

Summer 2019  
Volume 29, Issue 3

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Current Membership

# 1,502

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

Next Movie Day

Thursday, November 7, 2019

Coffee & Donuts – 8:30

Door Prizes – 9:00

Movies Begin – 9:15

Movie Line 507-454-9213

Call beginning Monday, November 4,  
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

## Your Summer Lion's Pride Update!

Summer is here and you know what that means? Summer Concerts and other fun activities are here! Our June Concert at the Winona Lake Park Bandshell raised over \$1,000 for the Friends of the Winona Public Library. On July 12, our famous hot dog lunch will be back at our Pool Party at the Bob Welch Aquatic Center. There will be free admission to the Aquatic Center as well as music and entertainment from 12:00 – 2:00 p.m. All of the proceeds from this event will benefit Ready Set School.



June Concert in the Park

Did you know that you are able to use Apple Pay, Google Pay, and Samsung Pay with your WNB Credit Cards? All you need to do is enroll your card into your phone's wallet and you will be able to use any one of these convenient methods of payment wherever they are accepted. If you have any questions about how to set this up or are having difficulties with it, please call a WNB Electronic Banking Specialist at 507-454-8800.

Many of you have been to our Winona West Office and have noticed some changes in the lobby. We are in the process of moving our Operations Department to our newly renovated Operations Center connected to our Winona Downtown Office. While we make this move, we will be looking to make changes to our Personal Banking Lobby at our West Office to help with the overall customer experience. Be sure to come in and check out the progress!



Altoona Office Construction

Construction at our new Altoona Office is coming along at a fever pitch. We can't wait to have a full-service office up and running to serve the Chippewa Valley later in 2019.

For more regular updates and news, "like" our Facebook page and stay up to date with all of the happenings throughout the Bank.

# For Your Information

## How to Stop Scammers Who Sound Just Like Your Bank

*Article provided by Chanelle Bessette, Nerd Wallet*

If you ever get a call from someone claiming to be a customer service agent at your bank, pump the brakes before answering any questions, even if they have the right caller ID. Using “caller ID spoofing,” scammers can make it look like they’re calling from your bank’s phone number. Here’s the tipoff that it might be a scam: Banks typically don’t call you asking for personal information.

### ***How to shut down a scam before it starts***

One of the easiest ways to spot a scammer is that they reach out to you versus you contacting them, says Richard Crone, a payments expert and CEO of Crone Consulting, LLC. “The best way to protect yourself is to say, ‘No worries, let me call you right back,’ and then you call the official bank number yourself,” Crone said. “Never answer any questions from a random call from anybody. There may be a call from someone legitimate, but more often than not, it’s nefarious.” A legitimate representative from your bank will never take issue with you hanging up and calling the number on the back of your debit or credit card. Crone says you can be even more secure by refusing to answer the call, text or direct message in the first place. If you run into a case of caller ID spoofing, report the activity to the Federal Communications Commission. “Once a scammer makes contact, they can distribute and sell your number in the criminal underworld,” Crone said.

### ***When something doesn’t feel right***

In one recent case, a number that appeared to be Wells Fargo called a customer, Cabel Sasser, and the “customer service agent” told him that his account had been compromised. Sasser, an entrepreneur from Portland, Oregon, was told that he needed to replace his card and change his debit card PIN by typing the old one into his phone’s keypad. The “agent” had several accurate details from Sasser’s account, including the last four numbers of his Social Security number, but something didn’t feel right, he told USA TODAY. Sasser said that he hung up and called the official Wells Fargo customer service number on the back of his card. It turned out his card hadn’t been compromised. As Sasser recounted the story on Twitter, he said, “I was just four key presses away from having all of my cash drained by someone at an ATM.”

### ***Keep your banking information safe***

So, if phone calls and texts seemingly from your bank are suspicious, how can you know if your bank account has been compromised? Here are a few tips:

**Use your mobile bank app.** “The best way for banks to reach out is through their official mobile app,” Crone said. “Apps have multiple authentication systems, logins and biometrics like Touch ID or face recognition. That’s your safety deposit box for interactions with your bank. It’s the safest way to communicate; you can be assured that it’s them, and they can be assured that it’s you.”

**Set alerts for unauthorized account usage.** When you enroll in your bank’s account alert system, you’ll be notified whenever a fishy transaction is made. Many banks also allow you to “freeze” the card so that it can’t be used unless you “unfreeze” it through the app or online.

**Keep a password lock on your phone and on your banking app.** If you lose your phone, multiple passwords will help keep your information safe in case the phone is unlocked.

**Don’t use public Wi-Fi to check your bank accounts.** Public Wi-Fi networks are more vulnerable to security risks, so use only a secure Wi-Fi connection to look at your bank accounts. If you must look at your accounts in public, your phone’s internet connection via cellular data is more secure than a public Wi-Fi network.

**Beware of “shoulder surfers.”** If you use only passwords, as opposed to biometrics, to keep your phone secure, make sure no one nearby is snooping over your shoulder to watch you enter your phone or banking app passwords. If that person steals your phone, they’ll have easy access to your money.

**Change passwords frequently.** How frequently? “As often as you can endure it,” Crone said. A strong password is complex, hard to guess and easy to remember. Consider making your passwords phrase-based — like a full sentence — and avoid using real words that can be found in a dictionary. Make it a combination of numbers, letters and symbols. If it gets difficult to keep track of, a password manager can help you maintain a record of your passwords across different sites and logins.

As scammers become more advanced, good security practices and vigilance are more important than ever for keeping your money safe. So rethink answering that call from your “bank,” and get well-acquainted with your mobile app.

<https://www.nerdwallet.com/blog/banking/stop-scammers-sound-like-bank/>

## Bacon-wrapped Chicken Tenders

Submitted by Judy Theis Full-Time Teller



### Ingredients:

- 8 fresh sage leaves
- 8 chicken tenders
- 8 slices of bacon

### Directions

- 1.) Place sage leaf on each tender, wrap with a slice of bacon.
- 2.) In large skillet, heat olive oil over medium high heat.
- 3.) Add tenders, sage side down and cook until fat is rendered and bacon is brown (about 6 minutes).
- 4.) Flip and cook until tenders are cooked through (approximately 6 minutes).

### Cook Time

30 minutes

### Sudoku puzzle!

				6		7	
	7		9	4		3	
4							1
3		6					
		2	8	1	9		
					1		5
1							7
	3		5	8		9	
	5		4				

**2019** Lion's Pride  
Movie Day  
**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:** Angela Czerwinski, Mortgage Lender, Holmen Office

**Family:** Husband, Curt; Son, Adam; Daughter, Sarah

**Hobbies:** I enjoy golfing, reading, and gardening although I spend most of my time outside of work chasing my kids

**Community Involvement:** Member of the Downtown Rotary Club of La Crosse, Roncalli Newman Parish Finance Council secretary, La Crosse Area Realtors Association

**Ask Me About:** I can help you with a home purchase, new home construction or a refinance. Whether this is your 1st home, 2nd home, a rental property, a condominium, or you are ready to build your dream home, I can help you!

**Name:** Jill Sill, Private Banker, Wabasha Office

**Family:** Husband, Rob; Daughter, Jessica; Son-in-Law, Will; Son, Kyle, Daughter-in-Law, Aly; Son, Christopher; Daughter-in-Law, Jackie; Grandson Carson

**Hobbies:** I love spending time with my family and friends! I enjoy golfing, biking and gardening

**Community Involvement:** Treasurer for Wabasha-Kellogg Falcon Baseball Fund Raising Committee, bank-sponsored events

**Ask Me About:** How I can help you with residential mortgage needs, accounts such as IRA's, HSA's, checking, debit cards, savings, and Internet Banking



**Name:** Alexis Ament, Electronic Banking Specialist, Winona Downtown Operations Building

**Family:** Cats, Phoebe and Ethel

**Hobbies:** Reading, cooking, gardening and spending time with friends

**Community Involvement:** Bank-sponsored community events

**Ask Me About:** Internet Banking, Remote Deposit Anywhere, and general account needs



2018  
Totals

# Community PRIDE

## Getting involved



2018 Bears & Blankets Collection Drive

**2,211**  
Volunteer  
Hours

**36**  
employees

**91**  
local  
organizations

## Community giving

**Total Donated: \$377,914**



February 2018  
Chili Cookoff

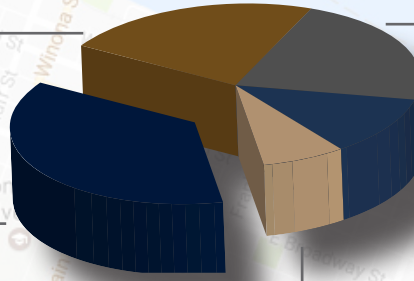
**22%**  
Community Service

**38%**  
Education & Youth Programs

**7%**  
Economic  
Development

**22%**  
Fine Arts & Culture

**11%**  
Health & Wellness



## Taking action

### 2018 WNB Financial Community PRIDE Award Winners

First  
Quarter  
Winner



Linda Jorde

Second  
Quarter  
Winner



Patrick Smock

Third  
Quarter  
Winner



Karen Ciszak

Fourth  
Quarter  
Winner



Erica Jerowski



2018 Live Well Winona  
Community Challenge



#TeamWNB



Prepared by Andrew Kieffer, Vice President, Financial Advisor

## *Qualified Charitable Distributions*

A QCD is a direct transfer of funds from your IRA custodian, payable to a qualified charity. QCDs can be counted toward satisfying your required minimum distributions (RMDs) for the year, as long as certain rules are met. Also, QCDs don't require that you itemize, which due to the recent tax law changes, means you may decide to take advantage of the higher standard deduction, but still use a QCD for charitable giving.

### *Can I make a QCD?*

While many IRAs are eligible for QCDs there are requirements:

- You must be 70½ or older to be eligible to make a QCD.
- For a QCD to count towards your current year's RMD, the funds must come out of your IRA by your RMD deadline, generally December 31.
- QCDs are limited to the amount that would otherwise be taxed as ordinary income. This excludes non-deductible contributions.
- The maximum annual amount that can qualify for a QCD is \$100,000. This applies to the sum of QCDs made to one or more charities in a calendar year.

Any amount donated above your RMD does not count toward satisfying a future year's RMD, and funds distributed directly to you, the IRA owner, and which you then give to charity do not qualify as a QCD.

### *What kind of charities qualify?*

The charity must be a 501(c)(3) organization, eligible to receive tax-deductible contributions. Note, some charities do not qualify for QCDs:

- Supporting organizations: i.e., charities carrying out exempt purposes by supporting other exempt organizations, usually other public charities
- Private Foundations
- Donor-advised funds, which public charities manage on behalf of organizations, families, or individuals

### *Tax reporting*

A QCD is reported as a normal distribution on IRS Form 1099-R for any non-Inherited IRAs, and is not subject to withholding. State tax rules may vary, so for guidance, consult a tax advisor. When making a QCD, you must receive the same type of acknowledgement of the donation that you would need to claim a deduction for a charitable contribution.

A tax advisor can help you determine if both your IRA and charity qualify for QCDs.

Article from: <https://www.fidelity.com/building-savings/learn-about-iras/required-minimum-distributions/qcds>

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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.



## ***Financial and Estate Planning***

Financial and Estate Planning. Those words may seem overwhelming. It sounds like something I don't want to do right now. I will do it later when I am older.

But planning isn't hard or difficult. By planning, we make it easier for ourselves as we age. We also make it easier on our family, friends and neighbors. It just takes some time to think about what we want our future to be like.

Who is going to mow the yard when I don't want to or am unable to? What about getting groceries? What if I can't drive anymore? Can I use technology to help me? For instance, ordering groceries, purchasing other items, or even getting a ride can be very convenient and easy with today's technology. But what if I don't want to use technology, then how am I going to be able to get these things done?

Who do I want to help me out with health care issues, financial issues, or everyday life issues? Who do I trust to discuss and give guidance on these issues?

Our Trust Officers and Financial Planners are here to help you.

If you want to know more, please feel free to call me at 507-454-9216 or any one of the other Trust Officers at 507-454-4320.

## **MARK YOUR CALENDAR**

**Thursday, July 4**

**4th of July – Bank is CLOSED**

**Friday, July 12**

**WNB Financial Pool Party Concert at the Bob Welch Aquatic Center 12:00 – 2:00 p.m.**

**Wednesday, July 24**

**American Red Cross Blood Drive - Winona West Office**

**Monday, September 2**

**Labor Day – Bank is CLOSED**

**Saturday, October 26**

**WNB Halloween Trick-or-Treat Tour, Downtown Office**

**Thursday, November 7**

**Lion's Pride Movie Day**

**November 29-December 16**

**WNB Bears & Blankets Collection Drive**

# Questions?

If you have any questions about any of the information within this newsletter, please reach out to our experts by calling 507-454-8800 or toll free at 1-800-546-4392.



P.O. Box 499  
Winona, MN 55987  
507-454-8800  
WNBFinancial.com

