 minimum balance in a checking, savings or IRA account
- \$10,000 in certificates of deposit
- \$5,000 in loan balance
- Pay a \$5 per month membership fee

At UBI, we believe that loyalty has its rewards and we're pleased to offer a club full of added benefits to enhance your financial success.

Invite your friends to join in the savings and the fun!

Dear Emerald Club Members,

Who would have thought I would be writing another letter to you wonderful people instead of sitting on a coach with you going somewhere fun and exciting. With the current environment, it seems the decision we previously made for no travel in 2020 is proving to be a good one.

I have been listening to many conference calls with other tour managers and travel companies on what our travel world will look like in the future and when we will be able to travel again... such an unknown question for so many of us right now. As I always say on our trips, my number one responsibility is to keep you all safe when we travel and my second responsibility is to make sure you have a great trip. With that in mind, I ask for your patience as we wait for more guidance on the new way of traveling for the Emerald Club.

I do want to share some news with you. Denise Siefken, my Emerald Club traveling companion from our Rockwell City office, retired from United Bank of Iowa at the end of June. If you see her smiling face out and about, tell her "Happy Retirement". Now she will be a traveler just like the rest of you... if I can get her to go on some trips!

I sure do miss you all. Take care and stay safe.

Wendy

Manage Your Debit Card with Your Cell Phone

You just realized you left your debit card behind while getting groceries or pumping gas. Do you panic? Not if you have Mobile Banking. Simply go to your UBI Mobile app, click on the *My Debit Card* feature and block your debit card. Once you have your card safely back in your possession, you can go back to the app and unblock it.

You can also use this feature to set alerts to notify you by text message or email if your balance gets low, when an online or international transaction is posted to your account, and more. It takes only a few minutes to set up these alerts to give you even more protection against fraud.

For more information, contact any UBI location.

Your smile can change the world, but don't let the world change your smile.