

Fall 2018
Volume 28, Issue 3

What's Inside

FYI.....	2
Cook's Corner	3
Business Partners	3
2019 Movie Days.....	3
Have You Met?.....	4
WNB Financial Advisors	5
Kathy's Korner	6
Mark Your Calendar	6

Current Membership

1,486

Welcome
to all of our
newest Lion's
Pride members!

Next Movie Day
Thursday, November 1, 2018

Coffee & Donuts – 8:30

Door Prizes – 9:00

Movies Begin – 9:15

Movie Line 507-454-9213

Call beginning Monday, October 29,
to hear the two movie choices.

Questions about the
Lion's Pride program?

Call 507-454-8800 or visit
WNBFinancial.com

Like Us On
facebook 

Member
FDIC



LION'S PRIDE

news & notes

New Locations!

It's an exciting time for WNB Financial! As you know by now, we recently changed our name and added the tagline "More Than A Bank." This showcases our full range of financial services with deposit and lending capabilities, but also areas like trust, retirement planning, and financial advising. The new name also supports our plans for growth. "WNB" honors our 144-year history in Winona, but allows for growth without the limitations of a name tied to a specific geographic area. Through this, we continue to provide the same local service delivered by local employees, and have recently opened two offices in nearby Wisconsin. These new offices mark our first expansion since our merger with Town and Country State Bank in 2001, which are now our East and West Offices in Winona.



Tom Seaholm

Opened last year, our Eau Claire Office is led by Tom Seaholm, Vice President and Business Banking Officer, who has sustained our customer-first attitude in this new market. This office, called a Loan Production Office (LPO), focuses on business and mortgage lending. More recently, as of August 1, we followed the same footprint and opened a LPO in Holmen. Chad Anderson, Vice President and Business Banking Officer, leads this new endeavor. We're excited about the success that has come with these additions and are



Chad Anderson

thrilled to extend our unparalleled service to communities outside of the Winona area.

With these new opportunities, it's important to know that we continue to be community-minded, customer-focused, and we deeply value the trusted relationships we build in and outside of Winona.



WNB Financial Sign in Holmen

For Your Information

Thwart Fraud With This Checklist for Your Next Vacation

Article provided by Margarette Burnette, Nerd Wallet

Vacation packing checklists can be handy, but not everybody needs them. A keep-my-money-safe checklist, on the other hand, can benefit just about every traveler. When you're away from home, your accounts are prime targets for identity thieves, pickpockets and scammers. According to the Federal Trade Commission, credit card fraud was the most common form of identity theft reported last year. Bank fraud rounded out the top five. Take these steps before your next vacation to avoid falling victim to these types of crimes.

Sign up for bank alerts

Register to have your financial institution notify you about account activity. Your bank or credit union might, for example, be able to send a text message or email whenever your balance drops below a certain amount. It might also ping you if a suspicious transaction is made. If you didn't authorize the charge, report it immediately.

Know your bank's fraud department phone number

If you lose your debit or credit card, call the bank's fraud department as soon as possible. That's especially crucial if you're reporting a lost debit card. When you notify your bank within two days of learning about the loss, the maximum amount you would be liable for is \$50. Postpone it any longer, and you could lose \$500. Waiting 60 days or more after your bank statement is sent your way could leave you losing everything a criminal takes out of the account.

Credit cards come with more protection. The most you could lose is \$50, even if you wait more than two days to notify your bank.

There's another reason to have your bank's phone number on hand: to avoid phishing scams. That's when someone reaches out and claims to represent your bank before asking for personal information. Call your bank to determine whether a request is legitimate.

Memorize online login information

Log on to your accounts from time to time while you travel to keep track of transaction activity. Having a strong password is essential to protecting your online accounts, but don't write down your bank username and password. It's easy for that information to wind up in the wrong hands. Instead, memorize your login information, or use a secure password manager.

Avoid using public Wi-Fi when banking online. Doing so might allow others to see information you transmit. Use a private network instead.

Carefully choose your cards for travel

The more credit and debit cards you take on a trip, the more you could lose. Consider having no more than three: a primary credit card (ideally one with travel perks), a debit card to access cash and a backup credit card in case the others are lost or stolen. Keep the backup plastic separate from the other cards, perhaps in a hotel safe.

It's also smart to limit the amount of cash you're carrying, especially if you're traveling abroad. If a card is lost or stolen, it can be replaced. But if cash disappears, it's probably gone for good.

Turn on 'find my device' apps

Enable the features that let you locate or control your smartphone, tablet or computer in the event that it goes missing. This is especially important if you use the device for online banking. Even if you're not able to physically retrieve the device, you could erase its data, ensuring no one else can access it to empty your accounts.

Password-protect the home screen, too. That way, if a criminal swipes your device, it would be difficult to get past the locked image, much less reach the banking app.

Hold the mail

If you regularly receive paper bank statements and other financial documents, you don't want them sitting in your mailbox for too long. Ask the post office to hold your deliveries until you return.

Your vacation budget should cover travel, lodging and food, not bank theft. Follow these steps to keep your money and accounts secure during your next trip.

Mozzarella Pretzel Dip

Submitted by Judy Theis Teller, Downtown Office



Ingredients:

- 4 cups shredded mozzarella cheese
- 8 oz sour cream
- 15 oz real mayonnaise
- 2 tbsp parsley flakes
- 2 tsp garlic powder
- 1 tbsp minced onion
- 2 tsp sugar
- 1 tsp celery salt

Directions

1. Mix all ingredients together.
2. Chill for at least 4 hours or overnight.
3. Serve with pretzel chips or your choice of chips or crackers.

Prep Time:

4 hours, 15 minutes

Our Valued Business Partners

Bloedow Bakery	451 East Broadway	452-3682
Companion Animal Care	640 Innovation Drive	452-9189
Coron Chiropractic	856 West 5th Street	474-4422
Goltz Pharmacy	274 East 3rd Street	452-2547
Insty-Prints	101 West 2nd Street	452-6080
La Boutique	178 Johnson Street	452-6531
Lakeview Drive Inn	610 East Sarnia Street	454-3723
MGM Liquor	850 Menard Road	452-1099
Robeson Family Vision Center	1400 Homer Road	454-4092
Severson-Sinclair	952 Mankato Avenue	454-7490
Severson-Sinclair	1650 Service Drive	452-3214
Watkins	150 Liberty Street	457-6095

2019 Lion's Pride Movie Days

Thursday, March 7

Thursday, June 27

Thursday, November 7

507-454-9213

Wondering what movies will play for an upcoming Lion's Pride Movie Day? Give our **Movie Line** a call to find out! Call on the Monday before a Movie Day to hear the two choices. Remember, you do not have to sign-up. Just show up and bring a friend!

Thanks for banking with us! Have you had the chance to meet...



Name: Chad Anderson, VP Business Banking Officer, Holmen Office.

Family: Wife, Emily; Daughter, Kendalyn; Son, Kason.

Hobbies: Spending time with family, hunting, boating, curling, and golf.

Community Involvement: (Currently) Centerville Curling Club – Member and Board of Directors; 504 Corporation – Board of Directors. (Previously) Winona Area Chamber of Commerce – Board of Directors; Winona ORC Industries – Board of Directors.

Ask Me About: How I can help you with your business needs in the Holmen area.

Name: Nicole DeGroot, Executive Assistant, Downtown Office.

Family: Husband, Skylar; Daughters, Celia and Marcella.

Hobbies: Spending time with family, learning how to garden, and camping.

Community Involvement: New to Winona, but I like to spend time volunteering with my kids' activities and in our neighborhood. Also, Bank-sponsored events.

Ask Me About: Any of your banking needs! If I can't help you, I will match you with the right person who can.



Name: Jaclyn Adcock, Teller, all three Winona offices.

Family: Boyfriend, Ryan; Parents, Mary Jo, Dave, and Tammy; Brother, Steven; Dog, Sully Bear; Cat, Evinrude.

Hobbies: Spending time with family (especially on the Mississippi River), fishing, hunting, hiking, and baking.

Community Involvement: Keep Kids Outdoors events, and I am looking forward to getting more involved in the community through Bank-sponsored events.

Ask Me About: I am happy to help you with any of your banking needs, and I look forward to meeting you.



Prepared by Andrew Kieffer, Vice President, Financial Advisor

Are Social Security benefits inflation-adjusted?

Social Security benefits are adjusted for inflation. This adjustment is known as the cost of living adjustment (COLA). For the program's initial four decades, benefit amounts did not increase based on higher living costs. However, the high rates of inflation from the 1970s – which was particularly hard on seniors with fixed incomes – prompted the Social Security Administration (SSA) to modify the program so inflation would trigger increases in benefit amounts.

How the Cost of Living Adjustment Got Started

The SSA enacted the cost of living adjustment in 1972. The removal of the dollar from the gold standard, rising oil prices, supply shocks and other factors had triggered unprecedented inflation that would plague the remainder of the decade.

While workers received some relief from rising prices – since their wages also climbed – seniors on fixed incomes struggled badly. The COLA was a necessary addition to Social Security to ensure that beneficiaries with no other sources of income could still make a living.

How the Cost of Living Adjustment Is Determined

The COLA is based on the Consumer Price Index for Urban Wage Earners and Clerical Workers (CPI-W). This index measures what workers with modest incomes pay on average for retail goods.

When the CPI-W increases by more than 0.1 percent from one year to the next, the SSA makes a COLA to the Social Security program accordingly. During years when the CPI-W increase is nominal or negative, Social Security recipients receive no COLA.

On Jan. 1, 2018, more than 61 million Social Security beneficiaries received a cost of living adjustment of two percent over their 2017 benefit amounts.

<https://www.investopedia.com/ask/answers/081715/are-social-security-benefits-adjusted-inflation.asp#ixzz5QGZ0b59w>

SECURITIES AND INSURANCE PRODUCTS ARE OFFERED THROUGH CETERA INVESTMENT SERVICES LLC, MEMBER FINRA/SIPC. Advisory Services are offered through Cetera Investment Advisers LLC.

Investments are: • Not FDIC insured • May lose value • Not financial institution guaranteed • Not insured by any federal government agency.

Cetera is under separate ownership from any other named entity. Located at 204 Main St, Winona, MN 55987 (507) 454-8800.

National Estate Planning Awareness Week October 15-21

The goal of Estate Planning Awareness Week is to inform the public as to the importance of an estate plan. Over half of Americans don't have an estate plan. Don't be like Aretha Franklin or Prince and pass away without an estate plan!

You don't have to be older, rich, or famous to have a will or other type of an estate plan. The purpose of a will or other type of estate plan is to take care of your loved ones when you are gone or to take care of yourself when you are unable to do so. The benefits of a good plan are:

- Guardians, personal representatives, or trustees are named to carry out your wishes.
- Taxes, court costs, or other professional fees can be minimized.
- Instructions are written out on what you would like if you are unable to speak for yourself and you are in need of care or financial assistance.
- Protect assets from creditors, if possible.
- Give specific instructions on the disposition of assets.

These are just a few of the benefits of an estate plan. For those of you who have already completed your plan, please talk with your family and friends to encourage them to complete their plans.

If you have questions regarding how to go about getting an estate plan or how to update your plan, you may contact me at 507-454-9216 or any of the other Trust Officers at 507-454-4320.

MARK YOUR CALENDAR

Monday, October 8	Columbus Day, WNB is OPEN
Saturday, October 27	Halloween Trick-or-Treat Tour, Downtown Office, 9:00-Noon
Thursday, November 1	Lion's Pride Movies, Winona 7 Theatre, movies begin at 9:15 a.m.
Sunday, November 11	Veterans' Day, WNB is CLOSED on MONDAY, November 12
Thursday, November 22	Thanksgiving Day, WNB is CLOSED
November 23 – December 10	Bears & Blankets Donation Drive, all offices
Monday, December 24	Christmas Eve, WNB is OPEN until NOON
Tuesday, December 25	Christmas Day, WNB is CLOSED
Wednesday, December 26	Day after Christmas, WNB is OPEN
Monday, December 31	New Year's Eve, WNB is OPEN