Prestige Club Newsletter

Prestige Club est. 1985

First State Bank

Webster City	Eagle Grove
Stanhope	Fort Dodge
Clarion	Humboldt
Jewell	Lake View

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Greetings Prestige Club Members and Friends!

Spring is upon us, and I am thrilled to update you on the latest happenings with the First State Bank Prestige Club! Be sure to mark your calendars for the **Annual Prestige Club Customer Appreciation Brunch,** set for **Wednesday, June 4, 2025.** Please confirm your attendance by noon on May 22, 2025, by calling the Webster City branch at 515-832-2520. **(Details are provided below.)**

Although the deadline for the Cherry Blossom Time trip to Our Nation's Capital has passed, if you're traveling with the club on this exciting adventure, stay tuned for information about the Document Party. This event will cover all the final details, travel documentation, and provide a chance to ask any last-minute questions.

Hawaii 3 Island Adventure (Details on page 3)

THIS TRIP IS EXPECTED TO SELL OUT! If you have any interest, please reach out to me or fill out your registration form and submit it along with your $400 per person deposit to secure your place as soon as possible. WE CURRENTLY HAVE SINGLE TRAVELERS LOOKING FOR A ROOMMATE. IF YOU ARE INTERESTED, PLEASE CONTACT ME.

We will be hosting two separate Travel Shows on Tuesday, March 25th (details top of page 3). If you would like to view the recorded version of the Travel Show from January 14th, please let me know, and I will send it to you.

A quick reminder for those traveling: the effective date for the REAL ID (Gold star) is May 7, 2025. If you plan to fly commercially or access federal facilities, you must have a REAL ID license or another acceptable form of identification by this deadline. Additional information on obtaining your REAL ID can be found on page 2 or by visiting our website at fsbwc.com for more details.

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Annual Customer Appreciation Brunch

Wednesday, June 4 | 9:00 am
Briggs Woods Conference Center | 2501 Briggs Woods Trail
Webster City, IA 50595

Indulge in a delicious hot breakfast buffet while enjoying live entertainment from a talented group of young local musicians, Jayce Abens, Colton Wood and Tucker Murray. We look forward to seeing you there for a delightful morning of food, music, and community!

Please ensure you RSVP by noon on May 22, 2025, by calling 515-832-2520.
This event is exclusive to our Prestige Club Members.

Do You Have Your Real ID?

The REAL ID (Gold Star) effective date is set for May 7, 2025. If you fly commercially or need access to federal facilities, you'll either need a REAL ID license or ID or another acceptable identity document.

Please note: It can take up to 30 days to receive your REAL ID in the mail.

WHAT IS THE REAL ID ACT?

The REAL ID Act sets minimum security standards for driver's license/ID issuance and production. It also prohibits federal agencies from accepting driver's licenses and ID cards for certain purposes from states that don't meet the Act's minimum standards. Beginning May 7, 2025, all persons must have a REAL ID license to:

- Board commercial flights within the United States.
- Access certain federal buildings.
- Enter nuclear facilities.

HOW DO I KNOW IF I HAVE A REAL ID?

Check the upper-right corner of your driver's license or ID. If you have a gold star, you have a REAL ID. If it is blank, it is not a REAL ID.

Beginning Feb. 21, 2024, all driver's licenses or ID cards that are not REAL ID-compliant will read "NOT FOR REAL ID ACT PURPOSES" in the upper-right corner.*

**Pursuant to the REAL ID Regulation 6 CFR Part 37, driver's license and ID cards should have a marking indicating the card's level of REAL ID compliance.*

DO I NEED A REAL ID-COMPLIANT CARD?

Beginning May 7, 2025, all persons must have a REAL ID-marked card to access certain federal buildings, enter nuclear facilities, and board commercial flights within the United States.

You **do NOT** need a REAL ID to:

- Drive
- Vote
- Purchase alcohol or cigarettes
- Access hospitals
- Visit the post office
- Access federal courts
- Apply for or receive federal benefits such as social security or veterans' benefits

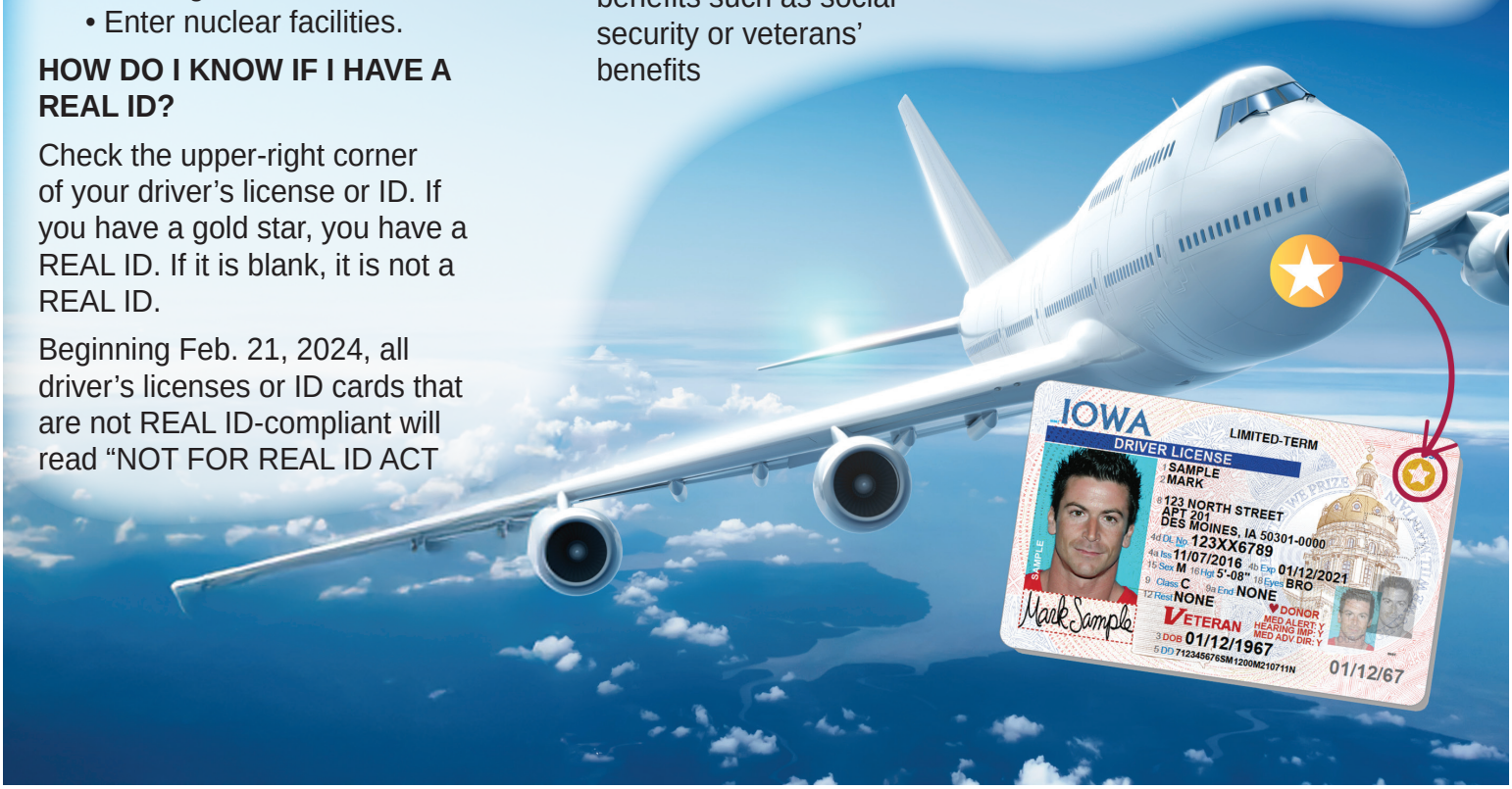
HOW DO I GET A REAL ID-COMPLIANT CARD?

Whether you are getting your first Iowa driver's license or ID card or renewing or replacing an Iowa driver's license or ID card that doesn't have a REAL ID gold star, the process is the same.

1. Create a customized list of documents you will need to bring with you when you go to the DMV to get your REAL ID.
2. Make an appointment to go to the DMV and present the documents that prove your identity and residency.

It does not cost more to get a card with a REAL ID star and there are no tests required to add a REAL ID star. The REAL ID star does not affect how long the card is valid.

For additional details please visit fsbwc.com or the Iowa DOT website.



Hawaii 3 Island Adventure

Featuring

Oahu, Hawaii, Maui

Prestige Club



November 4 - 12 , 2025 — **9 Days**

TOUR RATES:

$400 / pp deposit due with reservation.

WE CURRENTLY HAVE SINGLE TRAVELERS SEEKING DOUBLE OCCUPANCY! CONTACT ME FOR DETAILS!

$6478 pp double * BOOKING DISCOUNT

$6578 pp double (Regular Rate)

Single Supplement + $2200

Registration and Final Payment Due **August 1, 2025**.

Checks payable to Premier World Discovery.

BOOKING DISCOUNT!

Make your final payment in full prior to final payment date* and receive $100 per person discount!

***Final Payment Due Aug 1, 2025**







HIGHLIGHTS:

- 3 Island tours
  - Oahu
  - Hawaii (the Big Island)
  - Maui
- Two National Parks
  - Volcanoes National Park
  - Haleakala National Park
- Pearl Harbor
- USS Arizona Memorial
- Black Sand Volcanic Beach
- Kailua Kona
- Maui Tropical Plantation
- Iao Needle
- Whalers Village
- Hawaiian Luau
- AND MORE!



INCLUSIONS:

- Roundtrip Airfare - DSM
- 11 Meals: 8 Breakfasts & 3 Dinners
- Sightseeing per Itinerary
- Admissions per Itinerary
- Hotel Transfers
- Professional Tour Director
- Motorcoach Transportation
- Baggage Handling at Hotels
- Gratuities for Guide/Driver
- 8 Night Deluxe Accommodations!

Full Itinerary and Registration Forms available at all eight First State Bank Locations!

Contact Kim Peck, Prestige Club Coordinator for more information or to get signed up today!

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MEMBER FDIC

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Winter Scams

Whether by mail, phone, or email, scammers are always thinking up new ways to victimize you and take your hard-earned cash. Not only is there an array of methods that thieves may use to contact you during this time of year, but there are also several different scams they may employ to try and trick you into paying up. Here's a look at three of the most popular wintertime scams, and the steps you can take to avoid them.

1) Romance Scams

With Valentine's Day around the corner, romance is in the air - but so too are romance scams. According to the FBI, a romance scam is when a criminal adopts a fake identity to gain a victim's affection and trust. The scammer's goal is to create a relationship as quickly as possible by seeming genuine and caring.

Eventually, they will say they need help with an unexpected bill or fee, or that they have suddenly fallen on hard times, and ask for money. Don't fall for it; you should never send money to anyone you have only communicated with online or by phone. Additionally, be careful about what you share on the internet; scammers can use the information to connect with you and make you a target.

2) Utility Scams

During the cool winter months, you're likely to be more aware of rising utility costs. But, if someone calls claiming to be from your gas, water, or electric company, you'll want to take your time and confirm the information they give you.

Scammers will try to intimidate you and create a sense of fear or urgency hoping you'll hand over money before confirming important details. Your real utility company representatives will not do this, so don't be intimidated by an email or caller who suggests dire consequences if you do not immediately provide or verify financial information.

Instead, hang up and call the utility company yourself using the number on your bill or the company's website. If they confirm that you do have unpaid bills, pay them as you normally would, not by following the caller's instructions.

3) Skimming Scams

As you stand in the cold while pumping gas, take a look at the payment terminal in front of you - you could prevent yourself from becoming a victim of identity theft. Scammers frequently attach skimming devices on top of ATMs, gas pumps, or other point-of-sale (POS) terminals to capture your data or PIN. Whenever possible, pay inside, choose a fuel pump closer to the store or in view of the attendant, or run your debit card as credit so you don't have to enter your PIN. Pull at the edges of the keypad before entering your PIN to make sure there is nothing attached, and cover it with your hand as you enter your information in case hidden cameras have been installed above the terminal.

Want to Protect Yourself? We Can Help

If you've sent money to someone you believe is a scammer, or you've noticed unexpected activity on your account, act as quickly as possible. Cancel your affected cards and call your bank if you think your account has been compromised. If a scammer does have your sensitive information, such as your social security number, contact the Federal Trade Commission (FTC) to file a report.

We take your financial security very seriously. We offer more tips and tricks on our website to help you keep your information protected from identity theft and scams. You can also contact us at any time to learn more.